

**POVERTY IN BRITAIN
IN THE**

1990s

ROWNTREE RE-VISITED

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ABSTRACT

This is a study whose aims are to replicate and update the methodologies of B.S. Rowntree to determine whether subsistence poverty exists in Britain today. It is no part of the nature of this study to define or measure poverty in any way. The fact that the approaches adopted to measure poverty are based on scientific evidence does not imply that such measurements are prescribed or promoted by the author as acceptable. Rather, the justification for employing these approaches is as follows:

(a) in 1899, Benjamin Seebohm Rowntree carried out a research exercise to test the explanations of poverty causation argued by the orthodox government of the day - i.e., that poverty is generally caused by households mismanaging an otherwise adequate income, thereby depriving themselves of basic necessities. In order to reach valid conclusions, he constructed a poverty line which allowed for nothing but the basic necessities of life, at the most economical level and which assumed virtual perfect spending practices. His rationale was that any weekly income levels below this line imposed a poverty lifestyle on households, thus caused by income inadequacy, whether from earnings or welfare payments. He found that 9.91% of the whole population of York were living in primary poverty. In 1936 and 1950, he carried out the same exercises and found that the poverty levels had dropped to 3.9% and 1.66% respectively;

(b) the dominant ideology among the policy-making institutions of Britain in the 1990s is identical to that of the 1890s - i.e., that poverty only exists in households where otherwise adequate incomes are wasted and welfare benefits and earned income levels are sufficient to purchase the basic necessities of life. What is apparent from statements by Government leading figures (Thatcher 1983, Moore 1989, Major 1993, Lilley 1996) is that poverty is defined by access to 'basic necessities', 'food, clothing, clean water' etc. - i.e., poverty equates with subsistence and primary needs.

Thus the approaches adopted in this research are determined, planned and executed in accordance with the methods used by Rowntree in his three poverty studies - i.e., using scientific evidence, expert opinion and the experience of low income households to construct minimum estimates for food, fuel, clothing and sundries for different household compositions. These weekly amounts are then applied to official, government data on income for each different household composition in order to establish the extent of this type of poverty in Britain; in other words, the extent of poverty caused solely by government economic and social policy. Unlike previous poverty research which proposed more equitable measurements and definitions of poverty in a policy vacuum (Townsend 1979, Mack & Lansley 1983) whose 'findings' were largely ignored by government. This study has found that a significant proportion of the population of Britain must be living in a state of 'subsistence poverty' in the 1990s - i.e., they cannot afford the basic necessities of life, no matter how wisely they manage their inadequate incomes. In conclusion, this research indicates that there are now, possibly, more people living in poverty than at any other time in the twentieth century.

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Introduction

‘How much of it, (poverty), was due to insufficiency of income and how much to improvidence? How many families were sunk in a poverty so acute that their members suffered from a chronic insufficiency of food and clothing?’

(Benjamin Seebohm Rowntree, 1901, p.viii).

The aim of this research, is to determine whether poverty, of the type found by Benjamin Seebohm Rowntree in 1899, 1936 and 1951, exists in Great Britain in the 1990s, and to ‘throw some light’ (ibid) on the problems of poverty.

Contemporary poverty studies have used a variety of measures with which to determine the extent of poverty. In the 1960’s Abel-Smith and Townsend devised a poverty line based upon an income level below 140% of supplementary benefit rates; in the 1970’s Townsend developed a Deprivation Index, which was based upon cultural norms; more recently in the 1980’s Mack and Lansley adopted a consensual measurement based upon opinions of the public. Each of these measurements were admirable attempts to highlight the numbers of people in poverty, however, they failed to address the central question i.e., what was the cause of this poverty? Was poverty in the Sixties, Seventies and Eighties caused by wasteful expenditure of an adequate income or were government economic policies creating a poverty caused by income inadequacy? Rowntree’s studies had developed a heuristic approach which identified some poverty as caused by an inadequate income and some by improvidence, this research takes up where Rowntree finished in 1951 and updates his methodology to the 1990’s to determine whether poverty exists and if so to what extent. Thus the hypothesis of this investigation is, in line with Rowntree’s previous research findings, that :

some poverty in the United Kingdom in the 1990’s is caused by income inadequacy.

This research will seek to *step into Rowntree’s shoes* to develop his simple methodology into one which is consistent with the social advancements, values and norms of present day society. The study’s objectives are, to replicate and update the various methods used by Rowntree with which to determine minimum estimates for the four main areas of household expenditure,

namely, Food, Fuel, Clothing, Household and Personal Sundries. The investigation derives its data from a combination of scientific evidence and survey data from 200 households residing in the Merseyside area. The minimum estimates will then form the basis of construction of estimates which will correspond with the minimum requirements of fourteen model household types.

The combined minimum estimates of the four components of household expenditure will then be compared with the incomes of households below average income¹ to determine the number of people living below the resultant estimates identified by this study. Finally, the study will present a chronological 'balance sheet' evaluation, of Rowntree's three studies and this current research, to determine whether households in Great Britain in the 1990's are in poverty due to:

either a) mismanagement of their otherwise adequate income, or
b) income inadequacy

If the hypothesis is held to be valid, then the numbers of households subsisting on such incomes will be measured and compared to the numbers found by Rowntree in 1899, 1936 and finally in 1951. **The findings will complete almost a century of poverty statistics using the Rowntree methodology.**

The first chapter, introduces the seminal studies undertaken by Seebohm Rowntree into the causes, measurement and extent of 'Primary Poverty' in 1899, 1936/41 and 1951. The subsequent refinements made by Rowntree in 1936 and finally in 1951 will show that his minimum estimates evolved in line with (ostensibly) economic and social advancement. Forty-five years have elapsed since a study using Rowntree's methods has been attempted; many social and economic factors have impacted upon the levels of poverty and deprivation during this period. Rowntree has been credited with using the respectable principles of science in his measurement of poverty whilst 'scrupulously avoiding policy prescription' (Vincent 1992). He was not motivated to prove a political point, his research was not policy oriented but was undertaken by a desire to 'find out' why poverty existed. Rowntree explained his rationale for embarking on his second survey in 'Poverty and Progress':

¹ Households Below Average Income (HBAI), gives details of the numbers households whose incomes are below half of the national average.

'In every well run business, a balance sheet based on physical stocktaking is prepared periodically: if this were not done, it would be impossible accurately to assess the measure of success which had been attained...and ...to measure the degree in which a provincial city has benefited from the efforts put forth during this century to improve social conditions' (Rowntree, 1941, p.v.).

This study will apply this same rationale to determine whether the advancements in society have positively impacted upon the numbers in poverty in the 1990's. The construction of minimum estimates for given household types will be compared to Government data on low income households in order to clarify whether poverty due to income inadequacy exists in the 1990's, or whether it has all but abated.

The evidence presented will encompass the studies of social historians; social policy analysts; and contemporary social researchers, in the history, measurements and policies of poverty. The chapter will conclude with current evidence which suggests that, many people in Britain today are living on incomes which cannot adequately furnish the basic necessities commensurate with a minimum standard for the 1990's.

The section will seek to show that structural state supported relief mechanisms have neither constructed nor used, a 'needs' based minimum income threshold for the setting of a minimum wage, or the construction of state welfare benefits.

The chapter will investigate the theories of poverty causation, using Right wing theoretical models, to show ways in which individuals have been blamed for their own poverty. Individualist theories of poverty, examine the Orthodox Economic Theory (OET), Cultural explanations of poverty, the Minority Group Theory (MGT) and the 'Underclass' debate. The aforementioned theories form the essential theoretical perspectives/framework needed in order to understand how the current ideology of poverty causation is formed. The three sections in the first chapter are inextricably linked in setting the theoretical and conceptual framework of the study.

Chapter II details the methodological approach used for the pilot study and gives an overview of the methodology of the main study. The section highlights the reasons behind

changes in methodology made from the pilot study to the main study. The following four chapters deal separately with each of the components of the household budget. Each component incorporates Rowntree's original methods and the subsequent changes made for the 1990 Main study methods. The Food Estimates chapter (III) illustrated how the Rowntree method of using the science of dietetics to develop a minimum food budget was updated to the 1990's by using the Government's own guidelines on food and nutrient intake (DoH 1991). The section gives a thorough analysis of the development of nutritional standards and considers the implication of low income, poor diet and the consequences for health. The chapter evaluates the factors that were considered in determining the dietaries and food estimates and presents empirical data on food shopping behaviour, food expenditure and coping strategies which were identified through the survey, concluding with a discussion of the findings.

Chapter IV on Fuel estimates follows the same format as the preceding chapter, highlighting Rowntree's methodology and presenting the updated version for the 1990's. The chapter discusses the factors affecting fuel costs and the implications of low income on fuel cost and usage. The section shows how Rowntree had used his subjective opinion to develop a fuel estimates, whereas this study uses the Government 'Monergy' series based upon objective scientifically derived evidence of fuel running costs (EEO, 1986). The section highlights the coping strategies found during the survey and the strategies employed by the sample to manage their incomes in relation to fuel costs. Using Fuel 'models' the section illustrates how a minimum cost for fuel can be derived using scientific evidence produced by Government departments.

The Clothing Estimate chapter follows very closely the methods adopted by Rowntree in 1899, for determining the minimum estimate for the 1990's. Rowntree had believed quite strongly that the 'poor' were the best 'experts' at managing their incomes and for this reason he chose to ask them for their opinions on what constituted a minimum wardrobe and how cheaply they could acquire the items. The 1990's study also used the opinions of the low income sample to develop a minimum clothing estimate. The chapter uses the minimum estimates given by the sample to compare the differences in clothing expenditure with low income group's data derived from the Family Expenditure Survey. The chapter

concludes with qualitative data that illustrates the variety of coping mechanisms employed by the sample to obtain clothing and a discussion on the findings.

Chapter VI covers the Household and Personal Sundries element of the budget. The change in methodology is altered from Rowntree's 'lay' subjective opinions and also based upon a survey of housewives, to one which relies upon the professional opinions of experts, i.e., Home Economists. The chapter reviews the research into low income groups and household commodities and presents the findings of the survey. The study reveals that many items considered necessary for a minimum standard in the 1990's by the experts are very often unattainable by low income groups. The chapter concludes with a discussion on the findings.

The Case Studies, chapter VII, complete the investigation of the low income sample and give a snapshot account of the implications of living on a low income. The case studies illustrate the hopes, fears, aspirations and difficulties encountered by the households.

The final two chapters draw together all estimates in order to facilitate a comparison with **national statistics** to determine how many households and individuals are living on incomes below those defined by this research. Finally the study presents a chronological interpretation of poverty statistics which illustrate an increase in poverty, above and beyond any of the levels determined by the Rowntree studies. **The chapter makes the case that whilst the estimates are not policy prescriptive, they present a device which should be utilised to provide the basis for a meaningful assault on the problem of poverty caused by income inadequacy.**

Chapter I

History of Poverty

Introduction

Poverty in the United Kingdom was described vividly in the publications of Charles Booth and Seebohm Rowntree at the turn of the century; detailed examples of the grinding hardship experienced by the poor was brought uncomfortably home to the British people (Rowntree 1901, Booth, 1889). Booth's work, 'Life and Labour of the People', was initiated to disprove claims made by philanthropic social workers, that over one million London folk were living in a state of poverty (Holman, 1978). After attending lectures and debates on the topic, Booth, sceptical of such claims, believed that the large numbers quoted, had '...grossly overstated the case' and vowed he would expose the 'palpable exaggerations' made by the 'socialists' (Fried & Ellman, 1971).

Published ten years later, Rowntree's work, 'Poverty: A Study of Town Life', reinforced the findings of poverty exposed by Booth. The revelations were described as a '...thunderclap...' and deemed by Masterman to be, 'One of *the* most important pieces of detailed social investigation' (Masterman, 1902) (own emphasis). Portraying life in the town of York at the turn of the century, Rowntree observed that, '...a substantial section of the population was faced every day with a set of irreconcilable objectives' (Vincent, 1991, p.3).

Rowntree had neither a social science background, or knowledge of the theories of poverty, and in contrast to Booth, was not motivated by any strong political dogma, but was guided by the influence of his strong Quaker upbringing. Rowntree had no desire to make any political point, but he held a Christian interest in the plight of his fellow citizen. Mindful of the orthodox explanations of poverty, as being caused by fecklessness and improvident expenditure, he set out to test this hypothesis, by using scientifically derived methods. In his own words he wished to 'throw some light' on the problems of poverty (Rowntree, 1901, Briggs, 1961). Rowntree's investigation was established to neither prove, nor disprove any previous claims regarding the causes and effects of poverty, which had been the overriding reason for Booths work. Rowntree stated his aims quite clearly:

‘...I did not set out on my enquiry with the object of proving any pre-conceived theory, but to ascertain actual facts’ (Briggs, 1961, p. 300).

Prior to these publications, the main causes of poverty were deemed to be attributable to the ‘fecklessness’ of the poor. Dominant ideologies of the time had sought to blame the causes of poverty on the victim or individual. Termed as the ‘Individualist’ school of thought, these theoretical explanations of poverty, represented the views held by the members of the Charity Organisation Society (COS). The COS would draw moral distinctions between the ‘deserving’ and ‘undeserving’ poor, with special consideration given to imparting their knowledge of self help and thrift to the *unfortunate* poor, whilst moralising on the perceived ‘fecklessness’ of the residuum. Implicit in the COS approach, was the reasoning that the poor were poor due to some individual failing, which required education and training. Mrs Helen Bosanquet, member of the COS, was a vociferous critic of assistance schemes for the poor, she expressed her opinions thus, ‘The ideal economic man is remarkable for his foresight and self control...in the residuum (the mass of really poor families), these qualities are entirely absent’ (Briggs, 1961, p.21).

Contemporaneous *Individualist Theories of Poverty* are propounded around the so-called ‘Underclass’ of the 1990s, who can be assimilated to the ‘residuum’ of 1899. Aspects of the comparison will be discussed later in this chapter. The axiomatic concepts of deserving poor and undeserving poor, and the individualist theories of poverty causation, had formed the backdrop to the Rowntree studies. Theorisation of poverty was not new in 1899, nor has it abated in the 1990's. What has changed, is the language used to describe the individuals or communities who experience poverty, and some of the causal factors which predispose people to poverty. Whilst attempting to provide guidelines for local authorities on how to treat the ‘problem’ of single mothers, a member of Government inferred them to be less worthy candidates for council housing, similar to the ‘*undeserving*’ element that had been castigated by the COS in 1899. In 1989, the Social Security Secretary John Moore, warned local authorities to, ‘...be wary of providing incentives to obtain a particular benefit which can erode a sense of personal responsibility and adversely affect behaviour’ (MacGreggor, 1990). Moore had argued, that the alternatives of accommodation offered to single young mothers should be of lesser quality, and more reminiscent of institutional type care, which he believed would provide, the *deterrent factor*, needed to discourage others from following this path.

Historical theories of poverty can be found in current political thinking on poverty. This is encapsulated in the way governments distance themselves from *the duty* to relieve poverty, and their recognition of an implied state of 'dependency'. Secondly, it re-establishes the principle of 'less-eligibility', and finally re-asserts the use of a 'deterrent' element, rather than to provide a duty of care. Alcock has argued that:

'...ideologies of poverty are a product of history', and that our, 'perceptions and attitudes are governed...by broader social influences, in particular the ideologies of *powerful social figures*, and social forces which receive publicity through the media, through politics, through education and through other social interactions' (own emphasis), (Alcock, 1993, p.19).

Historical explanations of poverty and policy responses will form an important framework, thus allowing the reader to draw historical parallels with concepts and theories of poverty within current debates. *The historical evidence regarding the formation of workplace regulations and poor relief will show, that although relief had been initiated in terms of covering for basic needs, it had never been enough.* Of equal importance, the spirit of philanthropy which had been clearly visible at the turn of the century, has now changed emphasis to embrace the concept of self help as the catalyst needed to alleviate exigencies, and has thus lost the political altruism needed to tackle poverty. Philanthropy would appear to play no part in contemporary poverty debates.

Home Economics Perspective

The approach crucial for this research, is exemplified in the philosophy of Home Economics, where interdisciplinary bodies of knowledge are taken and effectively utilised to fulfil and execute the aims and goals of the profession. Home Economics could find no worthier vehicle than that which seeks to research individuals, families and societies, and, when found wanting, takes the steps necessary to improve their well-being. Home Economics interacts with other disciplines to produce a scientific holistic model, which when petitioned, uses these attributes to fulfil the objectives of investigation, analysis and empowerment. Thus, the Home Economist is able through research, to use the interdisciplinary approach utilising the neutral scientific methods of investigation. Marion Davis (1993) argues that:

‘The profession must remain the sense of what links our areas together, that in practice they are intermingled, interdependent means, toward the end purpose, of human development. They are ends in themselves. They are together because it is together that they form the interactive core of meeting the most basic of human needs. The basic principles are the same all over the world, but each must be adapted and applied to the local culture, needs, climate and resources. And in their positive development, they also prevent many of the problems that begin in the home and mushroom to become social, economic, and global political problems...’

A lack of scientifically derived quantifiable information on basic minimum needs, has enabled governments to make cuts in benefits and deregulate minimum wage agreements. Midwinter argues that evidence has always shown politicians to be critical of the level of help afforded to the poor. ‘Then, since and now, there were politicians administrators and economists eagerly prepared to demonstrate that these payments were too high, and that they constituted a threat to the even tenor of the economy’ (Midwinter, 1994, p35). The Individualists, both then and now, have argued that the causal factors of poverty are generally not determined by structural or social forces, preferring to vitiate them as only a partial explanation, with predilection given to individual failing, cultural or pathological explanations. Evidence from the pilot study of this research has indicated, that poverty caused by income inadequacy, is still a feature of British society. *This research will test the orthodox view, that poverty is caused by mismanagement of a sufficient income and not income inadequacy.*

Rowntree's Poverty Studies

1899

Seebohm Rowntree is acknowledged as being the founder of modern poverty studies, due to his pioneering work at the turn of the century, which investigated the cause and extent of ‘primary’ and ‘secondary’ poverty in the town of York. He devised his scientific instrument of measurement in 1899, and used it to determine the numbers of households living a life of poverty. He asked:

‘How much of it, (poverty), was due to insufficiency of income and how much to improvidence? How many families were sunk in a poverty so acute that their members suffered from a chronic insufficiency of food and clothing? (1901, p. viii).

Rowntree had made an explicit distinction between 'poverty' which was caused by wasteful expenditure from an adequate income, this he named "secondary" poverty and poverty caused by an insufficiency of income, which was so low as to make it impossible to afford the basics necessary for a life of physical efficiency, aptly termed "primary" poverty (Rowntree, 1901). Rowntree was not defining poverty, nor measuring it at this stage; he was delving into the lives of those *in* 'poverty', in order to understand and illuminate the reasons for their situation.

Poverty had been 'visible' at the turn of the century, this morally disturbing spectacle had motivated Rowntree, to investigate the cause of poverty and discover its extent. A common belief amongst the middle classes at the time, was that poverty was 'self-inflicted', that the 'poor' had adequate income, but they spent it unwisely. Rowntree, through his meticulous studies, had sought to 'throw some light' on the problem of poverty, and his results had proven that inadequate income, was for many, the sole reason for their poverty.

In his first investigation, 'Poverty: A study of Town Life', completed in 1899 and published in 1901, he stated his aims quite succinctly:

'My object, in undertaking the investigation detailed in this volume was, if possible, to throw some light on the conditions which govern the life of the wage-earning classes in provincial towns, and especially upon the problem of poverty' (ibid. p vii) (own emphasis).

In order to 'throw some light' on the problem, he firstly needed to know the 'housing, occupation, and earnings, of every wage-earning family in York' (1901 p.13). From a total population of over 75,000, Rowntree collected particulars from over 11,500 families. He also found that people whose work took them into communities, such as clergymen, district and voluntary workers, were able to supply the investigators with further information on households in their areas.

Dividing the household budget up into, food, rent and household sundries (which included clothes, rent, fuel, light and soap), he was able to estimate, how much income families of various sizes would need, in order to maintain a level of physical efficiency. There is an

important difference in Rowntree's methodology, and that of this study with regard to rent. Rent details were collected from the households he investigated, for inclusion in the household sundries costs. The current study was using information from both working respondents and benefit recipients, for whom exist various methods of collection of rent and mortgage costs. The main difference for most people on benefits in the 1990's, is that some, or all, of their housing costs, are met by Housing Benefit, which is administered by the local authority and paid directly to the mortgage lender or landlord. For wage earning households, their rent or mortgage is an expense which is paid by the tenant or mortgagee, from their weekly or monthly income. To isolate income net of housing costs for wage-earners, rent and mortgage were deducted from the total incomes of the waged. For housing benefit recipients, housing costs were already met (although not always fully), so income was net of housing costs. The Households Below Average Income (HBAI) publication are produced on the basis of two income measures, before housing costs and after housing costs. To facilitate an accurate comparison of incomes with the minimum estimates derived from this study, the cost of rent or mortgage payable was deducted from total income, to give an income *after* housing costs.²

Food

In order to construct a nutritionally sound, yet minimum food budget, Rowntree chose to adopt the opinion of experts in the field of physiology and nutrition, they included, '...Professor W O Atwater and his colleagues in America...Dr Noel Paton and Dr Dunlop in Scotland' (Rowntree, p. 92, 1901). Using equivalence scales with which to determine the nutrient requirements for individual household members, it was possible to express the foods for a family in terms of a common unit 'per man per day'. Atwater pointed out that:

'As a rule a woman needs less food than a man, and the amount required by children is still less, varying with the age. It is customary to assign certain factors which shall represent the amount of nutrients required by children of different ages and by women as compared with adult man'(Cited In :Rowntree 1901).

For example a woman was defined as needing 8/10ths of the diet of the man, a boy aged 14 to 16 needing 7/10th (Rowntree, 1901, p.90). Atwater had based his standards for men on the

² In HBAI (DSS 1994), water rates and ground rent, and council tax are included with rent and mortgage in housing costs. This study included the cost of these items in the household and sundries estimates.

energy requirements of paupers in the workhouse, engaged in moderately active work. Atwater's findings were confirmed by Dr Dunlop who had investigated the effects of diets of varying calorific amounts upon Scottish prisoners. The study found that when a diet of 3900 calories per day was fed to prisoners doing a 'moderate' days work, they maintained their body weight. However a diet of 3500 for two months, had resulted in 82% of the men losing weight, amidst complaints of *want* of food. (1901, p. 95). Rowntree adopted the standard for 'moderately' muscular work, requiring 3500 calories and 125 grams of protein for a man. Rowntree justified using Atwater's standards to his reader, as follows:

'In selecting this standard, it was borne in mind that the section of the wage earners living near the poverty line is composed mainly of labourers, to whom the bulk of the heavy work is allocated. Their wives have much hard work in washing and scrubbing. Their children also go to work young, and both during their school days and afterwards they often have to help at home in scrubbing floors, running errands, etc. Thus their young lives are very hard, and the hours during which they are working are often very long' (ibid. p.97-98).

Rowntree was also aware that the poor did not possess knowledge which would enable them to select a dietary, that was as nutritious as it was economical. He realised that the dietary was unfamiliar,

'...and would require considerable changes in established customs, and many prejudices would have to be uprooted' (ibid 1901 p.105).

An influential group of social workers associated with the COS, '... were strong Individualists, critical of the foolish charity of the public' (Briggs, 1961, p.20). A vociferous critic of Rowntree's poverty line, Mrs Bosanquet, of the Charity Organisation Society, believed that the nutritional standards used by Rowntree, were too generous, and his poverty line was extravagant (1903, p.3). She was answered by Rowntree thus:

'Had Mrs Bosanquet devoted some years of her life to the study of chemistry, as it has been my lot to do, she would have observed that, in every instance where...the analysis may be inaccurate, the possibility of error..may be *overstated*, but ...the inaccuracies are never on the side of *understatement* (1903, p.21.)

The C.O.S. also criticised Rowntree for prescribing how poor people should spend their incomes, especially on what they should eat. This was an infringement on families, 'freedom to choose', they said. This, of course, was not a valid criticism, as Rowntree had never at any time sought to construct his minimum estimates as a level upon which anyone could be *expected* to live, they were not prescriptive estimates but minimum, heuristic measurements to test a hypothesis or to prove a point.

Rowntree's dietary was below the standard set for the paupers in the workhouse, in terms of quality and variety. Yet, the paupers were allowed 'not fewer than two boiled or roast meat dinners ... weekly', this was one of the Board of Guardians stipulations, as was the rule that, 'no two dinners may be alike during one week'; thus their regulations contrasted greatly with Rowntree's dietary, where no provision was made for butchers meat, and included many meals in the weeks dietary which were both monotonous and inferior to those fed to the paupers. (1901, p.99) Rowntree had costed the dietary using the contract prices of foods as supplied to workhouses. He was mindful that individual family units could not obtain food as cheaply as this, it did not deter him from setting his food estimate so low; after all, this was his main aim, to set irreducible standards which defied criticism.

For his 1936 and 1951 study, he took into account the development of nutritional research which had occurred since his previous work. His dietary in 1936, was guided by 'teachers of domestic science' and the 'Nutrition Committee of the British Medical Society' (Rowntree, 1937, p. 79/81). In 1936, although he continued to use the criteria of 'physical efficiency' with which to set his estimates, he conceded that he needed to, 'cover the whole ground afresh'. Advancements had been made in the study of dietetics, and the dietary used in 1899, would not be considered satisfactory in 1936. Not only had the average family size changed, but there had also been great changes in the prevailing socio-economic conditions. Osmani (1992) informs us that:

'The British Medical Association in 1933 were asked by the government to advise on a minimum family food expenditure, for the purpose of defining levels of unemployment benefit'.

The BMA appointed a committee of experts, who costed the energy and nutrient content of Rowntree's dietary. The results were types and combinations of foods which were deemed to be,

‘...not only socially unacceptable, but literally unusable with the recipes and cooking facilities available to the poor at that time’.

The ‘scientific’ principles of nutrition had helped the government ...to *peg* welfare benefits at an arbitrary level without taking regard of what was a minimally decent standard, or even what foods it was possible to use (Woolf, 1946 cited in Osmani 1992). Veit-Wilson (1986) has attacked the misrepresentations of Rowntree's work made by a succession of authors (in his paper ‘Paradigms of Poverty; A rehabilitation of the B.S. Rowntree’, where) he reiterates that Rowntree's ‘Primary poverty measure in 1899 was explicitly an heuristic measure, and not a policy prescription’ (Veit-Wilson, 1986, p. 70).

Rowntree's objective measurements, were supplemented with vivid descriptions of day to day existence of families living in poverty. The picture painted by Rowntree, was one of a life of constant grind and struggle. He commented on the management skills of the housewives, who would often underfeed themselves and sometimes their children, in order to provide enough food to sustain the breadwinner for a days work (Nash, 1902, p.9). Reviewing Rowntree's work (in a publication by the Women's Co-operative Guild), Nash commented on the paucity of the standards:

‘There is no margin for thrift; and truly the payment of insurance of the accumulation of ‘divi’ would be a sin if it meant, as it must in such cases, the crippling of childrens growth and injury to the health of the family’ (Nash, 1902, p.9).

Nash knew enough about the strategies of the poor, to understand that the long term benefits of the insurance principal, were outweighed by the *present time* necessities of food and shelter.

Fuel

Some of Rowntree's calculations were based on his own common-sense approach, as in the case of fuel. When estimating the amount of fuel a household needed, he simply used his own

judgement; one bag of coal per week in summer and two per week in winter. He explained that:

‘The amount of fuel did not vary much with the size of family, as there is usually a fire in the living room only’(1901, p.109).

He then averaged the estimate down to a weekly cost to obtain a minimum fuel budget. Basing his calculations of a moderate family, comprising a mother father and two to four children, he calculated how much income was needed, for each family to maintain a status of ‘physical efficiency’. Rowntree set about comparing the incomes of his families with an estimated minimum expenditure for such families. His estimates had been arrived at by using a combination of methods, his own judgement and the day to day expertise of his families.

In 1899, Rowntree had calculated the weekly cost of fuel, using subjective assessment. For his subsequent surveys in 1936 and 1951, he estimated fuel costs based upon the weekly expenditure on coke, coal and gas. The current research will use information given by the sample to determine ‘fuel models’, which are based upon the housing and heating characteristics of the sample and official government data on the running costs for fuels. (DoE, 1986).

Clothing Estimate

In constructing his clothing estimate, he believed that experts knew far less than the poor, on the best way to obtain the best value for money:

‘many of those interviewed knew what poverty meant, and had learnt by hard experience what could be ‘done without’;and how to obtain most cheaply that which was absolutely necessary’ (1901, p.107).

He asked his families:

‘What in your opinion is the very lowest sum upon which a man (household) can keep himself in clothing for a year? The clothing should be adequate to keep the man (household) in health, and should not be so shabby as to injure his chances of obtaining

respectable employment. Apart from these two conditions the clothing should be the most economical obtainable' (pp 107/108).

Rowntree used the help of two investigators to obtain clothing lists from his households. His observations of the standard of clothing illustrated how the '...uncomplaining poor', maintained an outward appearance of dignity with:

'...their clean and tidy appearance not suggesting that although the exterior garments are tidy, the under garments are totally inadequate to keep out the cold' (ibid, p. 45).

Rowntree disregarded those estimates which were too high. He found that the 'bulk of the estimates only varied within narrow limits'(1901, p.108). Charitable gifts often formed part of the day to day process of managing an inadequate income, Rowntree was aware that many of the poor were sometimes the recipients of such charity; however, he felt that this information was not needed for the purposes of calculation, as the number of 'poor' who would be lifted above the poverty line by such gifts would be small. He revealed his own thoughts to his readers on such matters:

'Any gain in material comfort would have been dearly purchased at the cost of independence of character, and the consequences of such artificial support would be grave, economically as well as morally' (1901, p.115).

In his 1936 survey, Rowntree expressed the same sentiment when he wrote:

'We have no right to assume charitable gifts, which at best are exceedingly precarious' (1937 p.101).

Finally, in his work with Laver in 1951, a woman investigator interviewed twenty-nine women in order to determine, 'how much they spent on clothing....',

'We based it (estimate) on the average expenditure of the three women whose estimate on clothing was the lowest, and have done the same in the case of expenditure on children's clothing and household sundries' (Rowntree, 1951, p 36).

Clothing expenditure for thirty-two men were taken by a Rowntree investigator with the final estimate for clothing based on assessment of the lowest three. In keeping with Rowntree, this research will use the information given by low income households to formulate minimum estimates for clothing.

Household and Personal Sundries

Rowntree had used his own subjective opinion when setting the rate for household sundries, which he had based on a very thorough examination of workmen's budgets. Some men spent very little Rowntree wrote, when pointing out a man who spent only 6/11d as, 'extraordinarily economical, and neither smokes nor drinks, and has no wireless set' (Rowntree 1941). This was in direct contrast to yet another workman who spent 20/5d a week on household sundries. From the 8/11d Rowntree allocated for rent and household sundries, Rowntree speculated that some portion of it would be spent on unemployment and health insurance, trade union subscriptions, stamps, travel to and from work. Estimating that there would be 3/6 left for 'all else', such as beer, tobacco, holidays, books, travelling etc., and offering it only as a suggestion of how the money would be spent, he was aware that it was very subjective. He had regarded the daily newspaper or listening to the wireless as not essential, but on the other hand not extravagant. In 'Poverty and Progress', once again he demonstrates the subjective nature of arbitrarily setting budget standards:

'...Where the parents are young, an allowance is made for necessary saving: 5s. a week is allowed for a young married man with one child, and 3s for a man with two children.for it is a rare occurrence for a young couple to start their married life with a house so fully furnished as to meet even the minimum requirements of a family' (Rowntree 1941, p.31).

This research will use the expertise of Home Economists for estimating the needs and costs of household and personal sundries, thus upgrading and changing the emphasis from an informal knowledge of basic necessities, based upon subjective opinion, into a more informed rigorous assessment of need.

Numbers living in poverty

In each of his studies Rowntree was able to record a decline in the numbers of people, in the town of York, who were living in a state of 'Primary Poverty'. In 1899 Rowntree deduced that:

'...15.46% of the wage earning class in York and... 9.91% of the whole population of the city' were in primary poverty (1901, p.111).

By 1936, 31.1% of the working class in York were living below the minimum standard, Rowntree was referring to both primary and secondary poverty in his minimum standard. Of the 31.1% in poverty, 6.8% were living in Primary poverty (1941, p.451). The only figures that were absolutely comparable were those for primary poverty, where a marked decrease from 15.46% to 6.8% was observed. *By 1950, 2.77% of the working class were living in primary poverty.*

Causes of Poverty

After analysis of their data, Rowntree and Laver had found that:

'not one single family is in poverty due to the unemployment of the able bodied wage earner'(1951, p. 34).

This factor they put down to a decrease in unemployment, yet they went on to test what impact a resurgence of jobless would have on their figures, if unemployment were to increase to 8.8% (the unemployment level of 1936). They calculated that the percentage of working class families in poverty would have been risen to 7.85%. *If the unemployment were to last for long periods other factors would operate which would upset their calculations, including; hire purchase payments becoming due, rent arrears, or changes in tenure, cost of free school meals to unemployed families, withdrawal of women from the workforce and costs of clothing postponed in the short term, become due in long periods of unemployment (1951, p.48/49).*

The decline in poverty according to Rowntree, had been due to the economic expansion programmes in the thirties, with the consequent improvements in economic and social conditions brought about by the implementation of welfare measures. Rowntree had never sought to establish minimum estimates as a standard commensurable with a certain social standard of living; they were not prescriptive estimates. However, Beveridge had

constructed income scales based upon Rowntree's studies, but they were 'substantially lower than Rowntree's recommendations for minima, in *The Human Needs of Labour*' (Veit-Wilson, 1986). Rowntree had indeed expressed his own doubts on the adequacy of the new welfare measures, believing they were insufficient to maintain a family above the poverty line. He expressed the concern, that if unemployment increased, as had been the case in the 1930's, then poverty would also increase, due to inadequate benefits.

Rowntree's first study was set during the period in which the New Poor Laws were in force, from 1834 to roughly 1934/48. His second and final study took account of the changes made during the intervening years in the provision for the relief of the poor. Tracing the historical evidence, the next section will illustrate how Rowntree's research became of central importance in the formation of the Liberal reforms and the subsequent Welfare state. In addition, the following sections will chronicle policy decisions, as well debates on poverty, its measurement and causation. It will show how the attitudes of the public and policy makers changed, before, during and after Rowntree's studies, on the issues surrounding poverty and the perceptions of its causes. It will also highlight how successive governments have failed to establish much needed budget standard measurements, commensurate with minimum standards of living, based on a 'bottom up' approach. Remedial action, in an upgrading and reworking of the Rowntree methodology, would provide the scientific basis to inform policy makers of how a 'bottom up' approach, as opposed to an arbitrary 'top down' approach, can provide for 'real needs'. Such a commitment would set the agenda for a meaningful offensive on poverty and its alleviation, thus, raising the levels within income maintenance programmes, promotion of minimum wages and the setting of welfare benefits rates.

The History of Poverty Causation and State Response.

Elizabethan Poor Law

The provision of semi-formal social welfare, can be said to have its origins in the sixteenth century. One of the first centralised policies was enacted under the reign of Elizabeth I, which rooted the system of poor relief in the already established parishes. Prior to the Poor Law a British Act of 1531, permitted 'licensed begging', but only by certain deserving cases; the punishment for begging by a non-deserver, was the whip, with relocation back to their parish

(Walker, 1992). This segregation of the undeserving, i.e. the unlicensed, from the deserving (licensed) poor, is central to the debate on poverty, the implications of this early example of inequitable, discriminatory law were examples of the prejudicial treatment of certain factions of the poor, which had sought to marginalise them, on one side of a divisive fine line of eligibility, which was to be built upon in subsequent decades.

The Poor Laws were the only *social service* of the day, and as such, impacted on many people's lives in various ways. One of the key factors which influenced the *movement* of the poor, were the Laws of Settlement, which enabled the overseer, to send a destitute pauper back to his own parish for the administration of his poor relief (Midwinter 1994, Jones, 1991). This Act deterred the landless, and vagrants from wandering the countryside in search of work, and placated the troubled landowners, and ratepayers, who were becoming increasingly hostile towards the prospect of paying for out-relief to an 'outsider' from their own rates (Midwinter, 1994 p.33). Under the Elizabethan Poor Law, each parish in England and Wales was empowered to provide welfare provision for its citizens. A family were held to be financially liable to take full responsibility for all members, a cornerstone of official social policy in the Elizabethan times. The principle of self help was so greatly valued, it was embodied in the Poor law of 1598, which stipulated that:

'...the parents or children of the very poor or impotent person, being of sufficient ability, shall at their own charges relieve and maintain every such poor person' (cited in Jordan, 1974, p.17).

For those who were unable to be supported within the family, the state provided institutional work and care in the form of the workhouse, for the elderly, disabled and impotent, 'as of right' (Scott, 1994). *This early doctrine, clearly displayed, that although the state could offer some help for difficult social problems, it would remain, primarily, the responsibility of the family to care for its own.*

The duty of the Guardians was to ensure that all persons able to work, did so, and if they failed, their *relief* was to undertake work in the Houses of Correction. Work was always assumed to be available, and a spell in the house of 'correction', was presumed to reform the 'idle' nature of the recipient. Thus the implicit objectives of the Poor Laws were those of

punishment and reform, and not *relief of the poor* by the paying of rates commensurate with a minimum standard.

The demarcation of the able bodied from applying for relief, meant that persons able to work, must accept *any work on any terms*, thus paving the way for the concept of relief to provide only for the very poor, and to be remunerated at a cost, lower than the lowest wage, thereby establishing the principle of a 'less eligible' person. *The underlying determinants were to increase and enhance the profits for employers, by keeping wages down and to create a climate of discipline for the workforce* (Dean 1991). *By perpetuating the need for lower wages and by pegging any poor relief to a level lower than the lowest wage, ignored the question of how much income was required to meet the basic needs of the workers.*

The system of poor relief was not national, but was administered via the parish communities. Low waged with large families, unable to sustain themselves on the land, sought work in urban areas. The Laws of Settlement helped to deter the increasing numbers of workers from roaming the land in search of work, and placed the burden of support firmly back with their previous locality (Midwinter 1994). In 1795, amid fears of another 'French revolution', the local authorities, in a reactive policy, designed a placatory to quell the discontent of the masses of low paid rural workers, by introducing a poor rates scale which extended relief to families, based on an arbitrary assessment of *need in relation to family size and food costs*. The more children in a family, the more relief was administered, (possibly the earliest example of family support/child benefit) (Jordan 1974). Midwinter reminds us that the system also laid the foundations for (RPI), index linking with incomes and prices (Midwinter, 1994, p .35). In order that only the minimum amount be paid out, the magistrates devised minimum scales of relief as a subsidy for wages, with the most famous case being the village of Speenhamland in Berkshire, known as the 'Speenhamland scheme' (Jordan 1974, Midwinter 1994). An increase in taxation was needed in order to prop up this form of assistance, creating a hostility and resentment amongst taxpayers, who felt that the rates paid out in relief were too generous. However, authors have disputed the generosity claim, stating that:

'...the assessments for their relief are said to have been so low, that many perished for want' (Eden 1795 1:144).

But at least there was a growing recognition that poverty was a moral issue, and as such presented a moral obligation to ensure that people were cared for by the better off in society, albeit a totally inadequate response as once again the charitable help given, was not 'needs' based.

The 1834 Poor Law Amendments

In 1832, a Royal Commission on the Poor Law, was set up in response to increased pressure on administration for relief of the poor and as a reaction to hostile taxpayers, opposed to the relief administered out to the poor (Jordan, 1974; Dean, 1991; Thane, 1982; Midwinter, 1994). Out-door relief had come in six forms; relief in kind; relief with labour; the allowance system; the roundsmen system; parish employment; and the labour rate system. The local rate was used for the payment of wage subsidies to the able-bodied, in respect of the number of children in the household. The Commission deduced, that families were using their children as a means of income, even though able-bodied people resided in the household. Family subsidies implemented in 1795, thus ended under the new laws. Another abuse cited, was that of the roundsmen system, where the paupers labour was *contracted out to farmers at a fixed rate* paid by the parish. The report decried this system arguing that, '...the practice rewarded men of bad character as much as the honest labourer' (Dean, 1991, p.160).

A survey of workhouse applications, found that the 'desperate', those seeking relief, and previously epitomised as the, 'undeserving', workshy and feckless, often turned out to be the more 'deserving' groups of, widows and orphans, from families, whose breadwinner had been struck down by the fever and epidemic disease (Jordan, 1974, p. 23). The report recommended that the government should:

'...devise means for rendering relief so irksome and disagreeable that none would consent to receive it who could possibly do without it, while at the same time it should come in the shape of comfort to whom every benevolent man would wish to succour,'
i.e. the 'deserving poor' (cited in De Schweinitz, 1943, p. 119).

This statement illustrated the dichotomous way in which the poor were viewed and treated by the Guardians, with sections or groups of people deemed as *not deserving* of state help, in this

case the able-bodied unemployed, and those *who were*, i.e., the widowed, orphaned and elderly. The report equally condemned the employed labourers, the under-employed, and the low paid, concluding that relief would only be given to the able bodied and their families, upon entry into the workhouse, whereupon they would be put to work, doing ‘...work of a lesser nature than that of the independent labourer’ (Dean, 1991, p. 162).

The tenet of the above statements demonstrate that the determining forces of both the nature and level of poor relief were that of punishment, retribution, and reform, in practice they failed to provide the minimum incomes needed, and were often supplemented by charitable bodies. This re-assertion of the 1598 Poor Law principle, was the means by which legislation could be used to determine the so called ‘deserving’, as being too weak, an invention whose segregation from the ‘undeserving’ poor, would help to check the spread of indiscriminate relief in the early years of the century. However, the deterrent aspect of the poor laws was challenged by authors such as Webb, who argued:

‘...so far as the able-bodied worker was concerned, all that the deterrent policy did was to induce them to accept any job which afforded more freedom and comfort than the able-bodied ‘test’ workhouse, which was in fact a penal establishment of a peculiarly repulsive character’(Webb, 1948 p. 69).

The 1834 Poor Law amendments revived the theme of a ‘less eligible’ claimant, which was to endure through to contemporary society as the mainstay of principle determining welfare provision³. No longer was it the responsibility of the state to maintain the children of the poor, indeed, failure to provide for ones own family was now punishable. Under the New Poor Laws, a family deemed to be in need of relief, found that their punishment was admittance into the draconian workhouse, with husbands separated from wives and given work of the lowest order, a harsh deterrent to all but the wretched and desperate. Marshall succinctly states the emotional burden of pauperisation:

³ A revival of this theme in recent years, has been found in the controversial work of theorist Charles Murray and termed the ‘Underclass’, and is discussed later in the chapter.

‘...he became a pauper for all purposes, and he carried his family with him. Paupers formed a distinct group of second-hand citizens, deprived of the most basic rights of citizenship’ (Marshall, 1965, p 26).

The policies governing child labour and that of giving relief to large families were amended in the 1834 Poor Law, it had been criticised for disturbing the balance between wages and benefits. Chadwick had found, that in parishes where the allowance system had discontinued, the marriage and birth rate had dropped (Jordan, 1974, p.21). It was this, above all else, that prompted the abolition of the allowance system. He believed the policies were leading to an increase in family size of the poor, resulting in the outnumbering of the more prosperous, causing extreme concern and hostility amongst the wealthier classes. However, contrary to the spirit of the Act, some Guardians did continue to administer outdoor relief to the unemployed, an implicit recognition that no work was available for these men (Thane, 1982).

As Britain became more industrialised, the system of relief by local means came under increasing pressure from the influx of migratory workers. Low wages were problematic to larger families, who needed to supplement their inadequate incomes, and often had no recourse other than to the Guardians, thus highlighting the association that low pay had with poverty. The removal of the allowance system had plunged many families back onto the steps of the workhouses, supporting the old orthodox theories, that moral weakness were the primary causes of poverty. Reformation and correction upon entry into the workhouse, was deemed the solution, rather than adopting a more humanitarian approach, which could have assessed the economic needs of destitute families to alleviate their poverty. This could have been accomplished by putting in motion a framework of minimum wages, family support mechanisms and a system of scale rates, which would have met the basic needs of food, fuel and shelter.

The moral distinctions between the ‘deserving’, and the ‘undeserving’, were fast becoming a somewhat dubious concept. The nature of poor relief under the 1834 Poor Laws, continued to impute and punish the poor for their situation and ‘moral weakness’. Based upon the simple pursuit of increased profit for the employer, at the expense of the needs of the lowest paid worker, employers need only to fix employee’s wages marginally above, or equal to, the rates of relief; the stigma of the workhouse was incentive enough to take any work that was offered

at any price. By pitching the level of poor relief below that of the lowest wage, a wage not determined by a 'needs' assessment of workers or their families, ensured that the circuitous treadmill of deprivation of both worker and pauper, would be maintained.

By the late 18th century, mass unemployment, according to Marshall (1965), was challenging much of the old orthodox theories of poverty causation, which held that:

'... the prime cause of social distress and destitution was to be found in the persons or individual circumstances of the victims, and it was usually identifiable as a moral weakness. There was considerable resistance to admitting the presence of impersonal social causes...mass unemployment did much to break this resistance'

(Marshall, 1965, p .32)

The Guardians were confronted with a 50% increase in applications in the winter of 1860/1, primarily due to dock closures, caused by a severe five week frost, throwing many out of work (Jordan, 1974, p.23). Trade recessions had affected the production from cloth mills, creating localised unemployment and poverty (Stitt, 1994). Even though these events were clearly beyond the control of individuals, the enemy was still seen as the *immorality of the poor*, with the insistence of the application of the workhouse test which, '...reinforced the traditional emphasis on the primacy of will over circumstance', as the way out of poverty (Vincent 1991, p.33). Meaning that a person could, if he/she so desired, elevate themselves out of the state of poverty, if they had the 'will' to do so. And thus poor relief rates were set so low for the so-called undeserving, as a measure to induce greater willingness to enter the labour market at a level dictated by the financial interests of the employers.

The emergency relief funds, that had been raised for the unemployed by voluntary subscriptions, had fostered the realisation amongst politicians, that the punitive measures of relief for involuntary unemployment did not enjoy the backing of the general public. Chamberlain in 1886, had recognised the sensitivity of the predicament of the involuntary unemployed, and urged the Local Authorities to use the charitable funds they were holding, to set the unemployed to work, he also requested the Guardians to only select those whom, '*it is undesirable to send to the workhouse or to treat as subjects for poor relief*' (Marshall, 1965, p. 45).

The work to be offered to the (generally skilled) men, was *not* to be of a type which implied the status of pauperism. Acknowledgement that involuntary unemployment and low wages were causing poverty, seemed to be overshadowed by the consensual view at the turn of the century, that an industrial economy would inevitably bring forth the intrinsic problem of poverty, 'regarded as a social fact rather than a social problem' (Marshall, 1965 p.25). Measures adopted for the 'correction' of poverty were increasingly perceived to be draconian and niggardly, and were certainly not based on any duty to provide for minimum needs, but were designed to be reformatory and punishing in character.

Moves were initiated in 1895, to look into the problems of the aged poor. There was still only limited assistance from the state for the alleviation of poverty, whose ravages were becoming more visible with the contiguous visions of immense wealth and utter poverty. *Scrawny children*, with bare feet and prematurely aged adults, were the, *unhidden images* of the every day existence of the working classes. These visions of '*pinched faces and ragged clothes*' were those observed by Seebohm Rowntree; aware of the beliefs of the individualist school of thought, that poverty was caused, not by lack of income, but by lack of education and morals, he determined to test the hypothesis of the dominant ideology of the time, that the poor were poor, because of their 'wasteful and feckless' nature; such exponents of the theory preferring to believe, without evidence or substantiation, that the poor had sufficient money, but that they chose to squander it wastefully (COS). By employing a 'subsistence' measurement of poverty derived from the scientific principles of nutrition and physiology, he developed an heuristic device, not meant to be in any way prescriptive, but to be used to determine how many people were living on incomes below his Primary Poverty line (Rowntree 1901). Social historians have argued that:

'...a precise measure of subsistence needs allows policy makers to identify a specific level of income that a welfare system would need to ensure in order to eliminate once and for all the problem of poverty' (Scott, 1994,p.10).

Over one million paupers were in receipt of poor relief, four-fifths of whom were on out-relief, and the remainder resident in the workhouses. Over a quarter of those on relief were the under sixteens, children, and over 100,000 classed, using the terminology of the time, as '*lunatics*'

(Midwinter, 1994). By 1905, expenditure per head in poor relief fell in tandem with a doubling in incomes per head of the population during the same period. The gap between the rich and the poor was widening.

It was now becoming apparent to even the most hardened critic of poor relief for the so called 'idlers', that the cause was the increase of involuntary unemployment and not the previously held theories of indolence and work-shy, as being the primary cause of poverty. The reluctance of government to act in support of Rowntree's minimum wage, was partly due to the failure of Rowntree to produce an unambiguous interpretation of 'secondary' poverty. He had referred to it, as *a poverty which could be controlled*. These inconsistencies only served to fuel the insistence of the COS and others, that Rowntree's argument for a minimum wage was flawed. Although Rowntree believed that the adoption of a minimum wage was the obvious way forward, its implementation would go against political traditions, let alone the strong beliefs held by its supporters. Blaming the ignorance of the people, was a more acceptable stance for the government to take, who were reluctant to interfere with the employers freedom to set wages at whatever level market forces would allow. Yet it was still the case that poor rates were deliberately kept so low, as to fall beneath the pay of the lowest paid worker, again any calculation of rates based on requirements of 'need' for unemployed workers, elderly, or any other categories of claimants were never assessed.

Prior to their losing the election, the Conservatives implemented the Unemployed Workmen's Act of 1905, pioneering, yet ineffective, the act enabled the formulation of Distress Committees to be set up, who would administer cash relief to the unemployed, *but only in return for their labour, and only to men* (Jordan 1974, Thane, 1982). The discontent of the unemployed was not abated by the Act, as for many it was not suitable for the needs of many workers; skilled men in particular argued that, the 'work for cash' scheme actively denied them the time needed to look for other work more suitable to their skills (Thane, 1982, p.71).

Publication of Booths influential work in 1899 was a prime factor in the subsequent policy decisions affecting the aged poor. In a similar vein, Rowntree's 1901, 'Poverty: A study of Town Life', has been heralded by some to be one of the great motivators of the Liberal Reforms (Thane 1982, Alcock 1986, Vincent 1991). The State pension was eventually

introduced in 1908, envisaged as providing for the needs of the present population of elderly poor, whilst encouraging younger employed to make savings towards their own old age. Provision of pension was expected to become self-financing, operationalising the strong Liberal belief in self help and thrift (Scott 1994,p.65). The pension amounted to 5/- , no more than one quarter of the average manual wage. However, the pension was little better than a source redistribution, from local to central administration. **Failure of governments to act to determine a true assessment of 'need' was to entrap many people in poverty from low pension rates. In addition, by allowing employers to determine wage levels, the consequent result ensured that low wages kept poor rates/benefits to below that of the lowest wage, to discourage any fraudulent, or workshy element from exploiting the rates system. Pensions did not meet any criterion for the provision of 'basic needs', as defined by Rowntree in 1901 (Alcock 1986). The arbitrary assessment of need was to be a key development in the increasing numbers of people in poverty over the next decades.**

High rejection rates of recruits for the Boer War was interpreted by some commentators, as a major reason for the reforms, fuelled by the national embarrassment that 40% of potential recruits were determined as medically unfit for serving duty (Rowntree 1901, Vincent 1991). Using the medical records from three towns, Rowntree determined 26% of *potential* recruits were rejected; however the recruiting officers had found from experience that, regular work, food, and discipline had turned previously unfit recruits, into fit soldiers; some '*rejects*' were taken, on a trial basis, as 'specials'. Rowntree calculated, that if the number of specials were included in the figures of the unfit, then the numbers of potential rejections would have reached a staggering 47% (Rowntree, 1901, p.217). Partly due to these embarrassing revelations, the Interdepartmental Committee on Physical deterioration was formed in 1903. The committee expressed scepticism on the question of deterioration, but conceded that the nutrition and health of the working classes was an issue which required further action (Thane, 1982). Once again an implicit reference to the rampant beliefs, that poverty was a cultural and/or pathological phenomena, which would only be alleviated by the disciplining and education of poor. The issue of inadequacy of income as a prime cause, was not considered as important as the moral education of the poor. The committee saw the basic dilemma not as inadequacy of income, but of, 'ignorance and neglect on the part of the parents' (Vincent, 1991, p.35). The

solution would be a series of social education measures. In 1913, a member of the Board of Education continued this line of reasoning, stating that:

‘...the principle operating is the ignorance of the mother and the remedy is the education of the mother’ (ibid.).

and, ‘to be a good working class mother was not only a moral duty but also a national one; and to be a good mother required instruction’ (Davin, cited in Jones, 1994).

Thus, the nature and level of poor relief were not to be assessed to meet the basic needs of families; instead the burden of guilt for the physical deterioration of the nations young men, was now to be shouldered by women. With no reference to low rates of pay or scales of benefits given, even as a partial causal factor; once again the poverty of the people was being blamed not on any lack of resources, but on individual and pathological traits.

The Liberal Reforms

In 1909, Labour exchanges were introduced under the Trades Boards Act. The Board had powers over the ‘sweated’ industries, although authority was limited, they sought to alleviate the condition of the low paid by fixing minimum wage agreements (Midwinter, 1994, p.77). It was an ineffectual effort, as wages were not to be based on any calculated assessment of the ‘needs’ of workers or their dependants. Once again they were based upon a top-down approach which relied upon keeping wages only marginally above that of poor relief.

The jewel in the crown of the Liberal reforms was the passing of the National Insurance Act of 1911, based on mixed contributions. An unemployed man paying a contribution of 7d (approximately 3p) per week would receive 7/- (35p) per week for up to fifteen weeks, although many still had to resort to the Poor Laws to augment their benefits, especially those with larger families (Midwinter p,77). It was not until 1916, that Beveridge gave the concept of a minimum wage his serious consideration, he recognised that the largest proportion of the low paid were women, however his proposal for its introduction were to be ignored (Thane 1982, p.148). The erosion of support for the concept of the minimum wage came mainly from the treasury, who had abandoned the political advantage in an effort to reduce wages in recessionary Britain, and also amidst fears of a threat to individual liberty that was being proffered by employers (Vincent 1991, p.55). However, they were unable to halt the extensions of the Trade boards to occupations which covered non-unionised industries, in addition to the Boards expansion was the establishment of the Whitley Council in 1917, whose

remit was to represent the workers, employers and trade unions in certain industries, with discussions on wages, conditions and job security. The expansion of the Trade Union boards and the introduction of the Whitley Council scales had met with opposition. The Trade Unions argued that the council created barriers against the practices of Trades Unions to engage in free collective bargaining (Marshall 1965). The employers believed that the Board were fixing artificially high wages, and the Treasury were fearful that increases in demand, fuelled by spiralling wage bills, would create a problem of inflation, resulting in difficulties in preserving wage differentials. They also feared that the relative position of the low paid would be compromised if inflation were to increase (Thane 1982, p.150). Thus the determining forces for setting wage levels were not based upon the interests or improvement of the social conditions of the workers, but weighed in the interests of employers to increase profits at the expense of the low paid.

Inter War Years

The expansion of the Trade boards were halted in 1921, partly in response to pressures from the Treasury and Trade Unions (Peden, 1985, p.49). The renamed Ministry of Labour's hopes of achieving a National Minimum Wage were now dashed. The primacy of economic generation took precedent over the need to set a minimum wage (Thane, 1982,p.148). In addition, the Treasury began applying pressure on the Liberal government to make cuts in public expenditure; this was amidst a press campaign propounding the 'scroungermania' concept. After successfully halting the growth in expenditure, the treasury then cut it, under the guidance of Sir Eric Geddes (Thane, 1982,p.153).

Payments for dependants were introduced into the National Insurance scheme in 1921. The Unemployment Insurance Act 1922, paid benefits to the 'genuinely seeking work', this clause excluded married women from claiming benefit, culminating in one in twenty of all claimants failing the test (Thane p.174). The 1920 Insurance Act, had become effectually insolvent within eight months, caused by the extended benefits and the high rates of unemployment. Many of the unemployed were finding to their cost, that the insurance for which they had paid, was not extending to meet their needs, and consequently they were forced to go cap in hand for relief. The fifteen week benefit period was extended to cover forty-seven weeks and called 'extended benefit'. This generous 'extension', had been in response to real fears fuelled by the widespread strikes in the 1920's, and the recent historical events in Europe. Even with the dependants

allowances, the benefits were insufficient with which to support a family. The aims of the National Insurance scheme had been destroyed by the unforeseeable demand on its resources. (Vincent, 1991, p.69)

The inadequacy of the contributory insurance principle to fully provide for the basic needs of individuals and family units, in times of need was to endure up until the present day. Unemployment benefit and old age pensions consistently failed to meet any criterion of minimum needs, with recipients often forced to rely on the top-up system of applying for means tested Supplementary Benefit, now called Income Support, both of which have never subscribed to assessment of the minimum needs of those they purport to help (Abel-Smith & Townsend 1965, Bradshaw & Holmes 1989, Oppenheim, 1994).

The public discontent voiced by the employed taxpayer, was undoubtedly a heavy influence on the levels of welfare paid to the poor, regardless of whether or not these levels met their basic needs. Under the newly elected Labour government the 'genuinely seeking work clause' under the revised 1929 Unemployment Insurance Act, was dropped; benefits were refused only when a claimant refused an offer of suitable work. Yet again the media revived the concept of the 'scrounger', due in part to the soaring costs of unemployment benefit. The depression years had resulted in the government contemplating severe cuts in benefits. Rapidly increasing unemployment levels during Labours short period of office (1929 to 1931), the consequent high demands on the insurance funds, forced the treasury to step in to ensure that benefits were paid (Peden, 1985). Not based on any assessment of 'need', the cabinet, under Ramsey MacDonalds leadership, were alarmed at the prospect of further cuts in welfare, and could not justify such a move as many were now well aware of the gross inadequacy of the scale rates. MacDonald, faced with the prospect of slashing expenditure further, found that over half of his cabinet were refusing to endorse the swingeing cuts, the issue eventually forced the government to resign. (Scott, 1994, Peden, 1991)

The incoming National government began 'means testing' of single persons living with relatives, married persons whose partners were in work, part-time workers and aliens; persons with incomes above 13 shillings were removed from receiving benefit, thus reducing the numbers of people claiming the benefit. The Coalition government had made the necessary cuts by increasing the income tax rate and cutting benefits by 10%, the benefit period was reduced

with a reintroduction of the 'means test' for transitional payments. By 1933 the impact of the cuts had taken effect, and the government found they were in a position in 1933 to restore income and benefits to pre-cuts levels, but still not to any level that afforded a minimum standard, and not assessed to account for the purchase of basic necessities (Thane, 1982).

The 1934 Unemployment Act had created two bodies, the Unemployment Assistance Boards (UAB) and the Public Assistance Committee (PAC) which had replaced the Poor Law. A unified means test was to provide the basis for any cash relief over and above the unemployment benefit, Public Assistance was to provide 'extended' relief to those who had exceeded their fifteen weeks of benefit. Beveridge became chairman of the Unemployed Insurance Statutory Committee established under the 1934 Act. The uniform rates of relief and a family means test were established under the UAB, however, the assessment of basic 'needs' was not a factor in the assessment of the rates, the rates paid, were lower than those paid out by PAC's (Thane 1982) Following widespread demonstrations, the two tier system of rates were equalised. However, low wages were leading to even lower benefits, fuelling fears that the hoped for improvements to welfare benefits were under threat. The Act had denied the right of many women to claiming public assistance, 'means tested' outdoor relief from the PAC's, of 'doles' to the unemployed men, was a 'top-up' for those benefits which were inadequate in relation to the number of dependants (Hill, 1990). Vincent points out, that the 'extension of non-pauperising relief' to most of the unemployed was an, 'important element' in 'containing' the damage of long-term, 'large scale unemployment'. Although the poor laws were now almost defunct, it was the period between 1934 and 1948 which finally saw their demise. The job of administering funds to the poor was transferred from the Guardians to the local Public Assistance Committee's. The problem of poverty had not gone away, even though great strides had been made in the provision of old age pension and unemployment benefit. Surveys of the time were still revealing that many of the countries poor, were living below an acceptable level (see Boyd-Orr 1936, Bowley and Hogg 1925).

A Ministry of Agriculture commissioned survey, conducted by Sir John Boyd-Orr in 1936, found that 10% of the population, and one in five of children were very badly fed, and up to 50% were ill-fed (Thane, 1982, p.169). Rowntree attributed the decline in poverty from 1899 to 1936 as being partly due to improvements in living standards. Yet, clearly budget constraints

had pegged the levels of poor relief below the stringent amount defined by Rowntree's standards laid out in the 'Human Needs of Labour', the second survey conducted in 1936. (Rowntree, 1937) Rowntree had found that 18% of the working classes to be in 'poverty', with half of those being in 'Primary Poverty'. Budget constraints ensured that benefit rates were kept below the most stringent 'Human need' income level, devised by Rowntree in 1936. It could be argued that by continually setting the level of benefit below that of the low paid, had not only precipitated a decline into poverty for benefit claimants, but it had blatantly disregarded the inadequate income of many low waged in an effort to balance the public purse.

By 1937 the fears that insurance benefits would be higher than the lowest wages were allayed when it was discovered that only 2% of men and 5% of women received more in benefit than they had in their last job; it also ensured that benefit levels would not be increased. This 'pegging' had according to Thane (1986), contributed to the increase in child poverty and low wages.

The outbreak of the second world war saw little change in the total numbers of people receiving Poor relief, what did change was the profile of the poor. Large numbers of the 'aged' poor, were now taken off the register, by non-contributory, means (and moral) tested, old age pensions, their places taken up by those who had been unemployed, due to the recessions of the 1920's and 1930's (Vincent, 1991).

The Beveridge Plan

The Beveridge report of 1942 was originally commissioned by the wartime coalition government to review, report and make recommendations on the current schemes and systems of assistance already in use in Britain (Cmnd 6404, 1942). The fragmented, ad hoc, development of provision throughout the interwar years had left a confusing system of social assistance, friendly societies and private insurance companies. The basis of Beveridges plan would use three main types of resource, Social Assistance, paid for by a National Insurance scheme, National Assistance for those not covered by insurance, and Voluntary Assistance using the private sector to augment or in preference to Social Assistance. The report proposed an attack on the five giants of Disease, Ignorance, Squalor, Idleness, and Want. Beveridge believed that there would always be exceptional cases which merited special treatment. In order that his plan would work, he needed to include other policies to underpin the insurance scheme; he used a means test to supplement families with children with family allowances. He saw

children as the future hope of Britain and proposed to pay Family Allowances to households with children. He argued that:

‘the abolition of want requires double re-distribution of income, through social insurance and by family needs’ (ibid, p.7).

Thus Beveridge's plans were a major step forward to relieving poverty no matter how it was caused:

‘for the first time in twenty years the relief of poverty from whatever cause rather than relief of unemployment became the major problem and first priority of the social administration’ (Harris 1977, cited in Veit-Wilson 1992 p.276).

Concerns were also growing at the prospect of a further decline in population following the war; this, coupled with the financial problems faced by unemployed larger families, led many politicians to believe that cash incentives would have reversed the process (Thane, 1982). His plan envisaged full employment along with the implementation of a National Health Service:

‘...a satisfactory scheme of social insurance assumes the maintenance of unemployment and the prevention of mass unemployment,’ (Beveridge, 1942, p.163).

The proposed plan relied heavily on full employment:

‘partnership of social progress and the Keynesian policies which were to lay the foundations for the post war settlement’, where full employment would eventually provide the funds through contributions to finance the welfare aims (Walker, 1992).

Beveridge defined his limits for social security thus:

‘Primarily, Social Security means security of income up to a minimum ...National Assistance means giving of cash payments, conditional upon proved need at the time of the claim adjusted by individual circumstances’ (own emphasis), Beveridge Report pp 120/1).

He then went on to spell out the hope that this would provide the safety net and starting point for increased prosperity, and warned that incomes set below the scales would be socially unacceptable for human subsistence:

‘..the plan leaves room and encouragement to all individuals to win for themselves something above the national minimum, to find, and to satisfy and to produce the means of satisfying new and higher needs than bare physical needs...But it must be realised that *nothing materially below the scales of benefit here suggested can be justified on scientific terms as adequate for human subsistence*’ (own emphasis) (Beveridge 1942, p170).

‘Proved need’, implicitly leads us to believe that the minimum needs such as food, fuel clothing and shelter were to be assessed. Knowing very little about domestic economies, Beveridge had ignored the social surveys available to him at the time; it was felt that the investigators had not been accomplished enough to extract the more crucial information from the poor. Beveridge decided to use the Ministry of Labours estimates, and the information on nutritional costs provided by the BMA, for the calculation of income levels on which he would base his subsistence scales (Vincent p.122 1991).

The evidence for a minimum income level had been defined in Rowntree's studies. In practice the insurance benefit did not meet even subsistence levels; Rowntree's study had constructed a minimum needs scale at between 30% and 40% more than the National Assistance rates (Veit-Wilson, 1992, p.296). It was ironic that successive governments never truly assessed the financial cost of basic minimum needs, yet, could devise arbitrary minimal rates of benefit for such households, which were at best, inadequate, and at worst penurious; a calculated strategy designed to discourage dependence, an ethos which was to be repeated through to contemporary society.

Changes, made by the Labour government to Beveridge's insurance system, had ultimately undermined the workability of the scheme. How far Beveridge's measures eventually came to alleviating poverty will be shown, yet, it cannot be denied that the life-cycle of poverty identified by Rowntree, *was*, after the implementation of the Welfare State, *less distinct*, other

factors of social welfare were now also determinants which smoothed out the lows of the cycle of poverty. Public opinion had been somewhat undecided as to whether these measures had in fact lived up to their expectations; a poll taken by the British Institute of Public Opinion in 1947 found that 51% felt that their incomes were adequate and 45% felt their incomes inadequate (Bottomore & Marshall 1992). Inadequacy of income was increasingly being measured alongside the general improvements in living standards:

‘Full employment and the Welfare State had greatly reduced the extent of poverty, compared with before 1939, but many people continued to feel poor in an affluent society’ (Peden 1991, p.192).

Poverty was more acutely felt by the poor when the rest of society were increasingly observed as enjoying the fruits of the new affluence.

The Post War Era

The measurement of poverty was largely ignored until the 1950's; increased levels of employment and disposable income generated consumer booms whilst new technologies were finding their way into the average household. Yet certain groups within society were being marginalised, due to their low incomes. Townsend and Abel-Smith (1965) found that approximately 30% of low income households contained children, and two in three of all children were in homes where the income was *below* that of basic national assistance. The distribution of income after tax in 1949 saw the top 50% of earners having over 76% of the income whilst the bottom 50% had only 23% (George & Howard, 1991, p.53). Although Family Allowances introduced in 1945 by the Labour Government, had supplemented the incomes of many families, they were frozen in 1952, amid criticisms that they did not meet the needs of keeping children out of poverty (Vincent, 1991, p 141), because they were not determined by any assessment of the cost of raising children. By 1953:

‘approximately four million people were living on incomes below... [that of]... national assistance...over a third were in households whose head was in full-time work [and]...most of these were members of families who had four or more children’ (Abel-Smith & Townsend, 1965, pp.37-38).

Increased numbers of elderly, in conjunction with an increase in the birth rate, led to more 'means tested' benefits (Vincent, 1991). Larger families were becoming more common, due to the baby boom of the post-war era; Beveridge's plan had been unable to cope with the demographic and economic change. According to Hill, the Prime Minister Harold MacMillan had been deeply critical of his parties record on unemployment, and had been:

'determined ...never to let this shadow fall again upon our country'(Hill, p. 48, 1993).

Macmillan's period of office from 1958 to 1964 was initially a period of high employment induced by massive house building programmes, and new initiatives to bring work to depressed areas; the 'never had it so good' era was coming to a close. By 1966 Beveridge's National Assistance Scheme was reformed under the new Supplementary Benefit Commission. For the first time the unemployed were given legal entitlements to a basic benefit. The widening gap in incomes and the inadequacy of insurance provision continued throughout the sixties; additional '*means testing*' was being locally administered for the provision of school meals and clothing (Alcock, 1986). **The insurance principle so long awaited by the poor was failing to address the most fundamental needs that it had been designed for, that of providing food and clothing for those who needed it.**

The problems of the economy and high cost of welfare, once more led to the vociferous complaints from certain quarters, that the state was fostering a 'dependency culture', enabling the media to whip up public opinion against the 'scrounger'. Critics such as Boyson clarified their viewpoint on the role of the welfare state:

'Support for the poor is achieved through a fiscal transfer from those who are working. The rights of the latter are trampled on when the state compulsorily confiscates part of their earned income and transfers it to the poor, maintaining them in the role of dependence' (Boyson 1971, cited in Gaffikin and Morrissey, 1994).

Enoch Powell reiterated this belief in 1972, when he stated that the:

'translation of a want or a need into a right is the most widespread and dangerous of modern heresies' (ibid.).

Thus inferring that people who **expected, as of right**, the state to provide, had flouted all traditions of christian orthodoxy, of self help and thrift. In essence the ideology behind such statements, expressed the clear views shared by many, that poverty would only be eradicated

when the poor were able or enabled to enter and take part in the free market, and *work* themselves out of poverty.

After a short yet turbulent term in Parliament, the Labour Party lost power in 1979 to the Conservatives. They had succeeded in implementing the Equal Pay Act of 1975 and for establishing the Commission for Racial Equality, both important issues in attempts to alleviate poverty.

Creating a national rent and rate rebate system, the Conservatives of the seventies had acquiesced that poverty was a current important issue. The 'means tested' Family Income Support system (FIS) was introduced in an attempt to alleviate the poverty suffered by low waged families, later renamed Family Credit in the 1980's. Poor take up of this benefit highlighted the problem of the stigmatising means test. The Conservatives of the mid seventies began to move away from the basic ideal of 'universalism', as the whole concept of state provision was challenged by the 'free marketeers'. The 'in' word was more '*targeting*' on individual concerns. Although the top-up of FIS raised family income marginally above supplementary benefit scale rates, a proper assessment of the true needs of meeting basic necessities was never conducted. The top-down budget led approach, was still evident in assessment of rates, being preferred to an impartial thorough calculation of minimum 'need'. Yet again the assessment of basic 'needs' was not to be an issue discussed or mooted in the calculation of benefits or income maintenance programmes.

The government headed by Thatcher had inherited a scenario in which escalating prices, caused by inflation and the oil crisis, had led to the decreased purchasing power of both the employed and the unwaged. Resultant periods of strikes and go-slows, became known as the 'stop-go' economy of the seventies, where monetary and fiscal policies were used to balance the economy (Johnson 1993). There was also an attitude, that far from helping the poor back into a state of independence, the social system was *entrapping them in a culture of dependency*, the Conservatives saw the development of state support in all its forms both as economically and politically dangerous (Gaffikin & Morrissey, 1994).

Poverty was once again on the increase by the early Seventies. Using the 140% of standard rate of national assistance plus rent, as the yardstick used by Townsend and Abel-Smith in the fifties, it was estimated that, 'between 1.3 and 2.6 million people were in poverty by the early

seventies' (Lowe, 1993, cited in Johnson 1993, p. 364). The paradox had arisen between the period of 1979 and 1989, whereby a number of cuts were secured in the social security system, whilst actual expenditure rose (Hill, 1990). Further developments in the changing composition of families also had a bearing on the number of households in poverty; in 1970 households headed by females rose from approximately one third of all families to 45% by 1980 (Gaffikin & Morrisey, 1994, p.56). By 1980 the numbers of unemployed had reached over two million for first time since the depression of 1938. By 1982 the unemployment figures breached the levels of 1933. Over 60% of poor families in 1979 were elderly, by 1983 this number had dropped to 46.3%; the changing composition of the poor was due to the increase in unemployment, whereby 15% of unemployed families who were receiving benefits in 1979, increased by a further 20% in 1983 to 35% (Room, *et. al.*, 1989, p.34). Yet in 1983 the government, under the Education Act, removed from local authorities the responsibility and obligation to provide school meals and school milk, thus removing a valuable source of nutrients for children, especially those for low income families.

The Conservative period of government headed by Margaret Thatcher, made, what her critics would call, a series of assaults on the poor of Britain, often preferring to deny that poverty existed, even in the face of mounting evidence, preferring to concentrate on the theme of encouraging the indolent worker into the workplace:

'I believe it was right to cut the increase in unemployment benefit because I believe it is right to have a larger difference between those in work and those out of work', (M Thatcher cited in Novak, (1988) and, *'The poor in Britain are fully and properly provided for'* (M Thatcher, Dec 22nd, House of Commons, 1983) (own emphasis).

In an effort to create an income differential, between the employed and the unemployed, the benefit rate was the target for action; even though the scales were not dictated by any scientifically calculated assessment of 'need'. It would be untrue to say that the government were not aware of the increasing hardship encountered by households on low incomes, as their introduction of FIS proves. Yet many pressure groups and charities acting on behalf of the poor, were inundated with requests for help in trying to manage their meagre incomes (for further information see Raphael & Roll, 1984). By supplementing low wages with FIS, the income differential between the employed and claimants were surreptitiously maintained, thus

providing scope for reductions in benefits, which perpetuated the privations of poverty. If the government were seen to be helping those on low incomes to meet their basic 'needs', and taking into account Mrs Thatcher's assertion, of the need to keep benefits below that of the lowest wage (see above), then it would follow that those people on benefit, and a great majority of those receiving FIS, would indeed be in poverty, as for both of these groups 'needs' were never assessed.

In the latter half of the Eighties an estimated eight million people were dependent on Income Support (Riddell, 1991, p. 156). The Family Expenditure survey found that, between 1979 and 1985, the bottom 10% suffered drops in income of almost 10%. In a series of attacks on the principles of the National Insurance fund, the government systematically undermined the strongly held philosophy, that contributions made by people in periods of work, could expect some return of investments when incapacitated or unemployed (Hill, 1990). Sickness and Maternity benefit were effectively taken out of the administration of central government, by providing incentives to employers to take over the payment of these benefits. Statutory sick pay would only last for six months, after which benefit would be paid from the National Insurance Invalidity benefit. State Earnings Related Pensions were to be phased out, leaving many reliant on private pension schemes, *if they could afford them*. In 1984 the children's additions within unemployment benefits were abolished, thus leaving many to resort to 'means tested' Income Support (Oppenheim, 1994). The vulnerability of households with children would be tested to the limit, as yet again the real assessment of what constituted a basic minimum need at the minimum cost, were not calculated for the setting of benefit rates.

The 1986 Social Security Act, sometimes known as the 'Fowler Review', changed the name from Supplementary Benefit to Income Support. Some of the main changes which occurred under the review included the abolition of special needs payments in favour of social fund loans, repayable at source from income support payments (Hill, 1990). Some commentators believe that the reviews were solely a cost cutting exercise:

'... in essence, the 1986 package sought to depress provision for the unemployed, enhance the attractiveness of low wage employment, and at the same time cut expenditure' (Evason & Woods, 1995).

The demographic profile for the 21st century, had forecast a large number of elderly, dependent in some form on state support. In an effort to cut back on future costs, the reforms cut the link between benefit uprating and earnings, and aligned uprating with prices (RPI). Child benefit took the place of Family Allowance and remained a universal benefit. Earnings related pensions were originally calculated upon the 'best years' average, were thus changed by the Act to cover the 'life span' average, thereby enforcing a cut from one quarter to only one fifth, and widows benefit was halved (Midwinter, 1994).

The unofficial campaign was to focus on those who could be deemed responsible for their own plight. By embarking on a calculated programme of widening differentials, it enabled the statistics to show that benefit scales had risen by 5%, and thus inferences were made to the *failure* of households to *manage* their 'increased' benefits. When the 'increased' incomes were set against the incomes of those *not reliant* on state support, it was then clear that the standard of living of the poor had fallen dramatically (Vincent, 1991).

There have been numerous reports by academics and charitable organisations, on the problems of poverty in relation to standards of living and health issues, which will be discussed in later chapters (NACAB, 1992; NCH, 1992; Oppenheim, 1993; Cohen *et.al.*, 1992; Davey-Smith *et. al.* 1991; Cole-Hamilton & Lang, 1991; Leather, 1992a).

Conclusion

Numerous publications from academics and voluntary bodies have all provided a wealth of evidence on the current causes, experience and consequences of living in poverty. Empirical evidence, gathered by the researcher in 1992, for the Pilot study for this research, highlighted that as many as 30% of all families with two adults and two children were living below a 'Rowntree' constructed minimum income level. (Grant and Stitt, 1993) The widening financial imbalance of the British society between 1979 and 1992, illustrates that the richest fifth of the population enjoyed an increase from forty per cent to forty-five per cent of post tax income, at the same time as the lowest fifth experienced a decrease in post tax income from 6.1% to 5.1% (Vincent, 1991, p.202). The Institute of Fiscal Studies, undertook research into the changes in the tax and benefit system from the period of 1979 to 1992. They found that the poorest tenth in society lost an average of £1 a week, compared to the £87 a week accrued by the richest tenth (Johnson & Webb 1992). It should be understood, that not all low income households are

receiving benefits, neither do financial problems burden only the low waged or benefit claimant. Increases in incomes have taken place at the lower end of the scales, but more significantly and faster for the higher earners (Social Trends, 1989). However, the gains for the better off were due to changes in the Income tax system, arguably the alternative welfare agency. Walker argues that the problem has arisen because the,

‘welfare state has recognised existing dependencies rather than create them...The private wage system ...assumes that similar dependencies are not created in the private sector... however numerous examples ensure that the private sector does not ensure the end of dependency’.

Workplace legislation initiated at the turn of the century - designed to provide and protect the workers from unscrupulous employers - has gone into reverse gear during the last decade. This trend reinforces Walker's assertion that there is little difference in either welfare benefits or low wages, as both are artificially constructed to drive down wages and benefits to even lower levels for economic and political aims. *Whether employed on low wages or unemployed, or a pensioner on state pension, or sixteen and on a training scheme or a student on a grant, or a family on low wages, claiming Family Credit (or not), the incomprehensible fact which underlies all benefits, income maintenance or the artificial manipulation of wages, is that none have been calculated on any minimum basis of need.*

History has provided a sharp insight into the problems of poverty and how successive governments have tackled it. Much of the campaigning against the privations of poverty were undertaken by the poor themselves, during the demonstrations of the 1880's and the strikes of the 1920's and 1930's. Policy changes both in the benefits system of welfare and the waged sector have in recent years, adversely affected the poor, the least able to afford such measures. Vincent (1991), makes the case that the historical long standing lack of public sympathy for certain groups, has been exploited by governments, further undermining their status and dignity. Rather than admit to the existence of poverty, successive governments have prevaricated by promulgation of poor law rhetoric, i.e., the concept of the 'undeserving' poor.

No hard cold facts have emerged since Rowntree's surveys, that can calculate, even approximately, the numbers who are living below an acceptable minimum income for the 1990's. Comparable poverty statistics are difficult to find, many yardsticks have been used over the last century, from the "primary poverty" line of Rowntree, to the 140% of social security

benefits of Townsend and Abel-Smith, today the Income support levels are often used as the unofficial poverty line. A factor of current poverty may also be linked to the increase in inequality, were the gap between the richest and the poorest in society has increased since the early seventies (DSS, 1995). Poverty statistics issued by governments on low income families, have been changed since 1989 and have made calculation of the number of 'unofficial' poor much more problematic (Johnson & Webb, 1992). Unemployment has, during recent decades, reached unprecedented levels, with some commentators believing the true count of the unemployed is now in the region of almost four million people (Unemployment statistical fact sheet No 55). Would this rise in unemployment trigger off the fears that Rowntree had expressed in 1950, that poverty would increase in line with unemployment?

This research aims to fill the gap in terms of the continuation of Rowntree's research, by presenting a balance sheet of trends, which will show that Primary poverty, defined by Rowntree, as poverty upon which a household is unable to, or cannot achieve - no matter how well they manage their income - a minimum estimated standard commensurate with cultural minimum needs. By using qualitative evidence this research can test whether households are poor due to inadequate incomes, or whether they are poor due to their mismanagement of income, a view implicit within the terms of reference of current government's own values.

Individualist Theories of Poverty Causation

The 'poor' have long been held to be responsible for their own poverty, despite the fact that Rowntree in 1899 had begun to evolve a methodology which would prove irrefutably that some 'poor' were in such a condition due to their inadequate income, not due to any inherent or biological defect. Theorists have argued that if the 'poor' were to change *their* behaviour they could then escape or pull themselves 'out' of poverty. The following sections will explain how the individualist theorists explain the causes of poverty.

Orthodox Economic Theory

The Orthodox Economic Theory (OET) derived its origins from the writings of the nineteenth Century classical economists Adam Smith and David Ricardo. Their right wing theories of poverty causation based on 'individual' failings have been transposed into the ideology of the free marketeers of the twentieth Century.

The unwaged in industrial societies are worse off than those who are employed, due to the pivotal role that society places upon labour and productivity. Poverty, therefore, according to the Orthodox economists, can be explained by the value of the labourer's productivity. The theorists believe that the poor are poor if they are unemployed, and they are unemployed simply because they have demanded too high a price for their labour. The solution to the problem of poverty would be to construct benefit levels so low as to undercut the lowest wage, therefore making the prospect of paid work more attractive. The low level of benefits would induce a living standard so parsimonious, thus creating the incentive to take on paid work, as the only alternative to facilitating a raising of living standards. The concept of developing a minimum wage has never been judged to be a rudimentary objective, hence there is no mechanism to ensure that wages pitched above poor relief actually achieve adequacy.

The means of production is impinged upon by many factors, of supply and demand, labour regulations, trade union activity and competition. The OET assume that all these factors operate within optimum conditions and towards supreme goals. The only blot as far as the OET are concerned is the 'irrational' behaviour of the individual (the worker). Human nature is fraught with inconsistencies and therefore this poses problems for the OET. The 'problem' is always seen as the worker who becomes the subject of investigation to determine the inherent inadequacies.

The obstacle to poverty alleviation is often seen as the lack of ability and skill of the individual in relation to workplace needs. The OET determine that the poor induce their own poverty by their own lack of rational choice in the areas of education and training, etc. It then follows that in the OET the payment of salaries and wages is largely determined by the scarcity and level of skill and talent offered by the employee. The implication inherent in the OET is that high ability, ambition and qualifications results in higher wage levels, therefore it must follow that low ability, skills and talent would only command lower wages. The OET imply that the problems associated with low wages and poverty are not structurally derived, but are caused by the individual behaviour of the worker in relation to education and training etc. The individual is perceived to have neglected to equip him/herself with the necessary skills and education with which he can then sell to employers to command a decent standard of living, through his efforts (Townsend 1979). Yet the theory masks the reality as many educated and highly skilled people are among the registered unemployed. Often work is offered only on part time or a contractual

basis, thus denying those hoping for work the long term chance to escape from poverty. An example being students who are attempting to enhance their employability and who are generally used a casual labour force forced to take on menial low paid work to supplement their education. (Brown and Scace 1991) The issue of potential employees outnumbering potential jobs is conveniently overlooked by the OET's.

Pivotal to the orthodox explanation of poverty is the concept that wage levels are equal to productivity; when wages rise above this margin the net result should be unemployment. Once unemployed the 'penalty' incurred should be lower benefit levels, below that of wages, so determined by the wage level and productivity equilibrium process. Townsend believes that:

'such theories stress the importance of individual attributes and pay little heed to the possibility of either social allocation to roles or the social definition of roles and the condition attached to these roles (Townsend, 1979, p.74).

The OET assume three conditions prevail; Perfect competition and Market equilibrium; Harmony of interests; and Workers Sovereignty. These three conditions encapsulate the economic, political and social interpretations of the Orthodox Economic theory of poverty and its causation.

Perfect Competition

Adopts the concept that in all markets the wages paid would balance evenly with the costs of production and profits. If the labour costs (wages) were to exceed the margin of cost and profit this would ultimately result in unemployment, due to the dynamic competitiveness of the market which would induce wage cuts or job reduction. The problem with this concept is that it assumes that all markets have perfect competition and operate consistently; yet the complexities of the multiple variables contiguous upon this concept do not perform consistently in different countries, over time, under differing governments. The variables of trade unions, size of manufacturer, production levels, can and do cause the equilibrium to tip one way or the other. The remedy is often seen as the shedding of labour, thereby cutting production costs in order to restore productivity and wage equilibrium. The OET prefer to argue that the causal explanation of poverty through unemployment and low pay is determined by the 'irrational' behaviour of individuals. When an imbalance of wages v productivity occurs the restoration of balance can be achieved in

either wage reduction, thus propelling many into poverty or the worker could be remunerated at wages higher than the cost of production and profit leading to imbalance and the circuitous round of low wages and/or unemployment. Historically the shedding of labour has been the more favoured response than the imposition of wage cuts. The OET conclude that a poverty line could be drawn at the level of the value of the workers productivity. Any divergence of wages from this point would be determined as the causal factor of poverty either from unemployment or low wages (Townsend, 1979). However this theory could not feasibly be accepted as many different occupations do not rely solely upon productivity for results; managerial positions and service sector workers would therefore pose problems in producing poverty definitions based upon productivity, along with the disabled and educationally challenged.

Workers Sovereignty

Orthodox economists assume that both employers and their employees operate to maximise their potential to achieve optimal results; this is achieved through the take up of educational opportunities training schemes for the worker, and in productivity and profit levels for employers. This model assumes the worker is able to exercise his choice in determining educational objectives, i.e., he has workers sovereignty. In the same way as employees are presupposed to have sovereignty so to does the consumer under the OET. The consumer is perceived to have free choice in the purchase of products and services education and training and is not impinged upon by outside influences. The OET tend to evade discussion on structural barriers, but concede that the attributes of skills and talent needed for productivity are unequally distributed because of lack of one or several of the reasons of, 'inherent ability, education; vocational training; on the job training or on the job experience (Townsend 1979 p 31/31). Orthodox economists would theorise that justification of poverty lies with supply side explanations, caused by the educational and attainment differences among the poor and non-poor. The fundamental issue of poverty causation is thus seen by OET's as being caused by the lack of participation or enhancement of those capacities of education training etc., as the root cause of individual poverty. Therefore this group of 'individuals' should be the targets for action. The alleviation of poverty uses a two pronged attack, firstly by penalising the individual by constructing benefit levels designed to equate with an *inadequate standard* of living, making dependency a less attractive option to the alternative of paid remuneration. This would force the individual to attain the required qualifications and skills needed to participate in the labour force. The second point is that when the accumulation of the skills is acquired, the individual

then makes him/herself more desirable to potential employers; the individual can now utilise the skill/knowledge in such a way as to enhance their standing and strengthen their position in the workplace. The problem thus arises when an individual declines to seek or develop the education and skills needed; it follows in the orthodox economic theory that they cannot expect adequate remuneration. If the latter is the case then benefit levels would not be obliged to reward the individual with little else but inadequate or inferior income. Such theories would find their home within current legislation that has withdrawn support for 16 and 17 year olds, who can only expect to be remunerated if they take places on youth training schemes. For those who remain in school post 16 no support is given, other than child benefit paid to parents or guardians.

It should be stressed that the OET presupposes that these functions are assumed to operate under the perfect conditions. By not improving their skills, individuals are then the cause of their own poverty. According to Gordon (1972, p. 42) 'the presence of poverty...can be seen, through this approach, as a simple aggregation of income maximising decisions among workers'.

Harmony of Interests

The OET of perfect competition operating in tandem with workers sovereignty as the supreme condition, which affords optimum conditions to create a harmony of interests, resulting in the production of maximum reward for all parties, is basically flawed. The reality is such that supply and demand in the UK is impacted upon by government legislation and welfare policies. Harmony of interest assumes that all parties are committed and co-operate to do the best that they can for the common good, and that deviations or conflictions do not occur, *with the exception being the individual worker*. Many exponents of the OET theory assert that disequilibrium of the harmony of interest is caused fundamentally by the lack of positive action of the worker, thereby creating disharmony and poverty. Holman's interpretation of Friedman displays the simple logic behind the OET:

'The market forces allocate monetary rewards to those with talent, initiative and effort and those who fall into poverty have only their own moral and physical limitations to blame'

Therefore, poverty according to the above interpretation is caused by individual laziness (Holman 1978, p. 70). Thurow turns this argument around from an issue of 'talent' into one

which identifies the 'lazy' by his low income, ignoring all the other social and market forces that impinge on the ability of an individual to improve his situation, by stating that:

'...if an individuals income is too low his productivity is too low. His income can be increased only if his productivity can be raised', (cited in Townsend, 1979, p.74).

The persistence of such views can be found in contemporary society where aspersions are cast towards those who do not avail themselves of the of the opportunities offered by the private sector, often for inadequately low pay and poor conditions. Holman interprets the OET clearly:

'the message is...clear...where the free market system allows supply and demand mechanisms to operate then the opportunity exists to make money. Should they (individuals) lack the drive or inclination to avail themselves of earning opportunities, the responsibility must rest with themselves as individuals rather than with management or government' (Holman 1978 p20/21).

The recurring theme of 'individual ineptitude' as being a prime force behind their own poverty can be traced back to the work of Ricardo who in taking a 'gradualist abolitionist stance' firmly believed that, the poor should be educated to appreciate that:

'they must look not to systematic or casual charity, but to their own exertions for support, that prudence and forethought are neither unnecessary nor unprofitable virtues' (Ricardo, 1951. 1;10, cited in Dean 1991 p 153).

Theoretical weight was added to the debate in the 1960's under which a persons human capital - those skills which would enhance their desirability to employers - were developed to facilitate entry or re-entry back into the labour market for the low paid (Becker, 1971). Gordon (1972) argued that, Human resource development programmes initiated in the USA, had shown that where training opportunities existed, they had made little impact on unemployment:

'...characteristics which economists had conventionally associated with 'productivity' - like years of schooling and vocational training - had almost no influence on the employment prospects of large numbers of urban employers' (Gordon, 1972, p.44, cited in Brown, 1982).

Finally the OET does not identify problematic areas other than those which are a result of 'individual' indifference. Dean, succinctly encapsulates the intertwined changing ideals of economic and moralistic governance from the:

'...liberal...government which emerged in the first decades of the nineteenth century, [where] poverty was constituted in dual relation to matters of economy, on the one hand, and to those of morality, on the other...what distinguished this mode of government from those which preceded it is not the tendencies of its agents to preach certain values. Rather, it is the subjugation of the ethical to the economic..' (Dean, 1991 p.154).

The OET thus regarded poverty causation as an issue of individual morals wrapped up in the economic insistence that all players in the production process are striving to create the optimal conditions, the implied immoral attitude of 'individuals' as based on their lack of perceived human capital, is then judged as being the cause of poverty.

Explanations of poverty which identify individual failures as the cause of poverty are based on various theories. The OET has shown how emphasis is placed on the individual who asks too high a price for his labour, or that the individual has failed, due to the fact that he has made incorrect decisions in relation to his education and training, thereby reducing his employability. The OET espouses the logic of the right wing economic philosophy of supply and demand, combined with issues of individual morality; poverty thus caused by the neglect of individuals to conduct themselves in accordance with the needs of the market and failing to enhance their desirability to employers.

The following sections will identify the common strands which have linked the Minority Group Theory with contemporary views of poverty causation. The chronicle will identify the poverty studies of Rowntree and Booth, through to the various right wing explanations of contemporary poverty as being due to cultural sub/cultural or pathologically determined causes.

Minority Group Theory

Suspicion and condemnation of people outside mainstream society have been common responses to the implicit moral failure of individuals. Often categorised as a cohesive group

who are free from the edict of social order and moral constraint. Explanations of the cause of their poverty have evolved over time from the description by Marx of the, 'lowest sediment of the reserve population...the demoralised, degenerate and unemployable...' (Marx p 710, cited in Morris 1994 p.14), to the, 'low characters' and 'feckless poor', described by Booth and Rowntree (Booth 1892, Rowntree 1901).

Situated in a class below that of the poorest in society, the 'residuum' were perceived to defile and tarnish the class above. Thus the origins of MGT were rooted their explanations of poverty in the behaviour of this small category of individuals, who according to Holman:

'...regard poverty as stemming from the limitations, maladjustment's or deficiencies of individuals (Holman, 1978,p.55).

Rowntree's investigations into the cause and extent of poverty in 1899 conceptualised two forms of poverty; Primary poverty, occurring when a household had insufficient income with which to acquire the basics necessary for physical efficiency, namely food, (based on nutritional research), fuel and shelter, and Secondary poverty, where the households had sufficient income for physical needs, but that some portion of it was spent either 'useful or wastefully' (Rowntree 1901, 1903). Rowntree explained that, *some secondary poverty, was attributable to a minority of individuals, and,*

'would appear to be due to the following immediate causes, namely - Drink, betting and gambling. Ignorant or careless housekeeping and other improvident expenditure'.

Prior to Rowntree's investigations, theories of poverty causation had focused on individualist explanations, and had the vociferous backing of the umbrella movement of the Charity Organisation Society. Rowntree's investigation of town life was instigated to determine the scale of the problem and the underlying causes; his results have been credited with the impetus of forcing new ways of thinking about poverty. His identification of a life cycle of poverty, where people could almost expect to be in poverty at certain stages in their lives, took on a social dimension. Rowntree had been able to use this information to promote welfarist interventions aimed at the political process. However his methods of disaggregation of the poor into individual family units with characteristic weakness and flaws had pandered to the

school of individualism, and according to Vincent, he had diluted his case by evading the real problem of poverty, which was a lack of income (Vincent, 1991, p.1).

Many commentators of Rowntree's work have misinterpreted his views on the causes of secondary poverty, by expounding the opinion that Rowntree believed all secondary poverty was a result of 'individual improvidence' (Veit-Wilson 1986, p.72, Holman, 1978pp 4-5, Townsend, 1979, p. 239, Morris, 1994, p. 22). As Rowntree's study of town life will illustrate, the identification of those in secondary poverty were based on 'visible' lifestyle, but rather than explaining their poverty in terms of improvident behaviour, he locates the behaviours firmly in the social context. (Rowntree 1901 p 142-143) Veit-Wilson (1986) clarifies Rowntree's position by explaining that whilst acknowledging that secondary poverty was sometimes caused by individual improvidence it was also as a product of sordid housing conditions, overcrowding and limited education, i.e., social issues.

Rowntree's revelations of poverty in the town of York had followed Booth's disclosures of poverty in London. Booth had structured the population into eight classifications, class A:

'...consisted mostly of casual labourers or low characters...who pick up a living without labour of any kind...their only luxury is drink...They render no useful service, and they create no wealth; more often they destroy it...and as individuals are incapable of improvement' (Booth, 1892, Vol 1, pp28-62, cited in Evans 1978).

The belief that poverty was caused by individual explanations were not new to Booth or Rowntree; the Charity Organisation Society (COS) chaired by Helen Bosanquet, had long campaigned against indiscriminate relief for the poor. The poverty of the working class in England, according to the COS, was due to, '...their own improvident habits and thriftlessness' (Novak, 1988p.97). These two descriptive accounts of the minority of individuals classified as lazy with criminal tendencies, offered some of the first examples of the Minority Group Theory of poverty.

The MGT draws on the right wing explanations of poverty which seek to focus on the perceived inadequacy of character of individuals and groups, as being the cause of their own poverty. Poverty caused by individual failure has found approbation within social policy. The

segregation of deserving from undeserving, has served as the ultimate delineator for the provision of welfare relief. The need to encourage self help and responsibility has been enacted by divisive mechanisms within state relief, to lower standards of living for the poor to below that of waged labour, thus perpetuating poverty. The theory behind such punitive measures, are to encourage self reliance and to force the indigent to improve his/her ways.

The MGT uses the interdependencies of low paid work, old age, single parentage as the hypothesis for poverty. Rowntree had identified the ultimate cause of poverty as being death of a wage earner; incapacity of chief wage earner through accident, illness or old age; chief wage earner out of work; chronic irregularity of work; largeness of family and finally, lowness of wages. Rowntree had made moral distinctions between the causes of Primary and Secondary poverty by adopting 'social' explanations for Primary poverty, and 'individualist' causes for secondary poverty and only touched on the social issues associated with poverty. Vincent believed that Rowntree had compromised his case by redefining Primary poverty as 'economic' and secondary poverty as 'preventable', (Rowntree 1901, 1902, *Times*, Vincent, 1991, p. 2).

Whilst Rowntree was aware of both causes of poverty he stressed that he was not prepared to investigate secondary poverty further, 'It is no part of this chapter to discuss the ultimate causes of poverty. To attempt this would be to raise the whole social question' (1901, p 119). Yet he concluded his chapter with reference to the larger questions bearing upon the welfare of human society:

'they included questions dealing with land tenure and with the relative duties and powers of the state and of the individual, and with legislation affecting the aggregation of the distribution of wealth'(ibid, p. 145).

It should be remembered that the prevailing climate was one of individual blame. As Rowntree had himself observed, the poverty caused by wasteful expenditure was a visible poverty. However he pointed out to his readers the dangers of forming opinions about social and economic questions without the scientific evidence to back them up:

'the money spent by the poor on drink, dress or recreations is one of the things *that are seen*...we see the man going to the public house and spend money on drink; we do

not see the children going supperless to bed in consequence. These unseen consequences of poverty have, however, to be reckoned with (Rowntree, p.135).

His writings had exposed the lack of political action by touching on the, 'wider social question', the question that would predestine welfare intervention policies; policies which would prove divisive by adopting punitive reformatory means in an attempt to reform the character and dissipate the traits of the 'feckless' poor. Thus by making poor relief so low it would facilitate a move away from dependency on state aid.

The Culture of Poverty

The tendency to focus upon individual traits has been a predominant feature of poverty research, from the Orthodox Economic Theory, which implicates the individual for 'failing' to improve his skills, to the Minority Group Theory which looks at the 'traits' of the poor, and by a reversal process defines the traits as the causes. Individuals rarely exist in isolation, they form a part of a family or household and they are members of the wider community, these households and communities have attracted the interest of researchers in their quest to understand the 'culture' of poverty. For such families to exist from generation to generation or where poor communities seem to perpetuate poor communities implies a, 'pathological model of poverty creation and recreation' (Alcock, 1993,p. 29). To accept this assumption is to deny the impact of social forces and inadequate incomes and consequently the diminished opportunities of many poor people. This section will examine the various theories of what has been described as a Culture or Sub-Culture of poverty, as one which operates separately from mainstream society by displaying different values and norms to the rest of society.

Oscar Lewis's research in the sixties developed the theory of a Culture of Poverty (COP), and defined it *as a way of coping with the rigours of poverty*, where the communities come to accept the way of life and pass on their acceptance to the next generation, through the transference of adaptive skills. Lewis observed that during the period of his investigations a scarcity of literature on the COP was constituting a major gap in the communications between the (mainly middle class) social scientist and the very poor. Lewis believed that where the COP existed certain structural forces operated, identifying a 'cash economy' with waged labour, and a 'persistently high rate of unemployment', 'underemployment and *low wages*' (Lewis, 1966, p.5). Lewis's COP is a positive description of the way of life of the poor, as a culture with, 'its

own structure and rationale', providing 'human beings with a design for living' (ibid, p.3). In opposition to the MGT, where the traits of the poor were reversed to determine the causes of their poverty, Lewis argues that *the traits of the poor were attempts to meet needs, which were not served by structural forces or outside agencies*, not accessible, due to the cost or ignorance and suspicion of the poor to such agencies. Lewis then describes how children born into the culture assimilate into the way of life of the very poor, 'by the age of six or seven, [they] have ..absorbed the basic attitudes and values of their *subculture*' (own emphasis). Finally the children are *written off* by Lewis as being, 'psychologically unready to take advantage of changing conditions or improving opportunities that may develop during their lifetime' (ibid p.5). The present time orientation of Lewis's poor, manifests itself in a readiness to indulge in impulses, 'with relatively little disposition to defer gratification and plan for the future' (Lewis, p.7). This theme is similarly referred to by Vincent, who in speaking of the poor at the turn of the century described them as:

'...living by the day, the skilled...by the week, the professional by the month and the landowner by the year' (Vincent 1991 p22).

The temporal aspect also overlaps with the MGT which cites amongst the traits, the lack of ability to save, as, improvident and lacking forethought. Lewis stresses the advantages of adopting present time orientation as, 'living in the present day may develop a capacity for spontaneity for the enjoyment of the sensual ...often blunted for the middle class, future oriented man'. Lewis also focuses on the informal ties between couples with children, claiming that many do not marry, preferring to live in the present without expectations for the future. Reasons for this phenomenon is cited by Lewis to be a protective concept for the mother from the problems associated with marriage and divorce, and to give her the distinct claim to rights over the children of such unions. Whilst the men, with little or no prospect of a reasonable income to hand down to their offspring, had little to offer the legal status of marriage (Lewis, 1966, p.7). According to Lewis, the attitudes of both dependence and helplessness were associated with the lack of motivation, which resulted in their acceptance of, and fatalistic attitude toward their situation. The Culture of Poverty identified by Lewis has enabled a 'targeting' of resources designed, 'to educate or encourage them out of their poverty' (Alcock, 1993, p. 29). Whilst the Culture debate of poverty causation attempts to de-individualise the causes there is a distinct taste of the belief of a pathological causation.

Sir Keith Joseph developed a pathological model in the early seventies when he declared that poverty was as a result of a Cycle of Deprivation. In a speech to Pre-Playgroups Association in 1972 he stated that, 'it seems perhaps that much deprivation and maladjustment persists from generation to generation....parents who were themselves deprived ...become in turn the parents of another generation of deprived children'(Joseph, 1972 p. 4).By accepting that transmittance of deprivation was caused by the inadequacies of parents, poor environments Joseph had internalised the causes *back* onto the poor. Following a DHSS and Social Science Research Council programme aimed at researching inherited deprivation, much of Joseph's hypothesis was not proved by researchers, who could not find evidence to support Joseph's thesis (Brown & Madge, 1982). Townsend, in describing the growth of unemployment, and contradicting Joseph's assertions, illustrated how sections of the workforce or households of that workforce had 'been denied access to paid employment' and how, by having to accept incomes which barely covered subsistence, they had attracted the label of an 'underclass' (Townsend, 1979, p 920).

The victim blaming ethos, apparent in the history of pathologisation of poverty found favour in America in the 1960's with Lewis's work, and that of Auletta in 1982, who had first talked of an 'underclass' of people who had 'undesirable and socially disruptive values' (cited in Alcock, 1993, p 14). Charles Murray, had, in 'Losing Ground' 1984, outlined his version of the term 'underclass' to illustrate the argument that dependency on welfare benefits was creating a separate 'underclass' of people. The underclass literature relates to patterns of behaviour; these patterns attract adverse moral judgements, but it is debatable whether people are forced into behaving a certain way due to their poverty or that they simply choose to. Either way, both explanations attract condemnation, '...[and] makes it possible to condemn the action whilst trying to excuse the actor'(Spicker, p.4 1993).

Commentators have described Murray's underclass, as the same group of people who used to be the undeserving poor, who were identified, not solely by their poverty but on behaviouristic traits (Bedell,1994). His attention was drawn to families who were headed by a lone female parent. His assertion was that lone parenthood, was being chosen by young females, as a way of creating an income for themselves from state welfare, whilst creating children who lacked discipline, due to the absence of suitable role models. Instead, according to Murray, the

children learn the values and habits of the local men who are not able to hold down jobs or who earn their living by spurious means. By abolishing welfare payments to single mothers, Murray believes that they would have to return to a more legitimised way of life, where the social stigma of illegitimacy would act as a deterrent to further young women from following such a path.

Field (1989), in 'Losing Out', accepts that Britain has a group of poor people who are separated from other poor people, and as such form a distinct underclass. Field identifies these groups as the elderly, single parents on long term welfare and the long term unemployed. Although Field acknowledges that a new British underclass does exist, it contrasts with Murray's interpretation; Field views the development of the underclass, *as a consequence of unemployment, single parenthood and the elderly*, and not as a consequence of individualist behaviour, as Murray argues. Taking each case separately, Field identifies the causes of their poverty as the cutting of the links once used to upgrade pensions in line with prices, as being a major factor on the poverty of the elderly; for single parents, the dependence on the state for income has created a dependent group with little escape out of their poverty. Field argues that, responsibility for the maintenance of the children should also focus on the father, a policy which culminated in the establishment of the Child Support Act 1992. For the third group, the long term unemployed, Field points out that structural and social economic factors and demographic and geographic variations have changed vast areas into unemployment wastelands. Field identifies the causes of poverty to be large increases in unemployment, disparity between class divisions and the exclusion of the poor from mainstream standards of living. Field uses the term, 'underclass' to describe how inadequate income and diminished life chances, forces those on benefits to accept further reductions in income, thereby they increasingly *fail to keep pace with the accepted standard of the working population*. Field's identification of such individuals is useful, as an informative tool to persuade the political process to address the problems of the socially excluded 'poor' by re-assimilation back into mainstream society (Alcock, 1993).

Conclusion

The history of poverty and state responses, and the theories of poverty causation are both efforts to determine how poverty is caused, the former by structurally determined mechanisms and the latter by individual fallibility. The case for blaming the poor has held a long pedigree, from Rowntree's 1899 'feckless' poor, right up until the most recent attacks on the morals of

individuals; similar to the 'undeserving' poor, young single parents have been one such group attacked and blamed for the emerging 'underclass' (Murray, 1990). According to Lister the term 'underclass' has had the effect of highlighting the issues of poverty, but the price incurred is an,

'imprecise, emotive and value laden' label, which only serves to dilute the 'claim to citizenship [of the poor] in the eyes of the rest of society' (Lister, 1991 p 24).

The 'underclass', according to Dean (1991), '*...represents, not a useful concept but a potent symbol*', (p.35 Ed by Brown and Scase). However, Spicker (1993), defends the concept, but argues that the abuse of the term has inspired many political critiques of the poor, but that in itself, is not a valid reason for devaluing the term. The concept is deemed useful for describing that section of society who are continually left out of the class analysis, and yet are the very people 'which social policy analysts have centrally been concerned with'(ibid p.3). However, the media have helped to stamp the term into the minds of people, by fully embracing the Murray interpretation of the 'underclass' by portraying a pathological imagery to readers, where '*...the underclass spawns illegitimate children without a care for tomorrow and feeds on a crime rate which rivals the United States in property offences...*' (Sunday Times Nov. 26 1989). Alcock, illustrates how the media influences the attitudes and beliefs of many, which can in turn influence the policy stance of those in government, '*informing the politics therefore are ideologies of poverty and images and attitudes which govern how we approach the process of definition, measurement and policy definition*' (Alcock, 1993).

It is central to this research, that the historical portrayal of the poor as being victims of their own failings, is tested by scientific research. This can only be accomplished by determining an income level, below which, no man or woman of any integrity would wish to live nor propose that others should have to live, a level which could not reasonably be criticised for being extravagant or in any way a comfortable income. The income level will then be the heuristic tool, which, when compared to data on income and household types, will determine how many households in 1994, were living below a Rowntree minimum income level. By replicating Rowntree's methods the research will show that the numbers of people in poverty has grown significantly since Rowntree's 1951 survey. Implicit in the study design is the hypothesis that an inadequacy of income - that is, insufficient to buy a minimum dietary, deficient

to meet heating and cooking requirements, or to clothe and furnish a household to a minimum standard, to be unable to participate in customary celebrations or partake in those minor, yet important decisions, most households take for granted⁴ in the 1990's - constitutes a household in poverty. On this basis the study will test the orthodox view that poverty is caused by individual improvidence, and is not caused by a chronic insufficiency of income.

⁴ Household or personal insurance, planning for the future, holidays , retirement etc.

Chapter II

Methodologies

Introduction

The first part of this chapter will detail the methods used for contacting the samples of both the Pilot study and the Main study. This will then be followed with a justification of the methods employed, i.e., the questionnaires and interviews used in this survey and the reasons for their inclusion. Finally, the section will highlight the limitations of the methods employed and give reasons for changes in methodology made from pilot study to main study design. **The methods used for the main study will be referred to in this section, *only in relation to the changes that were made from the pilot study methods to the main study.*** The methodology involved in constructing the four estimates - food, fuel, clothing and personal/household sundries - for the main study, will be detailed in the following chapters devoted to each of the categories above. The format is chosen to give the reader a full account of each stage of the process of defining a minimum estimate for each component. As each of the methodologies are quite different, it would be more confusing for the reader to follow each method had they all been placed in one section. It was decided to include the methodologies at the beginning of each of the sections on Food, Fuel, Clothing and Household and Personal sundries.

The findings of the pilot study will show why the poverty found amongst the 'moderate family' type investigated, justified further research to discover whether poverty was present in other household types and to what extent. The second section will give a *brief overview* of the methodologies employed for the construction of the Food, Fuel, Household and Personal sundries and Clothing estimates for the pilot study¹. The revised methodology used for the main study will be presented in the following individual chapters based on each of the above categories.

In Rowntree's original study of 1899, he chose to investigate the needs of a particular family type. The most common composition of families in 1899 comprised Mother, Father and

¹A full account of the methodologies of the Pilot study can be found in the Publication, 'Poverty: Rowntree Revisited' Grant D, Stitt S, 1993, Avebury - included in the appendices.

three children; he called this household the 'moderate family'. The pilot study in 1992 was designed to follow in Rowntree's footsteps, again to investigate one household type, comprising mother, father and two school age children. The reduction in the household composition from that of Rowntree's model, reflected the trend towards smaller families in the 1990's. This family type was also referred to as the 'moderate family'. The mode of investigation followed Rowntree's practice of devising an heuristic device, which would convince his critics of the fact that the lifestyle of the 'poor', was determined in part, by their low incomes and not as others would claim, because of their own fecklessness or improvidence (Rowntree, 1901, Veit-Wilson, 1986). It was not intended to be a policy prescription but an heuristic device, from which Rowntree could define the 'minimum sum necessary to maintain families of various sizes in a state of physical efficiency' (Rowntree, 1901, p.viii). Rowntree used the income measure to define what proportion of the poor, were in a state of poverty, due to their low income. According to Rowntree, those who fell below his measure were in 'primary poverty', and those who received incomes above the defined minimum, were in 'secondary poverty' (ibid). In each of his subsequent surveys Rowntree changed his methods of contacting his sample and revised his minimum measure from his Primary poverty line of 1899.

Rowntree's 1899 method of investigation involved a 'house to house inquiry', concentrating on 'gathering information regarding the housing, occupation and earnings of every wage earning family in York' (Rowntree, 1902, p. ix, ibid p.11) (own emphasis). His investigators carefully collected their data into notebooks. The notebooks gave both quantitative and qualitative details, for example, the number of occupants, number of rooms, and the cost of rent; they also included the investigators own observations pertaining to the household conditions and personal details gathered from local community workers, clergy and neighbours. Rowntree's survey found many instances where households *appeared* to manage well, living in clean and tidy households, but upon further investigation were found to be desperately poor, often only able to manage because mothers were regularly going without food. Conversely, he found that some households, who appeared in very poor circumstances - shabbily clothed and living in squalid conditions - were in fact not as poor in terms of weekly income as others, these were often placed in the secondary poverty category. The main reasons Rowntree gave for the latter were that some households were

poor because they mismanaged their incomes, a sentiment echoed by the COS (Rowntree, 1901, Vincent, 1991). Although Rowntree discovered the cause of secondary poverty, he purposely chose not to dwell in too much detail on the 'morality' issue. He maintained that much of secondary poverty was due to 'adverse conditions under which too many of the working class live' and not as the outcome of individual weakness (Rowntree 1901, p144,145). However, Rowntree had made a very important discovery that still holds true today, that is, that poverty is not always a definable or visible entity, but is one which is hidden from the public view (Rowntree 1901).

It would have been neither feasible nor just to contact the Pilot study sample using a replica of the methodology chosen by Rowntree. Although Rowntree's sampling methods can now be construed as rather subjective and not as rigorously sound as requirements are in the 1990s, they provided at least a starting point from which more scientific methods have been developed.

Pilot Study Sample

A wealth of official statistics are now available on the incomes and expenditures of various groups. These statistics are generally compiled or commissioned by government departments, using recognised sampling methods. Currently official statistics on the poor are contained within the DSS publication 'Households Below Average Income'. These data sets measure how poor households actually fare in relation to average earnings. The European 'Decency' threshold is taken as between half to average weekly income of each of the member states. Pressure groups within the United Kingdom who campaign against poverty, such as Child Poverty Action Group (CPAG), Low Pay Unit etc., have at some time used the 'unofficial' definition of poverty based on the level of Income Support rates. Critics of such measures believe that the Income support rates are adequate to provide for all the basic necessities. This assumption ignores the fact that basic necessities have never been assessed in monetary terms since Rowntree's surveys. The research did not seek to enter into the debate on the adequacy or otherwise of such benefits at this stage. The main aim was to contact a 'poor' sample in the most random, convenient and economical way possible. Although not an 'officially' recognised definition of poverty, the Income Support level is generally accepted as the 'unofficial' poverty line, or as a 'safety net', below which people are

generally deemed to be 'poor' (Oppenheim, 1993). Therefore the rates can be said to represent a definition of a state minimum income level, but *in view of the lack of research into minimum requirements, a question mark must hang over whether the income support rates do fully provide for the basic needs of a household* (Walker, 1992).

Clearly, not all poor households are reliant on Income Support; many households are in poorly paid employment and claiming top up benefits. Similarly many reports have drawn attention to the poverty experienced by the waged or pensioned persons and young single persons. A pilot study covering all low income groups was not a viable proposition due to the diversity of household types and income sources. The investigation focused upon one household type, that of the 'moderate' family. The two basic criteria of eligibility were that the sample had to, a) be a 'moderate' family comprising two adults and two children and, b) they had to be reliant on Income Support as their only source of income. The criteria were chosen so that a working model of the 'moderate household' could be researched. Fifty households were targeted, however due to time limitations and problems of access the number of suitable households amounted to twenty-seven.

Making Contact with the Pilot Study Sample

The sample was contacted through public sector and voluntary agencies. These groups included social service family centres, unemployed centres and community groups. All the households contacted resided within the Merseyside boundaries. The Agencies were contacted by letter; the investigator sought to inform the agencies of the impending pilot study, to enquire whether they would be willing to make contact with the investigator with a view to convening a meeting from which the investigator could meet the potential sample. Informal meetings were then arranged for small groups of potential respondents in Family Centres, brief explanations were given by the researcher on the background to Rowntree's work, thus enabling the prospective sample to make more informed decisions on the nature of the research, and whether or not to participate.

Unemployed Centres allowed the researcher free movement within their premises for informal contact with users of the facilities. The facilities included a credit union which held

sessions twice weekly for members to make transactions. The coffee bar within the centre acted as a drop-in centre for local neighbours. Daily welfare rights sessions allowed the researcher to set up posters and directions in the waiting area, to direct people to the room which had been set aside for the confidential filling in of questionnaires.

Local media publicised the proposed pilot study and requests were made to low income households to make contact with the researcher. The response rate from the public via this method was very disappointing, in hindsight it was felt that the reason for the apparent indifference was due to the word 'poverty' being used. There are many reasons why people do not regard themselves in poverty, many of the explanations have more to do with relativity i.e., how people see themselves in relation to others (Townsend, 1987). People tend to equate their situation with those of others they see as less fortunate i.e., the homeless or famine victims. To imply that a person could be in poverty due to their low income, can often be seen as an affront or be perceived as a criticism or comment on their lifestyle (Alcock, 1993). Prospective respondents may have felt stigmatised by the 'poverty' label, perhaps the concept of 'low income' would have been less sensitive and may have generated a more positive response. This observation proved to be a lesson which helped in the communication process for contacting the main study sample, furthermore, it influenced the language used when interacting and interviewing the sample.

Rowntree had used a team of investigators to contact all 'poor' householders in York. Using notebooks, they systematically collected information on every 'poor' household and made observations on the nature and quality of the dwellings and notes on the 'character' of the people they were investigating (Rowntree, 1901). The pilot study contacted twenty seven households via the method described above, and collected data similar to that of Rowntree's, by using a questionnaire schedule and semi-structured interviews.

The fundamental difference in Rowntree's method and that of the Pilot study, were that house to house investigations were not deemed necessary for this study, as they were thought to be an intrusive measure which would not have furthered the aims of the research. The descriptive nature of the observations made by Rowntree's investigators, although justly recognised as being a major factor in highlighting the living conditions of the poor *at the turn*

of the century, would not have been a desirable method to use in the 1990's. Social investigation was, in 1899, a new phenomenon; the illustrations of poverty in town life portrayed by Rowntree, had shocked the sensibilities of the establishment and provoked much discussion on the causes of such poverty. To adopt similar observational methods for the current research would be considered subjective and presumptuous by today's standards. Indeed, poor conditions need not necessarily be a predetermining factor for indicating a poverty lifestyle.

Requests for information on personal details i.e., name, address, marital status, income sources and amounts, created uneasiness amongst the sample. It was imperative at the outset to ensure the anonymity of the sample and confidential nature of the investigation to potential respondents. This was stated quite clearly at the head of the questionnaire. The questionnaires were always completed in the presence of the investigator, who read out each question on the form, thus enabling any difficulties of misinterpretation, reading or writing to be overcome. In total, a quota sample of twenty-seven households completed questionnaires. Of the twenty-seven, a sample of five were interviewed. This involved either note-taking or tape recordings of the interview, which were then transcribed. All of the interviewees were offered a choice of venue for the interview; all chose to be interviewed at home for reasons of convenience and confidentiality. Both quantitative and qualitative methods can be used effectively; in this research quantitative data is used to inform methodology, and validate qualitative data (Corbin & Strauss, 1990, Denzin, 1970).

The interviews were loosely structured around the four areas of the budget, which enabled a more in-depth exploration of issues covered in the questionnaire. The areas covered were not only the food, fuel, clothing and household/ personal sundries areas of the family budget, but also the social implications of living on limited income. When information was offered relating to various other areas of interest to the study, the interview was allowed to progress along its natural course. The excursions into the peripheries of how the sample managed their budget proved to be informative and of interest to the study. In view of the extra insight these discursives gave to the researcher, about the experience of living on low incomes, it

was decided that a small number of case studies should be incorporated into the main study design, thus enabling these avenues to be explored. Case study can be used to '*give voice*' for specific groups in research. The case approach is important as it can represent, '... "soundness" of the portrayal of ..[this low income]... case', (Ragin C 1994). This followed the methods of Rowntree, when in his 1899 survey he pioneered the investigative case study approach, albeit not very deeply, when he described the living conditions of the people of York in detailed individual cases.

The questionnaire was divided into several main areas, firstly the classification questions which established whether the prospective respondents were of the household type and income group required for the pilot study. The Food section in the questionnaire asked the sample how much they spent weekly on their food needs and how often they shopped for food, as well as details of outlets they frequented for groceries, fresh fruit and vegetables. The Fuel section asked details of housing accommodation, what types of fuel were used for different needs, weekly cost of fuel and water and details of arrears. The respondents gave information on aspects of their heating behaviours, i.e., what portion of their home they heated and whether they used central heating systems that were in situ, if not, why? Clothing estimates were derived from consultation with interviewees, who then filled in clothing lists, in which they gave estimates of economical cost and perceived length of life. The section which input into the Household sundries/personal sundries asked a variety of questions around budgeting issues, as well as information relating to smoking and alcohol expenditure.

Methodology of Estimates for the Pilot Study

The following section gives brief outlines of the methodologies employed for the Pilot study in the construction of minimum estimates for Food, Fuel, Clothing and Household/Personal Sundries. The section then discusses the limitations of the measures and how they influenced the main study methodology.

Food Estimate Methodology

The construction of a food dietary and estimate for the moderate family, used the recommendations contained within the Dietary Reference Values (DoH 1991, DoH 1994). In addition, the proposals made by the NACNE Committee on changes in diet to improve

health, underpinned the choices of foods used for the food estimate of the Pilot study. The dietary was constructed by adding up the total daily nutrient requirements for each individual household member; the sum of all the individual totals was then used as the basis of the dietary. The dietary was constructed to meet the nutrients at the Reference Nutrient Intake level (RNI) for each family member². The types of food chosen were also governed by the NACNE recommendations, which proposed changes in the nations diet, to include of the following main points; reductions in the levels of saturated fats; increased consumption of fibre; reductions in the overall percentage of all fats in the diet. Seven day dietaries were constructed for the model family; after each revision there followed an analysis of the nutrients using the 'Microdiet' nutritional analysis software. As a result of the analytical process, the dietary was refined further, to meet only the minimum levels of energy whilst upholding the level of nutrients at the RNI level.

Further considerations at this stage were concerned with the means by which the foods would be costed to ensure that the dietary whilst both healthy was also economical. The pilot study had initially decided to use a combination of food outlets from which to cost the foods, Aldi, a European discount food store and Kwik-Save a British food discount store. However, it was becoming apparent during the questionnaire stage that many people could neither access Aldi due to lack of transport, nor were many people prepared to shop there; reasons given included a) unfamiliar foods, b) unacceptability of non-branded foods by other family members. The decision was taken to use only Kwik-Save for the costing of the foodstuffs and local markets for fruit and vegetable costs. It was thought that these two outlets were the most frequently used by the sample, based on data contained within the questionnaire, and comments made during interviews. Justification for this change was supported by surveys which consistently highlighted the competitiveness of Kwik-save when compared to the larger food retailers (NCC 1992). The issues of location, cost, and acceptability were thought to be important considerations which could be explored within the main study using further questions requesting details on shopping patterns, food outlets and mode of transport for shopping.

² The RNI intake for protein or a vitamin or mineral. An amount of the nutrient that is enough, or more than enough, for about 97% of people in a group. If average intake of a group is at RNI, then the risk of deficiency in the group is very small (p. v, 1991)

The parallels between Rowntree's methodology and the Pilot study were that this study used current recognised nutritional guidelines and proposals to construct minimum nutritional estimates for the 'moderate family', whilst Rowntree used the professional opinion of Professor Atwater in 1899, and the British Medical Association in 1936 and 1951. This study also sought information from the sample on food budgets, costs, and coping strategies, similar to the methods of Rowntree. This study took the extra step of acquiring information on how often, where and how the sample travelled to the shops. Greater coverage of the details will be found in the main study section.

Fuel Estimate Methodology

Rowntree made the subjective but informed assessment of the fuel needs of the moderate family in 1899. He calculated that the families needed one bag of coal per week in summer and 2 bags of coal per week in winter. He then based his cost on the average of the two, i.e., cost of one and a half bags per week. He changed his methodological approach for the assessment of fuel needs in 1936, when he used expenditure data for fuel and lighting costs. For the 1950 survey Rowntree had chosen to use fuel expenditure data derived from a sample of approximately thirty (moderate) households to arrive at his minimum needs cost. The Pilot study used expenditure data from the sample, for comparison elected to construct a housing 'model' derived from social survey data (GHS).³

Although many newer homes now have loft insulation fitted as standard, and hot water tank cylinder jackets, it is still the case that many low income households generally have poorly insulated homes in comparison to other groups (Boardman 1992). In addition, the General Household Surveys points to the fact that a higher proportion of tenants in older properties are from lower socio-economic groups. These two factors have a direct bearing on the fuel expenditure of low income groups, inflating their fuel bills above those of tenants in either newer or better insulated homes (Brescu, 1992). To use expenditure data from the low income group as a determinant of a minimum fuel estimate, would have naturally left the study open to the criticism that these methods would serve to enhance and increase the fuel estimate; this would negate the whole object of the exercise which was to create a minimum

³ For a detailed account of the fuel methodology and results see Grant D, Stitt S 1993 pp 45-53

fuel estimate in keeping with the conceptual framework devised by Rowntree. For the purposes of establishing a minimum fuel estimate, a housing/fuel model based on the housing 'model' of older terraced housing was applied. A level of insulation was determined to include at least the minimum of loft insulation and hot water cylinder jacket - considerably more insulation than many low income homes have at present - the heating and cooking fuel chosen was gas, as the most economical fuel type (Boardman 1992, EEO 1986). The estimates were then costed on the basis of number of hours heating, lighting and heating appliances using expert opinion and data contained within the Department of Energy's 'Monergy' series (Boardman 1992, EEO 1986).

Fuel expenditure data collected from the questionnaire, enabled a fuel estimate based on actual expenditure to be constructed. This required details of weekly expenditure on fuels or access to fuel bills to assess weekly expenditure. Where past fuel bills were not available (this was mostly the case), the researcher used the averages of the 'recalled' quarterly bills costs, for both summer and winter, to obtain an average weekly cost of fuel.

In all probability the estimates using the fuel 'model' approach will have *underestimated* the cost of fuel to low income groups. This was verified when comparisons made with Family Spending data revealed that the Rowntree 'poor' sample were spending 17% of their incomes on fuel, compared to between 8% to 10% of all households of a similar composition.

Rowntree had used a variety of methods for his three studies to determine fuel estimates. He based his estimates upon subjective knowledge in 1899, assuming one bag of coal per week in summer and two bags per week in winter, then averaging out the weekly cost. His second and third survey used expenditure data from sample households. The Pilot study chose to use expenditure data and informed opinion (EEO 1986) to construct a more scientific model which identified the most common form of housing type, applied desirable insulation levels, and determined probable heating requirements to construct a minimum fuel estimate.

Clothing Estimate Methodology

Clothing lists were issued separately from the questionnaire, often on follow up visits. The lists were constructed by the researcher based upon an abridged version of clothing items contained within the Family Budget Units 'modest but adequate' clothing standard. The clothing lists were completed by the respondents with the help of the researcher. Each item of clothing was discussed for each family member, generally by the women of the household, who proved to be the most knowledgeable on clothing costs and replacement needs. Each individual item of clothing and footwear was assigned a cost, commensurate with what the respondent would expect to pay, a lifespan, based on a number of factors which included rate of growth, expected wear and tear in relation to the household member, and of course, quality of the item. The data from the clothing lists were entered onto a spreadsheet using the 'Works' package. Using the spreadsheet allowed for simplification of the calculation process to determine the weekly costs for each clothing list. Table 1, illustrates how the clothing costs were arrived at.

Table 1: Process of Calculating the Weekly Cost of Clothing.

	A	B	C	D
Clothing	Number Required	Unit Cost	Lifespan Years	Weekly Cost
Skirt	3	£7.99	3	$A \times B / C / 52 = D$

A clothing list template was made for each individual household member. The data was then input into the relevant template and calculated. The spreadsheet also enabled the sorting and analysis of the information less complex.⁴

⁴Full details of the methods and results of the pilot study see Grant D and Stitt S, pp. 57-75, 1993.

Household and Personal Sundries Estimate

Household and personal sundries estimates were constructed using the expertise of Home Economists from Liverpool John Moores University (LJMU). The lists of basic essentials was drawn up by the researcher and priced at the most economical cost. Home Economists within LJMU were each given a list of basic necessities - personal requirements and household needs - for a family of two adults and two children. The Home Economists were requested to study the list carefully, and where possible, either reduce or omit any item which did not equate with their own professional opinion of a minimum requirement. They were then asked to assign a lifespan to each of the items and finally to reconsider the cost⁹.

The lists were extensive and covered a diverse range of requirements, from household cleaning materials, personal hygiene requirements, public transport travel costs, haircuts, furniture etc. Each Home Economist (H.E.) had different perceptions of a minimum need, some excluded a weekly trip to the swimming baths, whilst others thought that a television was a luxury item.

A paper was prepared on the interim findings of the pilot study, and the issues of what exactly constitutes a 'minimum' need were discussed at conference proceedings ('Research Imaginations', Manchester, BSA, 1993). The opinions of other academics in the fields of Sociology/Social Policy and Home Economics were sought. Their comments and opinions helped to mould this subjective issue into a realistic assessment of needs, based on social needs and practical knowledge. After the pruning down exercise each of the lists from the Home Economists were costed and an aggregate cost was obtained from all the lists.

Rowntree's methodology had thus been upgraded from what had been his own subjective opinion of need, based upon interviews he conducted with working class women, to a methodology that had called upon the expertise of Home Economists for the construction of a Household/Personal Sundries estimate (Rowntree, 1901, pp. 97-98).

⁹For a detailed account of the methodology and results see *Orbit D and Staff S* pp 84-96, 1993.

Limitations of Pilot Study Design

The Pilot study sample, although small, had provided an insight into the reality of living on Income Support. This was only a snapshot of how a particular household type cope with living on state benefit. The study design was based upon a small sample and therefore the findings may not be representative of the majority of households of this type. The methodology design had not allowed explorations into ethnic or cultural needs. It was also possible that underestimation had occurred by conducting the research in Merseyside where there exists a competitive variety of outlets, offering low cost goods as opposed to rural areas where consumers have limited access and therefore less choice. Expenditure, generally deemed 'outside' normal day to day budgeting practices was largely ignored, i.e., purchase of gifts, purchase of wreaths for funeral, payment for a Mass to be said for the bereaved, donations to charities, advertisement of goods for sale, membership of social club subscriptions, or hobby costs, the omission of these and many more everyday consumables highlights the probable inadequacy of the estimates.

The study made general assumptions in each of the estimates which may not hold true for many households of this type, an example was that for food estimations for costings preparation of ethnic foods were not explored, nor was the cost of living in rural areas addressed, both of which could inflate the estimate. Special occasions which use food as celebration were not taken into account. The study had made little provision for the exploration of special events or occasions such as Christmas, Birthdays or Weddings; these issues were often cited as requiring extra expenditure by the respondents during questionnaire and interview. The Pilot study was not able to include the full costs of these social and cultural events into the budget standard, but, could only make observations based upon comments made by the sample during interview.

Fuel estimates assumed a 'model' housing type and insulation standard which may be quite different for many households of the same type as this study. If a household were heating their hot water and home by electricity then their costs would be higher than those estimated in the fuel section. Clothing estimates did not take into account special occasion clothing or individual rates of growth. Household and personal sundries were dictated by the opinions of

Home Economists who may have a different set of standards and perceptions of a minimum need than the households in question.

Rowntree had collected data on rents paid by his sample and had included such in his estimates. In using Income Support respondents for the Pilot Study, the need to collect details of rent or mortgage payments was invalidated, as Housing Benefit payments referring to rented accommodation are made via Local Authorities and Housing Costs which refer to mortgage payments are paid via the Department of Social Security.

By choosing households reliant on Income Support, the pilot study ignored a great number of low income households who are either in work, receiving state top-up benefits or other state aid. In this regard, the sample only reflected the experience of two adult and two children households living on Income Support, thus, they were not representative of all low income households of similar composition. *The main study design would enable a cross section of households from various income sources (all receiving low incomes) to participate, giving a more general picture of whether poverty exists amongst other low income groups and household types.*

Limitations of Food Estimate Methodology

There are many ways to construct a dietary that will meet the criterion of government recommendations. The DRVs stipulate that in the absence of other information the PAR of 1.4 should be used, even though this level equates with an almost sedentary lifestyle - much less than the standard adopted by Rowntree's 'moderately active' level. By using the Physical Activity Ratio of 1.4, the dietary was limited in terms of energy content. A higher standard of energy content would have been more realistic by today's standards. Consultations with dieticians and academics confirmed the need to adhere to the governmental recommendations provided the limitations regarding energy content were acknowledged by the study. In adopting the lower energy model, it followed that in order to achieve the RNI level for vitamins and minerals, that quality and types of food would have to be carefully chosen to minimise the energy, but maximise the nutrient content.

A member of the consumer panel of the Ministry of Agriculture Fisheries and Foods, and researcher into issues regarding food poverty, Suzi Leather (1992), argues that a dietary should stand up to three basic criteria;

a) it should be realistic and should compare favourably with current eating habits,

b) the diet should be acceptable not only for one week but over a longer period of time,

c) the diet should take into account the access to utensils, and the stock of staple foods and store-cupboard available. The dietary did fulfil these three points but with reservations. The dietary included more bread per head than currently consumed and more fresh fruit and vegetables than currently consumed by low income households, yet it followed government recommendations and NACNE proposals for more fibrous foods (National Food Survey 1992). The diet of the nation *does not* conform to the DRVs, so in essence the dietary selected for the food estimate is different from the nations diet in terms of the quantities of certain foods but not the choices of foodstuffs. This dietary was never intended to be prescriptive but a device which could show that a healthy diet, to provide for a minimum energy intake, could be achieved by changing the amounts of familiar foods to attain the DRVs. This does not however answer the question of whether the diet was realistic, nor was it within the scope of the study to examine this issue.

Limitations of Fuel Estimate Methodology

The collection of fuel estimates was not as accurate or precise as desired. Initially the study had expected to have access to the previous years fuel bills; for most of the sample this was not possible, as many had discarded them after they were paid. The only course of action was to ask the respondents whether they could recall from memory the approximate amount of the past years quarterly bills. The recollection of fuel bill costs would give only rough estimates of the yearly cost and thus its precision was dependent on the accuracy of respondent knowledge and memory (Mann 1985, Bell 1987). This problem could not be overcome, unless prior notice of one year could be given to potential respondents to keep their bills, or by obtaining permission from the respondents to access personal account details from the utility companies. Both of these options were not acceptable in terms of time limitations imposed by the study and more importantly, the need to preserve respondent confidentiality. Although recollection of fuel bill costs were based upon memory, they did not

appear to pose much of a problem for the respondents. It was thought that good memory recall was due to the great efforts made by budget managers to meet the impending bill, which generally constituted a major percentage of weekly outgoings for low income groups (Kempson & Berthoud 1992). Interestingly, the recollection of *arrears* of bills was more problematic. Some respondents in arrears with their utility bills - and also community charge (Poll Tax arrears), and social fund loans - had little or no idea of exactly how much they owed, or how much they were paying off their arrears. They may have also been reticent to make known such delicate and emotive issues for reasons of embarrassment. Although not precise, the respondent recall method for fuel expenditure was deemed to be as reliable as possible given the circumstances, and was retained for the main study.

The issue of arrears and the vagueness of information offered, highlighted the precarious task the sample had in managing a household budget on a minimum income. Especially when dealing with incomplete knowledge of arrears or impending bills which would be crucial for expenditure control. Another criticism of the methodology was that the data collected on fuel expenditure did not take into account all the various factors which impact on a household's fuel expenditure. The most obvious omission were the number of appliances each household used regularly, or whether they had adequate insulation installed in their homes. The questionnaire did not request information on the heating fuel used, nor usage patterns. Although the fuel costs were used to determine minimum fuel estimates for the pilot study, it was the fuel 'model' estimate that was used. The decision was taken to establish a variety of fuel 'model' for particular household types for the main study. The models would be based on the survey data for each individual household type. For example, if the most prevalent dwelling type amongst pensioners in the survey was the older terraced house, then this would form the basis of the model for that household type. Further information, obtained from the questionnaire, on the number of appliances, insulation measures and types of fuel used, would then enable a more accurate estimate to be constructed, which would enable a more relevant expenditure assessment to be explored. These models could then be used in conjunction with governments own figures from the Department of Energy's estimates of fuel consumption to construct an accurate fuel estimate for the main study.

On reflection, the pilot study estimate for fuel was a crude yardstick which served to highlight the disparities between expenditure of 'poor' households to that of the general population. The questionnaire was restructured for the main study, to include the necessary information from which a more objective estimate could be derived.

Limitations of Clothing Estimate Methodology

The clothing lists proved to be very time consuming for the respondents to complete, especially when it involved all four family members. The Pilot study aims were to obtain completed lists from all the individuals within the study sample, however there were difficulties in completing the lists in one visit. The lists often had to be finished or picked up at a subsequent visit or during interview, in addition respondents in larger households would have taken longer lengths of time to complete the lists, maybe choosing to rush them or not considering their answers carefully. The length of time taken to complete the lists gave rise to concerns for the main study methodology of clothing estimates. Refined targets were set for the main study to include quota targets of each category determined by sex and age grouping, rather than obtain lists from every respondent.

The lists for the pilot study were divided into adult male, adult female, child 1, 4-6 years and child 2, 7-12 years. For the children's lists the average costs were derived from the male and female estimates to produce one estimate for each age group. The main study took this method a stage further, by increasing the children's age range to include teenagers. In the case of children and male partners it was generally the case that the mothers or female partners would fill in the list.

This part of the methodological process of estimate construction adheres most accurately to Rowntree's work. It uses his method of contacting 'poor' households and thus asks of them what they perceive to be a minimum wardrobe. This study takes the methodology one step further by producing comprehensive lists from which the respondent can give the most economical prices and the perceived lifespan based upon their own experiences.

Main Study

The main study involved contacting two hundred households. The sample of households were representative of the proportion of different household types in Great Britain. The 1991 census provided the study with broad categories of households from which a sample frame was derived, see Table 2,

Table 2: Household Types in Census Data and Main Study.

Household type	Target Census data % of population	Number of Households in Sample
Single under pensionable age	11	22
Single over pensionable age	16	32
Married/Co-habiting with dependent children	25	50
with non-dependent children	8	16
Lone Parents with dependent children	6	12
with non-dependent children	4	8
Pensioner couples	9	18
Couples under pensionable age	19	38
Three or more adults	3	6
Total	100%	200

Figures courtesy of OPCS, 1991 Census.

The publication, *Households Below Average Income* (DSS, 1994), include data on the numbers of people below average earnings, in relation to their household and economic profile. The tables detail the numbers of households whose incomes fall below fifty-percent of average earnings, both before and after housing costs. The study did not wish to use the fifty-percent cut off point as the criterion for determining a 'poor' household (often cited as the 'unofficial' poverty line), as this measure is generally felt to be unjustified by politicians, who concede that as incomes rise, so too does the 'poverty' line (Oppenheim, 1994, Roll, 1992). The study chose to use the lower level of sixty-percent below average income, as the definition of a *poor* household. The reason for reducing the threshold is due to the political controversy surrounding the level of fifty-percent below average income being defined as

the unofficial poverty level; by using the lower income level the study ensured that the households used in this study were 'poor'.

Housing costs in HBAI are defined as rent, rates, mortgage interest, ground rent, water rates and service charges and 'bricks and mortar' insurance for home owners (DSS, 1994). Rents and mortgage costs were deducted from each of the incomes of the sample, giving an income net of rent and mortgage. The remainder of housing costs would be calculated to form part of the household sundries estimate, thereby making comparison with HBAI (after housing costs) possible, determining how many households within each category are living in poverty. The sample were targeted using the quota sample method. In all 207 households were used. All the quota samples were met, with the exception of the 'three or more adults' category.

Table 3: Target Quotas for Sample Frame

Target Quotas for Data Collection			
The quota sample were:	Question -naires	Target Interviews	Case Studies
Number of H/Holds			
Single under pensionable age	23	6	1
Single over pensionable age	33	8	1
Couples and dep children	52	13	1
Couples and non dep	17	4	
Lone parents & dependent children	13	3	1
Lone parents & non-dep children	8	2	
Pensioner couples	20	5	1
Couples under pensionable age children	40	10	
Total number of households	207	50	5

Making contact with the Main Study Sample

Group meetings were arranged with community groups who had contacts with low income households. During talks with groups of potential respondents another Home Economist was present to help with the filling in of questionnaires and making arrangements for interviews. In both group and individual situations the researcher answered questions relating to particular issues; the main areas included those of confidentiality i.e. income, age and race;

generally regarded as the *classification* questions. Classification questions need a few words of explanation for the respondent, they are needed for quota sampling, they can eliminate time wasting if the respondent is not of the correct profile to be included in a quota group. May (1993) believes that explanations can elicit a better response from prospective respondents:

‘...with the important aim of communicating the need for research and enhancing its participatory, rather than parasitic nature’ (May, 1993 p.77).

The researcher gave general explanations on the importance of participatory research to communicate the need for further research. The researcher also informed the prospective sample of the historical nature of Rowntree's research, and how, using information given by them, it would enable his methods to be updated. Questions were asked and scepticism expressed on the value of ‘just another survey’ and comments such as ‘what good will it do?’ were often voiced. The author did not wish to convey any bias to the groups and answered that the information would add to the knowledge and understanding of academics.

The offices of Citizens Advice Bureau's were approached and rooms were set aside for respondents who wished to fill in questionnaires. Similar facilities were made available in Trade Union Centres and Welfare Rights Centres, Community Centres and Credit Union offices. Local Gyms and youth clubs were targeted to gain access to the younger single households as were Voluntary agencies and Housing offices. Pensioners were contacted via the Age Concern administration team, who contacted a sample of housebound pensioners and asked whether they would allow the researcher to make contact. Tea rooms and Luncheon clubs run by Age Concern Liverpool were also a good source of contact for the able bodied pensioners. A meeting was arranged with the Merseyside Pensioners Association and the author was invited to speak to the members about the research and invited participants to take part. Parent Support Programme (PSP) run by the Local Education authority, also allowed the author to make contacts with local centres, thus reaching young mothers whose children either attended pre-school groups or were at school. The Personal Social Services (PSS) of Liverpool, made contacts with community groups and projects whom they were associated with. These groups included family centres located within poorer areas of Liverpool, where families use the drop-in facilities the centres offer, for meeting

other local families, having a coffee and making friends. The contacts were made by the managers of the centres who either arranged group discussions to introduce the researcher to families, or convened individual interviews with appropriate households. Difficulties were encountered in making contact with some couples with children. In an effort to effect better targeting of this particular group, three local schools from the north, south and centre of Liverpool were approached and agreed to take part in the survey. Covering letters were sent home with each child in the school, (this was done in an effort to avoid any stigmatisation of the children) also included was a copy of the questionnaire and a sealable addressed envelope, thus providing for the privacy of information. The sealed envelopes were collected by the author from the school office. This particular methodology involved a second stage 'sifting out' of the higher earners, or those with incomplete questionnaires. Previously the questionnaires had always been conducted on a face to face basis for reasons already stated, however very few questionnaires were incorrectly completed, which reflected clarity of the questions asked.

An article covering the findings of the Pilot study was published in the Liverpool Echo and two local free newspapers, in addition the local news broadcasters on both television and radio featured interviews with the researcher on the results of the pilot exercise. The media interest generated some public awareness of the project, culminating in a small number of people contacting the author with a view to taking part in the study.

The final shortfall of three households which would have completed the 200 sample were difficult to obtain, these included two or more families within the same household and two or more unrelated adults. As this household composition formed less than 4% of the total population it was decided to exclude them from the final sample due to time limitations.

Rowntree had included in his estimates the cost of rent. Low income groups either working or in receipt of state benefits posed problems in the assessment of rent costs for inclusion in the minimum estimates; some have their rent paid directly into their local authority rent account as housing benefit, mortgagees can receive help when they become unemployed. Because housing costs can be directly or indirectly paid, this study decided to deduct the rent/mortgage paid directly from the tenant or mortgagee, from the incomes of the relevant

respondents. Where housing benefit was paid to the respondent, along with their benefit (as can be the case when in private landlord property) then the cost of rent was deducted from the income given (after consultation with the respondent). In the cases where households were paying either rent or mortgage directly it was deducted to give an income net of housing costs; this uniform income (net of housing costs) was then assessed against the income level of sixty-percent below average income, as defined in the HBAI publication, the cut off point above which respondents were not eligible to take part in the study.

271 households were contacted before the quota samples were met, with the remaining 64 rejected on the grounds of either insufficient information or incomes above the threshold (after subtraction of housing costs). The final 207 completed questionnaires provided both quantitative and qualitative data on budgeting strategies and expenditure patterns of low income households.

Each respondent was assigned a number code and details of each household and their respondents were put onto the Works database. This enabled sorting by household type, number of children, age etc. The answers were coded and input into the statistical package SPSS for analysis.

The aim of the recruitment was to identify families whose income after housing costs fell below the 60% below average income threshold identified in the HBAI tables. Such households could then be identified as low income, and without exaggeration could therefore be described as in poor circumstances. Those contacted were either on Income Support or other state benefit such as State Pension, Widows pension, Unemployment benefit or were in paid employment and were, or were not, claiming Family Credit.

Questionnaires

The main aim of the questionnaire was to assess the characteristics, views and experiences of the household budgeting methods of the sample. From these responses generalisations could then be made from the sample to that of the whole population, ‘...in order to learn something about the larger population from which the sample is drawn’ (Ferber *et. al.* p.3, 1980). ‘Research...[should]...substantiate, refute, organise or generate out theories and produce

evidence which may challenge not only our own beliefs, but those of society in general' (May, 1993, p,4)

The investigation required a sample of two hundred households to complete questionnaires for the main study. The sample included quota samples from eight household types as identified from the 1991 census data. Quota sampling, according to Caswell (1989), '..allows the interviewer a certain amount of discretion when collecting the data' (p.11). May (1993), reiterates that because, '... the interviewer may only interview those who appear to be approachable...such considerations may bias the results' (May 1993, p.71).

However there are some disadvantages to this form of sampling in that:

'not everyone in the population has a chance of being included in the sample'

(ibid p.11).

Sinclair (1975), believes that the quota sampling method is subject to constraints and known to be open to interview bias if care is not taken when defining the quota however, he believes that the results often do not differ markedly from the more rigorous methods of sampling.

In a study of this kind both resources and time were prime considerations and thus research methods were largely determined by these two forces. The quota sampling method was believed to be the only justifiable method for the collection of characteristics and opinions of the desired sample. Other methods had been explored, but the prerequisites of potential respondents to be of a particular household type, and be living on a low income as a criterion for inclusion, were such that other forms of sampling would have proved too time consuming and ultimately too costly. An early suggestion made to the researcher was to approach the DSS to contact families on income support (low income). This would have introduced a third party into the study design, an authoritarian body which may or may not have a bearing on the truthfulness of answers given by the sample. This method of recruitment may have been flawed, in that all those contacted would have been on state benefits, and *not representative* of the low income population. There was an understandable desire to maintain impartiality and detachment from external forces, and also to adhere to the promise of anonymity for the respondent. To use other agencies such as the DSS to

make the initial contact, would have negated the latter two considerations and if this approach had been adopted, bias could have affected the study outcome, if only those who had wished to co-operate with the DSS request would have proceeded. McNeill argues that within issues of anonymity the interviewers:

‘..only chance of getting truthful answers would be with a guarantee that the answers would be confidential (no one else would be told the answers given by a particular individual), and the best way of ensuring this is to allow the respondents not to give their names’ (McNeill, 1990, p.41).

The question of name and address were the last to be requested on the questionnaire, whilst some declined, others gave just names and postcode but no address, in cases such as these the researcher wrote the place of contact, i.e, Age Concern tea room.

The investigation utilised a variety of methods with which to collect the primary data, including a questionnaire, semi-structured interview and case study approach.

There are many variations in household composition in the United Kingdom from young and single to households with three or more adults and several children. To determine minimum income levels for all groupings of households would be a mammoth task, however the method of compiling the minimums will ensure that any person wishing to determine a minimum level for a particular type of household (not covered in this research) can simply extract the relevant data to ‘build up’ a minimum estimate.

The methods of recruitment were extremely varied and involved the co-operation of individuals and outside agencies. The reason for using many agencies and methods for recruiting the sample was to avoid an obvious bias. If, for example all respondents were drawn solely from Citizens Advice Bureau’s, it could be construed that they may be experiencing either financial or other problems which would not be the case for all low income groups, ultimately this would introduce bias into the study.

The use of the questionnaire in the Pilot study set parameters to the responses obtained, it was felt that the more discursive answers were better explored with use of the semi-

structured interview and case study methods. During questionnaire completion, information which would enhance the study was often proffered by the respondent, as a result of this observation an additional section was included at the end of the main study questionnaire which gave a list of prompts for further information (see App A).

Interviews

Towards the end of the questionnaire respondents were asked if they would be prepared to be interviewed at a later date. It was thought that the households chosen for interview should represent the household types which formed main household types within the sample frame. Initially a sample of 25% were to be targeted to obtain interviews. This objective proved to be a somewhat ambitious target, due to the time limitations of the study, therefore it was decided to prune down the initial target number to be interviewed from 25% to 10% of the sample. The interview involved using an unstructured interview, based around the topics and responses contained within the questionnaire. The semi-structured interview can obtain:

‘..qualitative information about the topic...the interviewer...can [then] seek both *clarification* and *elaboration* on the answers given’ (May, p.93, 1993).

The respondents were encouraged to expand on any areas of household budgeting which included, Food, Fuel, Clothing and Household and Personal Sundries. Bell reiterates that, the more focused and guided the interview framework is, then the problems of irrelevant information can be overcome, ‘No questionnaire or checklist is used, but a framework is established by selecting topics around which the interview is guided’ (Bell, p.94, 1987).

Case Studies

Those interviewed were asked whether they would agree to take part in case studies, the final sample of five household types drawn at random. The five case studies involved one initial interview and at least one further meeting.

One household from each of the following were chosen:

Single female under 60

Single male Pensioner

Couple with three dependent children

Lone parent and two dependent children

Couple over pensionable age

The second stage of the investigation involved the construction of all the estimates of the household budgets. The minimum food estimates, were based on the NACNE recommendations and the Government's Dietary Reference Values (DoH, 1991). The diets were analysed using the computer package, Microdiet. Fuel estimates were constructed using a combination of primary data taken from the survey and previous research on fuel running costs for householders, from the Government's Department of Energy 'Monergy' series (EEO, 1986). Clothing estimates were based upon the opinions of low income households and using clothing lists derived from the original Supplementary Benefit Commission prescribed list (form BO/40) which was updated by consensual opinion of the sample. Household and Personal sundries involved contacting Home Economists to take part in the determination of minimum estimates for a given household type. The following chapters will provide a thorough analysis and details of the methodology used for the construction of the 1990 Rowntree minimum estimates.

Chapter III

Food Estimates

Introduction

Rowntree based his 1899 survey on the need to 'simply...[determine the] *minimum necessary for the maintenance of merely physical efficiency*'. This, he informs his reader, 'is discussed under three headings, Food, House Rent, Household Sundries (such as, clothing, light, fuel, etc.) (Rowntree, 1901, p. 87). It was clear at this stage that Rowntree had refused to take into account both psychological and social needs. In his own words he describes why he chose to construct such a minimal dietary,

'I purposely selected such a dietary so that no-one could possibly accuse me of placing my subsistence level too high'(Rowntree ,1901, p.102).

However as will be revealed in subsequent sections, his later studies of frugal estimates are tempered with a mere sprinkling of goods, designed to compromise the social and psychological needs with the apparent cultural expectations of the time.

To construct his dietary, Rowntree broke new ground, and used the comparatively new science of nutrition to establish a dietary which provided for, 'merely physical efficiency'; it was to be the first time that the science of nutrition was used to provide irrefutable evidence, that, poverty based on an income insufficient to provide for basic food needs - *the type discovered by Rowntree* - existed. Rowntree took the reader step by step, through to the final stage of estimating a minimum sum for food; this section will follow the same route and guide the reader through the various stages of defining a minimum food estimate. The chapter will begin with an overview of Rowntree's methodological approach to the food estimates for the 1899, 1936/41 and 1951 surveys. This will then be followed by an historical revue of nutritional standards, which will take the reader from Rowntree's last survey through to current guidelines. The methodology used for the food estimate of this research will then be followed by the results and discussion.

Rowntree Food Methodology, 1899

Rowntree used his 'moderate' (two adults and three children) family to determine the nutrient content of a dietary, that fulfilled only the minimum needed for physical efficiency. He accomplished this by using the best expert opinion available in the field of dietetics and nutrition. He investigated the various works of eminent physiologists¹, whose work, was generally accepted in England at the turn of the century. Their studies involved the estimation of energy and nutrient needs, but according to Rowntree, their work was *'nearly forty years old, and based upon inadequate information'* (Rowntree p. 91). American physiologist Professor Atwater, had conducted numerous experiments, on energy expenditure and nutrient intakes, and was much respected in his field. The accuracy of Atwater's work was confirmed by Dr Noel Paton and Dr Dunlop in Scotland, both of whom had undertaken experiments, using Atwater's standards, to conduct trials on Scottish prisoners. They found that the dietaries of prisoners, based on Atwater's standards, maintained body weight under moderately active energy expenditure, whilst the lesser standards of Moleschott, Playfair and Voit, resulted in weight loss among the prisoners. Atwater had criticised the European standards (Moleschott *et al*), on the premise that their work was based on facts regarding actual food consumption, and not on scientific experiment. Rowntree, a qualified Chemist, believed that the work carried out in America by Professor W.O. Atwater, was the most *'trustworthy upon the subject'*. Dunlop's work, had, according to Rowntree, *'confirmed the accuracy of Professor Atwaters estimate'*. The standard of 3700 Calories, was confirmed by Dr Dunlop to be sufficient but not excessive (ibid p.95). Dr Dunlop's standard was higher than that of Professor Atwater, yet the difference was explained by the ambiguities surrounding the differing perceptions of 'moderate' labour. Atwater proposed that 3500 Calories was sufficient for a male undertaking 'moderate labour'; Rowntree had determined that in view of the number of experiments and accurate observations made by Atwater that he should adopt the American's standards (ibid p.96).

¹ Cited in Rowntree 1901, p.91, where no references were given for Molschott, Playfair or Voit's work, this is presumed to be mid-19th century.

Table 4: Table of Nutrient Needs

Author	Nutrients			
	Protein Grams	Fats Grams	Carbohydrate Grams	Calories
Playfair				
Adult in full health	119	51	531	3140
Active labourers	156	71	568	3630
Moleschott				
Man at moderate work	130	40	550	3160
Voit				
Man at moderate work	118	56	500	3055
Man at hard work	145	100	450	3370
Atwater				
Man with little physical exercise	100	...	...	2700
Man with light muscular work	125	...	...	3000
Man with moderate muscular work	125	...	...	3500
Man with active muscular work	150	...	...	4500

Table 4, taken from Rowntree (1901, p.92) illustrates the differing opinions of the various authorities on the nutrient needs of various individuals.

Rowntree selected Professor Atwater's standard of 'moderately active'. Atwater had devised equivalence scales for woman and children of different ages, however he qualified his scales with a note of caution, *'These factors are based in part upon experimental data and in part upon arbitrary assumptions. They are subject to revision when experimental evidence shall warrant more definite conclusions'* (cited in Rowntree, 1901, p. 91).

Atwaters equivalents scales are replicated below,

Woman	requires 80% of the food of a man at moderate muscular work.
Boy aged 14 -16	"
Girl aged 14 - 16	" 70%
Child aged 10 -13	" 60%
Child aged 6 - 9	" 50%
Child aged 2 - 5	" 40%
Child under 2	" 30%

It was possible, using the above factors, for Rowntree to express the nutrient needs of a family in terms of a common unit, 'per man per day day'(ibid p. 91). He adopted the moderately active level for women and children, he justified it by referring to their lifestyle of hard work and long hours. He also commented on the lives of their children, who would, after returning from school, help out in, 'scrubbing floors, running

errands, etc.’ (p. 97). He reiterated, that he believed, that the standard of moderate muscular activity for all the families of this group, were not an overestimation of their needs.

Rowntree had then to decide, what types of foods he should include in his dietary, to meet the nutritional requirements of his ‘family’. The first criteria, was to include foods which would satisfy the nutrients required for physical efficiency, the next criteria being that of cost. He was able to use the information obtained by the Committee appointed by the President of the Local Government board in 1897. The committee’s brief, was to collect information relating to the diets of paupers in the Workhouses in England and Wales. This information, resulted in regulations governing the diets of paupers being imposed by the Local Government Boards (LGB). It was left to the Board of Guardians to make the final choice of foods, but they were restricted by the stipulations of the LGB. One such stipulation was that no two dinners should be alike during any one week, another, that not fewer than two roast meat dinners should be served during one week (p. 99). Clearly, Rowntree had believed that these rations would invite criticism, on the grounds of being *too* extravagant, he thus chose to omit butcher’s meat from his dietary completely, and included only the cheapest foods for all other rations. He reinforced his ‘minimum’ estimates, by using the *‘actual cash prices paid for various food stuffs by the working classes in York’*. The average of those were adopted for the estimation of the cost of the standard dietary. However, when these foodstuffs could be purchased more cheaply at Co-operative food stores, Rowntree used the lower prices (p.103). Rowntree pointed out that although the lower prices provided a minimum estimate of food costs, they *included ‘none of the necessary expenses connected with cooking’*. He was referring here to longer cooking times for foods and cites the proposed difference in breakfast preparation in terms of fuel costs and preparation times, i.e., between tea and bread, to porridge. Revealing his implicit awareness of the poor cooking skills of the class, with the possible need for education to alleviate some of the rigours of their poverty, Rowntree sent out a clear message to *Home Economists* when he wrote that, the ‘adoption of a such a diet would require considerable changes in established customs, and many prejudices would have to be uprooted’ (p. 105) .

Thus, Rowntree set out his methodology for his 1899 food estimates, the main points were;

- a) The dietary should meet Atwater's 'moderately active' levels.
- b) The dietary for the family, should be constructed using Atwater's Equivalents scales.
- c) The nature of the foods within the diet, be determined by reference to Local Government Boards regulations, for the dietaries of Workhouse paupers.
- d) The foodstuffs should be the cheapest types, *with no butcher's meat to be included.*
- e) Costings for food to be taken from the *actual prices paid by the working classes* unless other cheaper sources were found.

Rowntree spelled out his methodological reasoning to the reader in his final sentence in the section on food, 'My aim throughout has been to select a standard diet which gives adequate nutrition *at the lowest practicable cost*' (p. 106).

Rowntree Food Methodology 1936/41

In 1937 Rowntree published the 'Human Needs of Labour', in which he revived his previous estimates of food requirements and costs, based upon more up to date information. The British Medical Association had published the 'Report of Committee on Nutrition' - which had been instigated because of fears of malnutrition among the unemployed and poorly paid - in which they took the unusual step of devising and costing a diet. The terms of reference of the committee read as follows;

'To determine the minimum weekly expenditure on foodstuffs which must be incurred by families of varying size if health and working capacity are to be maintained, and to construct specimen diets' (BMA, 1933).

In essence the committee had taken up the methodological stance adopted by Rowntree some thirty years earlier, and were in effect reproducing minimum estimates for food, based on nutritional requirements drawn up by nutritionists and physiologists. Similarly they used the 'man values' of a families requirements based upon the equivalence scales of Cathcart and Murray see Table 5 overleaf .

Table 5: Cathcart and Murray's Man Values

Ages	Man Values	Calories
Adult Male	1.00	3400
Adult female	.83	2840
Child 1 and under 2	.30	1020
Child 2 and under 3	.40	1360
Child 3 and under 6	.50	1700
Child 6 and under 8	.60	2040
Child 8 and under 10	.70	2380
Child 10 and under 12	.80	2720
Child 12 and under 14	.90	3060
Old person (65+)	.75	2550

The following example taken from the BMA 1933 report, illustrates simply how the equivalence scales worked;

A family consisting of husband , wife, and four children, aged 13, 10, 7, and 4 years has a total man-value of 4.63 - namely, the sum of 1, 0.83, 0.9, 0.8, 0.6, and 0.5. Therefore the family requires 4.63 man rations of *calories* per day' (BMA ,1933, p 9).

The report pointed out, that an unemployed man could reasonably be expected to remain healthy, on rations which gave him 3000 calories of energy, the *minimum* level. However, it was questioned whether 3000 calories taken from food *as purchased*, would ensure a healthy lifestyle. Some allowance should possibly have been taken of the issue of unavoidable waste in the preparation and cooking of the foods, approximated in todays standards as between 5-10%, and may possibly have been higher in 1936 due to less processed foods than in the 1990s (Wenlock, *et.al.*, 1980, MAFF, 1989). Rowntree used the standard of 3400 calories per day for a male adult, as the reference point to construct the family dietaries. The nutrients from the foods should ideally comprise of 100 grams of protein, (50 grams of which should be first class protein, i.e., milk cheese eggs, fish , and meat) whilst the remainder would be derived from vegetable sources. The differences in the two types of proteins were explained in terms of their absorption into the body, with first class proteins more readily absorbed than vegetable sources. Rowntree used a revised form of the Cathcart and Murray scales, by calculating the average of the children's needs to be 0.6 of an adult males needs. He then went on to increase this average percentage to 0.65 of a male adults needs, to take into account the added cost of the improvement of children's diets i.e. extra milk. Quoting from the

BMA report Rowntree told his readers, *'A diet may contain an adequate number of calories and the correct proportions of proteins, fats and carbohydrates and yet be incapable of supporting health or even life, or, in the case of children, of permitting normal growth. Vitamins and minerals are necessary constituents of any diet'* (BMA 1933, p.13, Rowntree,1937, p. 67). The BMA report included the cost of 1d per man per day, to buy fresh fruit and vegetables. They roughly calculated that 1d would purchase 100 calories worth of energy. However, they noted that *'the value of fresh fruit and vegetables lies, not in their calorie content, but in their vitamin and mineral constituents, and as such are necessary to complete a well-balanced diet'* (own emphasis), (BMA, 1933, p.20). The dietaries constructed by the BMA included the 1d per day per man for all of the individual diets, from the diet No 1, 'Bare Ration' which amongst its eight items of food included only corned beef and no fresh meat. Diet No 2, 'Suggested Adult Ration', which among its twenty-five items of food included beef, minced beef, bacon, liver, corned beef and fish. The report point out that Diet No 2 is one which is *'...an adequate diet on which health and working capacity could be maintained over prolonged periods'*.

Using the revised equivalence scales and the BMA recommendations, Rowntree then had to decide exactly what types of food should be included in his dietary. He wrote;

'I thinkfor my present purpose the choice of dietary should be guided by considerations of the greatest possible economy commensurate with due regard to national customs'(Rowntree, 1937, p.77).

The situation of the labouring classes were very much changed from his 1899 survey, due to improvements in living and employment conditions; as well as changing expectations, changing societies imposed new obligations, as in higher standards on the poor. Improvements in general living standards, can also *restrict* choice, by preventing cheaper alternatives from being sought, an example would be that of improved housing conditions i.e. cooking and heating facilities (Land, 1974). But, the problems associated with poor pay and unemployment were still grave causes for concern (Boyd-Orr, 1936). In an effort to reflect the expectations of the people and their social advancement, Rowntree felt compelled to include some of the items he had omitted from his first survey. In the case of the dietary he now included a small amount of butchers meat, tea

survey. In the case of the dietary he now included a small amount of butchers meat, tea and coffee, although the latter two provided very little in the way of nutrition, they were part of the British culture. He explicitly excluded alcohol from his dietary, whilst letting the reader know that it would possibly be considered in the personal sundries section. The dietaries were constructed using the expert opinion of Domestic Scientists who used the BMA publication 'Family Meals and Catering' (cited in Rowntree, 1937, p.81). A sample of one days diet is shown below;

Wednesday

Breakfast	Dinner	Tea	Supper
Porridge, Skimmed milk	Hot-pot, Swedes	Tea, Bread, Margarine, Jam	Bread and Cheese
Bacon, Bread, Margarine	Milk, Sago pudding		Cocoa

Rowntree included the cost of flour, required for the baking of bread at home, thus inducing a saving of between 1s to 2s per week. He only allowed for the purchasing of skimmed milk, as opposed to the BMA's recommendation of 14 pints of fresh milk per week for a family of five. Although he allowed for skimmed milk on the grounds of its nutritive properties, he included the cost of tinned milk only, as many of the working class families could not readily obtain the skimmed milk due to changes within the operations of the Milk Marketing Board. Finally, Rowntree used his own estimates of the prices available in the cheapest shops and markets in London's East End with which to cost the food estimate. *He did not always take the lowest figure available, but chose the cost which related to food of reasonable quality. As is the case today certain foodstuffs can be purchased quite cheaply, but often this is at the expense of quality or acceptability. Rowntree knew only too well that poor quality food would offer less in the way of nutriment and would therefore be a false economy, for this reason alone he chose to adopt a diet that could hardly be called of edible quality.*

As a means of comparison, Rowntree obtained information on the types of food provided at a West End Club, he then calculated the energy, carbohydrate and protein value of the foods and compared them to his own standard.

West End Menu

Breakfast

Bacon and Eggs, Bread,
Butter and Marmalade, Coffee.

Dinner

Soup, Fish, Meat, Potatoes and Greens,
Ice cream, Bread, Butter.

Lunch

Roast beef or Mutton, Potatoes, Greens
Bread, Butter, Cheese, Coffee

Comparison with Rowntree's 1936 standard

	Protein	Energy
Rowntree	100grams	3400 Kcals
West End Diet	202grams	5184 Kcals

Rowntree validated the parsimonious nature of his estimates by comparison to the former, arguing that the West End 'eaters', were engaged in light work (mainly civil servants), and therefore expended fewer calories than the labouring class in question. However, he conceded that the West End diet, far exceeded purely physiological needs. In a clear message to his critics he wrote,

'Middle class folk who are inclined to call the standard allowed in this chapter excessive for the labouring people should first compare it with the nutritional value of their own dietary' (Rowntree, 1937, p.76).

The main points of 1936 Dietary

- a) The dietary should meet BMA's standards as laid out in 1933 report for 'moderately active' lifestyle.
- b) The dietary for the family should be constructed using (Rowntree's revised version). Cathcart and Murrays Equivalents scales.
- c) The nature of the foods within the diet should be determined by reference to BMA standards, Domestic Scientists, Social customs.
- d) The foodstuffs should be the most economical of reasonable quality, and include a small amount of butchers meat
- e) Costings for food to be taken from the *actual prices paid by the working classes* unless other cheaper sources are found.

Rowntree Food Methodology 1951

Many changes in custom had occurred since the 1936 exercise. For instance, it was not customary in 1951 for bread to be baked at home as was the case in 1936, due partly to the limited capacity of the new type of stoves, and the mass production of bread. Schoolchildren now received one third of a pint of fresh milk per day in school. Fresh milk was also now heavily subsidised. The tinned milk used in the 1936 dietary was therefore replaced by the fresh alternative. To replace the sugar lost from the removal of tinned milk, 18oz of sugar was included in the 1951 dietary. The quantities of cheese, bacon, and cooking fat used in the 1936 dietary were reduced in 1951, due to the addition of margarine. The additions and removals of foodstuffs had, according to Rowntree, resulted in very little nutrient change. The following table taken from Rowntree's 1951 survey, illustrates the impact of the changes.

Table 6: Main Differences Between Rowntree's 1936 and 1951 Dietary

	Calories	Protein (grammes)
<i>Deduct from 1936 diet:</i>		
Replacement of skimmed condensed milk by fresh full cream milk	3010	28.0
Cheese 6oz	702	42.6
Bacon (streaky) 4oz	516	8.8
Dripping and suet 10oz	2530	-
Total	6758	
<i>Add to 1936 diet:</i>		
School milk for three children 3 and a half pints.	1190	63.0
Margarine 16oz	3488	
Sugar	1944	
Total	6622	63

(Rowntree and Laver, 1951, p. 9/10)

As in both previous surveys, the nutritional requirement was based upon assumptions that the husband was engaged in activity of moderate severity. The women's and children's nutritional needs, were based once again on 'man' values, using the Cathcart and Murray equivalence scales. Using the BMA 1933 report, the calorie and protein content for women and children remained unchanged. A nutritional analysis of the dietary was carried out by Miss Schultz from the University of Oxford, she calculated calorific content as well as the protein, minerals and vitamins (ibid p 11).

This period in history was one of increasing prosperity, with more and more people in work following the Second World War. Many of the population were still on rations and grew many of their own vegetables in their gardens. The Domestic Food and Consumption and Expenditure Report of 1951, illustrates how adequately the nations diet was meeting the recommendation as laid down by the BMA.

Table 7: Energy Value and Nutrient Content of Household Diet; 1951. (a)

Energy Value and Nutrient Content of Household Diet; 1951 (a) Expressed as percentages of standards based on BMA allowances.	
	1951
Energy Value	100
Total protein	104
Calcium	113
Iron	101
Vitamin A	139
Vitamin B	123
Riboflavin	105
Nicotinic Acid	124
Vitamin C	196

The prices for the 1951 dietary were collected by an investigator who gathered the information from shops frequented by working class people (Rowntree and Laver 1951).

Main points of the 1951 Dietary

- a) The dietary should meet BMA's standards as laid out in 1933 report for 'moderately active' lifestyle.
- b) The dietary for the family should be constructed using the (revised version) of Cathcart and Murray's Equivalent scales.
- c) The nature of the foods within the diet be determined by reference to BMA. Modifications would be made to encompass changes in custom, and the additional nutrients afforded by free school milk.
- d) The foods should be the most economical commensurate with reasonable quality.
- e) Costings for food to be taken from the notes of investigators on the *actual prices charged in shops frequented by working class customers.*

² The 1951 tables reflected the positive effect that food rationing had on the most vulnerable section of society, i.e. the poor, children and the elderly.

The rations were devised by J C Drummond the scientific advisor to the Ministry of Food, his work was based on substantial research into the nutritive value of foods

Methodological Approach to the 1990's Rowntree Minimum Food Estimate

The research methodology for defining a minimum food estimate for the 1990's study used scientific methods, that is, the expert opinion of practitioners, and quantitative and qualitative data obtained from the survey sample. The methodological processes aimed at defining a minimum food budget are briefly outlined below, and followed by a detailed description of the processes involved.

Methodological Development of the 'Rowntree Food Estimate' for the 1990's.

A review of literature on nutritional guidelines was undertaken, as was a review of research on low income, food choice and health. The review provided the rationale for using nutritional guidelines for the construction of the diets, as well as highlighting the issues concerning low income and food choice, and the effect of this combination on health.

The next stage of the investigation was to enter into consultations with nutritionists and health educators, to define the nutritional level of diets and possible types of food to be included. This stage also involved attending conferences, which were specific to subject areas.

The researcher defined the minimum nutritional requirements of households with reference to current guidelines, issued by the Department of Health, 'Dietary Reference Values'(DRVs) (DoH 1991). The DRVs were used to construct 'model' nutrient profiles for fourteen households. The menu plans were devised for a seven day period and underwent a considerable period of evaluation using 'Microdiet', (which is based upon the McCance and Widdowson Food Tables and devised by Salford University). During this period, the comments and appraisals of the diets by nutritionists and community dieticians was also sought. When the dietaries were agreed upon the diets were costed.

The costing of the diets was based upon the most frequented food retailer used by the sample and was derived from information given in response to the questionnaire. As a result the shop used for all the grocery costing was Kwik-Save. Fresh fruit and

vegetables were costed at local markets. When the whole dietary was costed, then a small amount of money was included to provide for extras not included in the diets, i.e., sauces, tea, coffee or an occasional such as a cake or crisps.

As well as providing information to determine where the sample generally shopped, the questionnaire also provided details of the food shopping expenditure of the sample. The sample informed the study on how often they shopped for food and on what form of transport they used to travel to the shops.

Interviews were conducted to identify common themes among the sample, and to investigate general budgeting strategies for food.

Case studies took the interviews a stage further, by allowing a holistic interpretation of the general household budget to be explored, based upon the four components which included Food, Fuel, Clothing and Household/Personal sundries.

Review of Nutritional Standards and their Development

Rowntree was the first to pioneer the research to devise minimum requirements using the work of scientists such as Atwater and those working within the British Medical Association. This research has adopted the scientific approach for the purposes of estimating a minimum food estimate for the 1990's. However, at this juncture it is worth considering exactly how far the science of nutrition has come since those early studies. Rowntree's minimum estimates in 1899 had only stipulated the number of calories and amount of protein required within a diet. The subsequent decades produced further research and statistical evidence which reinforced Rowntree's findings on income inadequacy and nutritional status, as well as discoveries of more vitamins and minerals and their contributions to diet and health.

During the 1930's, the period of Rowntree's second survey, had been a time of prolific research, not on matters relating to sanitation as had previously been the case, but into the new science of nutrition and the physiology of the individual, and the effect on the population (Mayhew, 1988). The British Medical Association had been at the forefront of the research and had costed a household diet at between 5s and 6s per week. The report angered some members of the Ministry of Health as they had previously published recommendations a year earlier which were lower than those specified by the BMA. Boyd-Orr (1936) had made an analysis of the nutrient content of the diet and the actual food costs paid by different income groups. Boyd-Orr had highlighted the fact that for many unemployed families, the average they were able to spend on food amounted to a mere 1/7d. The extreme disparity between the cost of a healthy diet (as constructed by the BMA) and what poor people actually spent, was an obvious explanation for the widespread malnourishment evident among the poorer classes. (Hollingsworth, cited in Drummond and Wilbraham, 1957). However the Ministry of Health had consistently denied, that food intakes could be clinically tested, and furthermore, that malnutrition was not purely a matter food consumption, preferring instead to blame the 'ignorant housewives'(Mayhew, 1988). It was not until the advent of the Second World War that the problem of undernutrition was tackled properly. This was accomplished under the guidance of J. C. Drummond, scientific advisor to the Ministry of Food. Drummond had - using all the recent research - made estimations of the nutrient needs of the population. His main aims were not to simply maintain supplies

during the war but to manage a campaign of education and administration designed to *improve* the nations diet (Cited in Drummond by Hollingsworth, p. 449). It is only when one looks back at the enormity and complexity of the operation co-ordinated by Drummond and his subsequent success in improving the diets of the poor that one is struck by the motivation and vision that Drummond obviously had. The actions undertaken during the time of rationing were intervention measures which had partly come about from the research findings of the thirties (Boyd-Orr, 1936, McGonigle and Kirby 1936), and partly from the knowledge of the malnutrition suffered before and after the First World War. The list of measures undertaken to lift the nutritional status of the people illustrates the mammoth nature of the task Drummond and his advisors executed. Table 8 on the following page is taken from the new chapter written by Dorothy Hollingsworth in the revised edition of Drummond and Wilbraham, 'The Englishman's Food'. Table 8 overleaf illustrates the wide reaching measures instigated by Drummond to improve the nutritional status of the people during the war years.

It was obvious to Drummond, that in order to educate the public into utilising the 'new' foods, required many changes; he would need the help of domestic science teachers, dieticians, school meals and hospital caterers. Hollingsworth comments that the lasting success of the war operation rested greatly on the enthusiasm shown by the aforementioned trained army of workers.³

³To appreciate the change in skills needed by the imposition of rationing see 'We'll Eat Again' published by the Imperial War Museum . This gives a good account of the workings of a Home Economist during the war

Table 8: Summary of Nutritional Measures for Health Improvement

Summary of Nutritional Measures initiated by J.C.Drummond to improve health status, taken from 'The Englishman's Food'

<u>Measure</u>	<u>Object</u>	<u>Class benefited</u>
(1) Steps to increase milk (milk solids) consumption. Increased milk production. Diversion of milk to liquid market. Increased imports skimmed dried milk and cheese. National Milk Scheme, (cheap milk for expectant mothers, infants and children up to 5 years. Milk-in -Schools Scheme expansion. Milk Cocoa Drink Scheme (for adolescents). Milk Supply Scheme (to provide for differential rationing of milk.	To raise levels of intake of (a) Animal protein (b) Calcium (c) Riboflavin	Primarily, the 'vulnerable' groups., secondarily the whole population.
(2) Addition of vitamins A&D to margarine	(a) to make margarine nutritionally similar to butter. (b) to raise vitamin intakes of A&D To compensate to some extent for the shortage of eggs, which are one of the natural foods rich in vitamin D.	Whole population
(3) Introduction of 85% extraction flour and National bread.	(a) To remove all risk of Vitamin B1 deficiency. (b) To improve iron consumption. (c) To improve Nicotinic acid and Iron consumption	Whole population
(4) Addition of Calcium Carbonate to flour.	(a) To raise calcium consumption (b) To counteract any immobilising influence on calcium of phytic acid in high extraction flour.	Whole population.
(5) Increased production and consumption of carrots and green vegetables.	(a) To maintain supply of Vitamin C to compensate for reduction of fruit imports (b) To improve vitamin A absorption.	Whole population
(6) Vitamins Welfare Scheme; orange juice, cod liver oil, vitamin A and D tablets	To ensure adequacy in respect of vitamin A, C and D during pregnancy and early life of children.	Pregnant women, infants and children up to 5 years.
(7) Communal meals, factory canteen meals, British restaurants etc.	(a) To feed the workers 'on the job' and thus to provide a practical practical alternative to differential rationing. (b) To give a measure of flexibility to the rationing scheme. (c) To provide good nourishing meals of good protein, vitamin and mineral content.	Whole population
(8) Expansion of school meals service.	(a) To provide nutritious meals for children to give some protection against deficiencies of home diet.	School children

During the war years Drummond's food rationing policies were defined in terms of per adult per week. The following rations illustrate the amounts allowed for one week.

Bacon and Ham Meat	4oz (100g) to the value of 1/2d
Butter	2oz (50g)
Cheese	2oz sometimes rose to 4 or 8oz
Margarine	4oz
Cooking Fat	4oz could drop to 2oz
Milk	3 pints, sometimes 2 pints Household, skimmed, dried milk available approximately 1 pkt every 4 weeks
Sugar	8oz
Preserves	1lb every 2 months
Tea	2oz
Eggs	1 shell egg per week, could drop to 1 every two weeks Dried eggs, 1 pkt every four weeks
Sweets	12oz every four weeks

These were the basic rations, however, energy giving foods such as bread and potatoes were freely available (but rationed *after* the war), in addition a points system operated where points could be saved up e.g. 16 points could buy luxury or scarce items, one tin of fish or 8lb of split peas (Patten, 1993, Foreman, 1989). Housewives when faced with special occasions such as a wedding would save up their points or swap their rations with their neighbours in order to lay on a spread for the reception, often in their own parlour (Conversation with Mrs F McGuire).

The results of the wartime rationing resulted in improvements in diet, in which the improvement in diet were reflected in the Domestic Food and Consumption and Expenditure Report of 1951 which illustrated how adequately the nation's diet was meeting the nutritional recommendation laid down by the BMA (see Table 7).

However, some believed that even though the survey was able to identify improvements in diet, many of the population were suffering from, or at risk of malnutrition. Lambert asserted that the NFS could not claim to give a truly authentic picture of the state of the nation's diet. If the NFS was analysed by family size, then the notion of the adequacy of the diet changed. For many of the nation's families, who had three children or more, nutritional status was below that of other families with children (NFS 1951). Other research had emerged, which had found that rates of growth of schoolchildren had slowed down since 1954 (around the time rationing stopped) (Scott, 1961). Peter Townsend found when investigating poverty, that both pensioners and families with children were experiencing decreasing nutritional status (Townsend and Abel-Smith 1965). It was also argued by Lambert, that the BMA standards were not adequately constructed to meet a nutritionally satisfactory level, as they had been largely based upon FAO reports which were constructed on *minimum standards*, onto which the BMA added only a 'margin of error'. Lambert argued that optimal standards are often condemned by scientists as 'impracticable and idealistic' Yet Lambert asserted that ,

Optimal standards ...are designed not only to prevent crude deficiency conditions, but to achieve full potential growth and to build up sufficient nutritional reserves to protect the body against all types of disease (Lambert, 1964).

This discussion on the levels of nutritional standards was to continue to be an issue in the 1990's, when reviewing the 'DRV's' Atkinson (1993) wrote,

'...societies like our own should expect more than just the need to avoid a deficiency...allowance should be made for a degree of storage' (Atkinson, 1993).

Arguably, many individuals would seem to have a 'great degree of storage', as the incidence of obesity confirms. However, Atkinson was relating his remarks to an overall declining of nutritional standards, where the increased use of convenience foods is contributing to declining standards.

In hindsight, one could look back on the years of rationing as a 'levelling out' of inequalities of consumption, a factor which had led to the unequal nutritional status of households within socio-economic groupings. However, as research has identified, averages of food consumption can mask the inadequacies experienced by specific groups (Lambert, 1964).

It was not to be very long before the advance of the convenience food would begin to overturn some of the practices of wartime Britain, resulting in great changes in food preparation and in some cases in the nutritional standards of many meals.

The 1969 Recommended Daily Amounts (RDA's)

In 1969 the Department of Health and Social Security issued dietary guidelines which recommended the daily amounts of food energy and nutrients for groups of people in the United Kingdom (RDA's), (DHSS 1969). The panel of experts who compiled the report were appointed by the Committee on Medical Aspects of Food Policy. Their brief was to review and revise the recommendations laid down by the Committee on Nutrition of the British Medical Association in 1950. The panel devised intakes of energy and nutrients for 26 categories of person, using age and sex and occupational severity as the variables. The BMA report of 1950 had only given six categories of activity for men and five for women. The requirements for energy were slightly less, taking into account the increasingly less active lifestyle of the population. The main changes were those for protein; the 1950 report had stipulated that oz of protein should be included in the diet, whereas the DHSS report recommended that a mixed diet should constitute 14% of protein for children, teenagers, pregnant and nursing mothers and 11% for all other adults not specified. The vitamin section of the DHSS report also made changes from the 1950 recommendations, giving requirements for Thiamine, Riboflavin, and Niacin, Vitamins A, C, and D, and Nicotinic acid. The minerals were treated slightly differently in that the BMA's 1950 allowances amounted to more than those recommended in the DHSS report. Another important point was that the recommendations were related only to *the food on the plate*, and not as purchased, this meant, that in order to devise dietaries, a certain extra amount of weight would need to be included to take into account preparation and cooking wastage.

The 1979 Recommended Daily Intakes (RDI's)

By 1979 an updated version of the report on recommended intakes of nutrients for the United Kingdom was published (RDI's). In essence the report was intended to inform of any improvements or extra knowledge gained. However the 1969 report had been the subject of many problems of interpretation, often used to make recommendations for individuals and not solely for groups of people as it had been intended. There had not been any substantial new information on vitamins or minerals on which to base further changes, but it was felt that the report needed updating to include:

'a more practical definition of the recommended amount of a nutrient; the average amount of the nutrient which should be provided per head in a group of people if the needs of practically all members of the group are to be met (DHSS 1979, p 1).

If the needs of the adult male up to age 35 doing moderately active work are examined, then only slight changes were made in terms of a reduction in energy requirements, with small reductions in protein and riboflavin requirements.

Updates of information on nutritional requirements are made on the basis of scientific research. The research is not solely based upon biological determinants, but on social evidence derived from what we know of populations, their mortality rates, how they live, and what types of lifestyles they pursue. Although diet can play a large part, it is not the sole determinant of ill health. However, diet, and the study of populations and diet, can indicate where improvements in health can be made. Much of the advice now given on prevention of heart disease and cancers is based upon what we know of the lifestyles of other people from other countries. Although dietary guidelines are useful for devising and evaluating diets for groups of people, the individual circumstances of a person cannot be truly assessed by reference to guidelines alone. Whitehead (1992) contended that guidelines are not 'unconditional recommendations'. The guideline provides reference points from which nutrients can be added or omitted, based on clinically determined assessment. In addition to the RDI's (1969) and RDA's (1979), there have been additional documents prepared by the Department of Health on 'Nutritional Aspects of Cardiovascular Disease' (1994) which have helped to disseminate the 'official' reports into advice of a more readily understandable form. The DoH report in 1994 broke new ground in that it gave examples of how people can make healthy changes in their diets, by citing examples of 'food swaps' for healthier alternatives, i.e., by changing from a cheese sandwich made with butter to a sandwich without butter would reduce the fat content of the sandwich by 11 grams. These references to specific examples relating foods to nutrients is something which previous recommendations had failed to do (DoH 1994).

The NACNE Report 1983

The discussion paper on proposals for nutritional guidelines for health education in Britain, prepared by the Health Education Authority was published in 1983. The paper was in response to the many health claims being made from a variety of sources as to what constituted a healthy diet. It was felt by some workers in the field that the advice being offered was often duplicated, conflicting and therefore little progress was being made to improve the nations diet. The paper involved the co-operation of the Department of Health and Social Security, Ministry of Agriculture Fisheries and Foods, the British Nutrition Foundation and academics. The preface to the report described it as a, 'collaborative national effort that seeks to identify what is wrong with the diet of the British population as a whole' (NACNE 1983).

Dietary imbalances of nutrients had now been identified as one of the major causes of heart disease, and in the increased mortality rates of low income groups. The working party of the NACNE report highlighted the changes in focus on diet, the balanced diet was originally designed to correct deficiency diseases. NACNE realised that new approaches to nutrition should encompass the knowledge on degenerative diseases identified as, 'chronic diseases which develop from an excess intake or an innappropriate ratio of some nutrients', and would require an emphasis on limiting consumption on certain foods, whilst maximising others, rather different from prescribing minimum intakes.

Appointed by the National Advisory Committee on Nutritional Education (herewith referred to as NACNE), the committee proposed both short and long term goals designed to improve the diet and ultimately the health status of the population.

Main Points of the NACNE Report.

- 1) A reduction of Total Fat intake in the diet to approximately 34% of total energy.
- 2) Reduce the amount of Saturated Fatty Acids consumed, in terms of food this would require a reduction dairy fats, meats, and biscuits and cakes.
- 3) Increase the amount of Polyunsaturated fats in the diet thus increasing the Polyunsaturated fat to Saturated fat ratio from 0.24 to (at least) 0.36. This could be accomplished by using selected vegetable oils and margarines.

- 4) Reduce intakes of sugar.
- 5) Maintain energy levels but encourage more physical activity.
- 6) Increase total Dietary Fibre by 25%, to include more cereal fibre, fruit and vegetable fibre.
- 7) Reduce salt intake by 10%, by adding less in cooking and at the table.

Summarised the 'new look' diet proposed by NACNE would consist in energy terms of:

Protein	11%
Fat	34%
Carbohydrate	50%
Alcohol	5%
Total	100%(ibid, p.35)

The proposals cited in NACNE in 1983 the forerunner of more formalised recommendations published by the Department of Health in 1994.

Food Recommendations by the Department of Health 1994

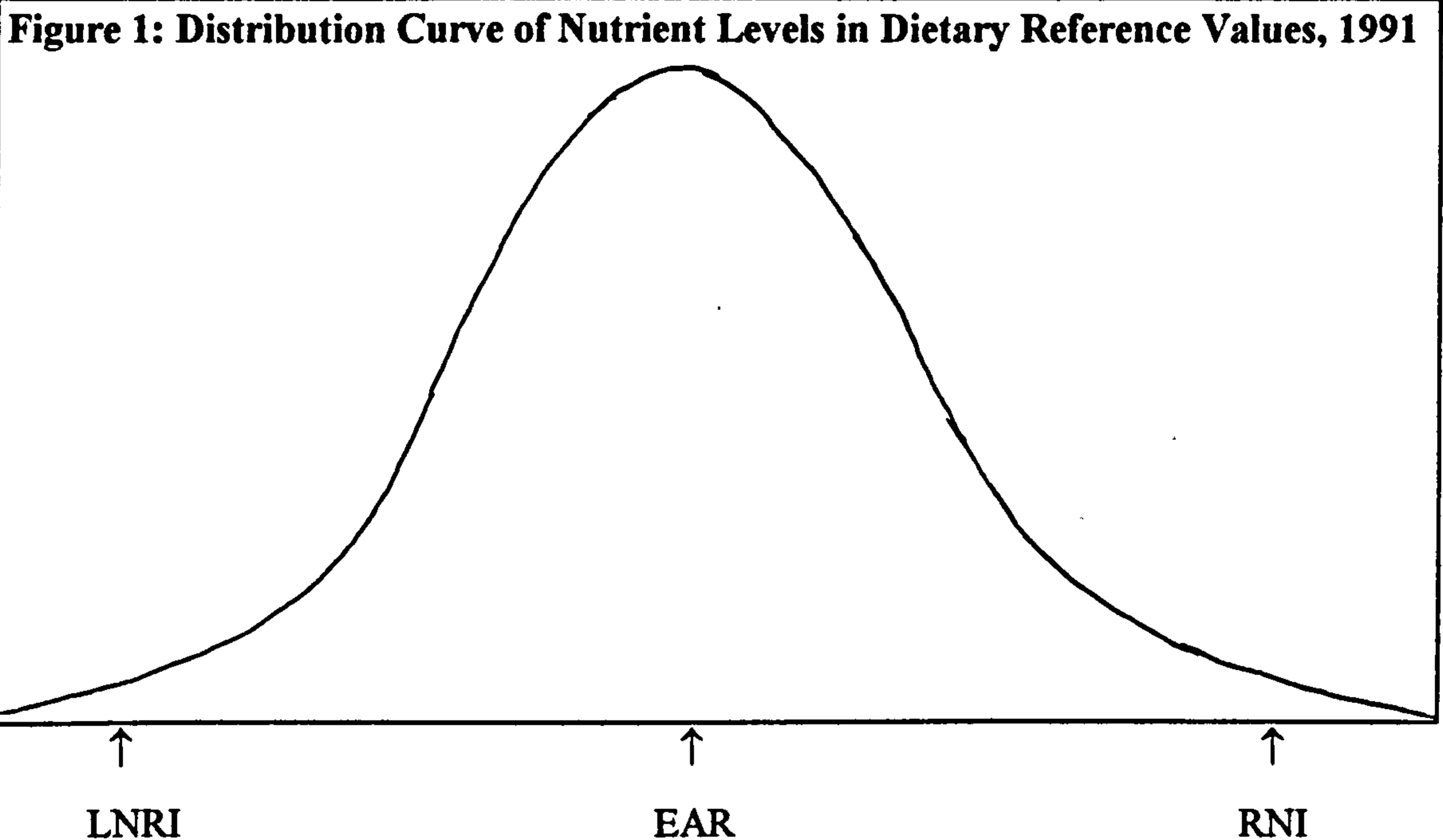
1. We recommend that people eat at least two portions of fish , of which one should be oily fish weekly.
2. We recommend that people use reduced fat spreads and dairy products instead of full fat products.
3. We recommend that people replace fats rich in fatty acids with oils and fats low in saturated fatty acids and rich in monounsaturated fatty acids. An increase in the use of such oils could off-set a reduction in monounsaturates arising from decreased consumption of foods rich in both saturates and in monounsaturates.
4. We recommend that consumption of vegetables, fruit, potatoes and bread is increased by at least 50%.

Dietary Reference Values 1991

The Dietary Reference Values were commissioned to update the RDA's mainly due to the continued misuse and misrepresentation of the RDA's. Unlike the RDA's the DRV's were given as an assessment of the intake needed, based upon the distribution needs of a population for each nutrient. The DRV's give values for 40 nutrients, whereas the RDA's gave only values for 10 nutrients. The levels of requirement were set at three

levels, Lower Reference Nutrient Intake (LRNI), Estimated Average Requirement (EAR), and Reference Nutrient Intake (RNI).

The panel assumed that the range of requirements for each nutrient would follow the pattern of a normal distribution as illustrated in Fig 1.



The lowest of the levels the LRNI, is such that, if an individual consistently consumes their nutrients at this level then it would be highly probable that they would not be consuming enough of that nutrient to fulfil his or her individual requirement. For those individuals who regularly consume their nutrients at or near the RNI (the highest level) then their intake would be highly unlikely to be deficient. Consumption of nutrients between LRNI and the RNI could not ensure that the individual was meeting his or her individual requirements (DoH 1991).

The 1979 report (DHSS, 1979) gave three activity levels for men, Sedentary, Moderately active and Very active. For women the activity levels were 'most occupations and very active'. The DRV's made the break with these traditional measurements by introducing levels which could be individually assessed by multiplying an individual's known Basal Metabolic Rate (BMR) with a ratio derived from their Physical Activity Level (PAL). PAL vary between individuals, due to varying levels of activity and types of employment, and is defined in the DRVs as, 'the ratio of overall

Kingdom have decreased, ostensibly caused by the advances in new technological process which have resulted in the loss of more manual types of work. When this is coupled with the decreased activity of the population in general, the resultant factor is that less energy is expended. The DRV's suggest that in the absence of specific activity levels that a PAL of 1.4 should be assumed. However, PAL 1.4, equates to an extremely non-active lifestyle, which would not be the case for many individuals. To make accurate assessments of either an individual or a group would require the knowledge of their Basal Metabolic Rate and their activity levels. Since this information is not available, the calculation of the energy requirement was based upon the PAL of 1.4.

For the purposes of constructing a dietary which would fulfil the minimum needs of the research population - a population which includes the most vulnerable members of society, i.e. those in poverty - the RNI level was used, as this level purports to cover 97% of the populations needs.

In conclusion, it is clear that the nutritional assessment of what an individual requires in order to maintain health has been a constant process of change. Since Rowntree's first survey until present day, there has been a steady decline in the amount of energy required due to changing lifestyles. Research over this period resulted in the identification of vitamins and minerals and their contribution to the diet thus culminating in a continuous updating of recommendations. The recommendations and campaigns have been aimed at educating the public into healthy eating practices. Less emphasis is now placed on the problems of undernutrition, as in Rowntree's day, and more on the imbalance or over-nutrition of certain foods. These imbalances have created what are now termed as the 'affluent' diseases, most common are Obesity and Coronary Heart Disease, caused by many factors, of which diet is but one, lack of exercise another. So in essence there has been a shift from Rowntree's dietary that provided firstly for energy with a modicum of protein to stave off malnutrition and hunger, to the modern equivalent of a diet which provides not only for energy requirements but also for the many vitamins and minerals, which can only be obtained from a variety of foods in a well balanced diet. *However, the prime element for the construction of the dietary for this research remains, that it should not be anything other than minimal, yet it should be well balanced and include those foods which provide for the nutrients at the RNI level.*

Rowntree had taken the new scientific knowledge of dietetics and nutrition to define his minimum dietary. This could tell him how many calories an individual required or how much protein should be included in the diet, but it informed him little on the types of food to use. He was concerned with the nutritional status of the poor, the consequences of which were all too evident in the rejection rate of army recruits (Rowntree 1901). Therefore when he devised his dietaries, Rowntree felt that utmost consideration should be given to making the dietary as 'workable' as possible. He did not want to include foods that were so far removed from the actual diet of the working man, that they were unattainable. However, it should be noted that nutritional guidelines can also hide inadequacies as well as create them, making minor changes in a nutrient guideline, can in one action, eradicate a national vitamin or mineral deficiency! The controlling factor(s) in determining the minimum dietary for this study were, that foods had to be economical, familiar, easy to prepare, requiring little knowledge or expertise in cooking skills, and finally they should fulfil all the scientific criteria for a diet, which would promote a status of physical efficiency. Thus, his combination of foods although familiar, were quite monotonous and repetitive (as was the diet of the poor), with no butcher's meat (1899 dietary). Thus, the Rowntree model had drawn on a combination of scientific and social research as the foundation onto which Rowntree had built his minimum dietary. These very simple but fundamental controlling factors, are as relevant to current research as they were to Rowntree's work. In order to reconstruct the methodology into a model appropriate for the 1990's, it is essential to draw upon contemporary research which has linked evidence from the studies of inequalities to that of diet and low income, with diet now seen to be one of the causal factors of morbidity and mortality (Black Report 1980, Whitehead 1989, DoH, 1994).

Methodological Considerations for the 1990's Food Estimate

If we concede that custom and practices of a population as considerations are acceptable for the construction of a minimum dietary, then the need to define a level of adequacy - after all the information on nutritional guidelines and custom and practice are taken into

account - become subjective judgements. This problem cannot be overcome, as Leather (NCC 1992) suggests 'there are many ways of making healthy eating seem very cheap or very expensive', however the estimate should take into account four basic criteria:

- *Is it realistic ?* - does the basket bear any resemblance to eating habits; does it depart unrealistically from consumers' existing habits?
- *Would the diet implied by it be acceptable* - and not just for one particular person over one week, but for a variety of people and over a period of time.
- *Does it assume perfect conditions?* - that consumers have the means to prepare and cook the food and the necessary materials, including staple items like flour and cooking oil, within the budget?
- *Does the consumer really have access to the goods at prices costed ?*

(Leather, 1992, p 73)

Rowntree had in 1899 chosen to base his minimum food estimates upon the most up to date knowledge available in the science of nutrition. In keeping with Rowntree's methodology this research has chosen to use two of the most recent comprehensive reports on nutrition. Firstly the foods chosen will be guided by the proposals of the NACNE and the 1994 DoH report, and secondly the dietary will be limited in terms of energy and nutrient requirements in keeping with the guidelines laid out in the DRV's. The dietary should achieve physical efficiency only to counteract the arguments of critics, who believe that the poor are well provided for, but they just spend their incomes unwisely.

The dietary takes into account the many changes that have evolved since the Rowntree studies. Food storage and preservation techniques have expanded the range and types of foods now available. Shopping patterns have become largely dependent upon access, i.e., location, car ownership etc. Over 98% of the population now have either a refrigerator or freezer thus enabling more fresh and/or frozen food to be bought and stored. However, less than half of all households with incomes between £100 to £125 own a car, an important factor when food shopping (CSO 1993).

Occupying much more floor space than in the 1950's, freezers now contain a vast array of convenience foods from which to choose. As would be expected, to devise a budget using mainly frozen/convenience foods would fuel obvious criticism of improvidence. Yet certain considerations needed to be met may necessitate the use of some modern foods. Firstly the

dietary should fulfil nutritional adequacy, secondly, it should be constructed using the most economical means and thirdly, the dietary should be palatable and adhere to current social customs. Each household has their own preference, due to many factors, i.e. cultural norms of ethnic groups. Some households may also use a lot of processed foods in their diets. If this study were to include a higher percentage of processed foods, particularly those of low quality, then it may in effect result in a cheap dietary, but it also it would be more difficult to fulfil the nutrient objectives. Processed foods come in very many forms, i.e., 100% beefburgers, as opposed to the cheaper, more fatty, variety generally cost more. Most healthy 'less fat', 'increased fibre' or 'healthy' claims by foods are also accompanied by a 'healthy' price premium. Reports have shown there is a correlation between low incomes groups and poor diet. Explanations for this have focussed upon a lack of education, limited access to alternative shopping and income inadequacy (Cole-Hamilton and Lang 1986; Dowler 1993; Milburn *et. al.* 1987). When incomes are stretched, low income groups are forced to make food choices based upon satisfying a hunger within a financial constraint, rather than on a sound nutritional basis (Leather, 1992).

Rowntree had, in his 1899 survey commented that to *assume* a level of skill and ingenuity needed to manage a household budget would not be rational or just (Rowntree, 1901). However, it is now customary for most people in the United Kingdom to purchase convenience foods, accounting for approximately one third of the total foods purchased weekly in the United Kingdom (NFS 1994). To disregard such foods, would go against the policy of adopting a degree of flexibility with regard to including cultural and societal norms. It would be unfair of this study to imply that women *or men* should have to spend hours in the kitchen preparing a meal, when a low cost convenience food ingredient could provide a suitable alternative. The study was aware that convenience foods are generally more expensive than those produced at home from the basic ingredients (NCC 1992). This can be overcome by only choosing those foods which can contribute greatly in terms of nutrients at low cost to the consumer, a fine example of this would be tinned beans, or tinned tomatoes, high in fibre but relatively low in cost. The final dietaries would combine traditionally prepared foods with low priced convenience foods Rowntree was aware also of the limited resources available for the preparation of foods, with many lacking basic cooking utensils. It could be argued that these considerations are still relevant in the 1990's, and that many of the

arguments used today to defend the poor and their reasons for consuming, rather than choosing, poor quality diets, could have been made then. With poor wages and poor housing conditions, many of the poor had no access to cooking facilities; they often shared cooking facilities with others in the dwelling. Many when working were not allowed to stop to eat their meals and had to eat their 'convenience food' i.e., pies etc whilst, 'on the job'(Drummond 1957).

Although a small percentage of convenience foods are included, they are of a basic nature and are not the more up-market ready meals now available. For the most part, traditionally prepared foods made up the majority of the menus. The combination of foods were chosen for their valuable nutritional contribution to the dietary and their current low cost.

Food, Low Income and Health

The visions of 'pinched faces' and 'ragged clothes', had been one of the factors that motivated Rowntree into investigating the causes of poverty. Whether their poverty was due to mismanagement or inadequacy of income, it had rendered the poor into a malnourished and physically inadequate class. He had found that, even if a diet based on the meagrest of rations, only affording physical efficiency and nothing more, and economically priced, it was still outside the financial capabilities of the poor to achieve such a diet (Rowntree 1901). His findings had proved that it was inadequacy of income which had played a major part in their vulnerable nutritional status, with many unable to attain a 'physically efficient' level. The scientific research which had informed the nutrition professions in Rowntrees day was based upon the most up to date investigations. In hindsight, it was only a small part of the knowledge now available on the value of the macro-nutrients i.e., carbohydrates, proteins and fats and the vitamins and minerals, known as the micro-nutrients (DoH 1991). A physically efficient model today should not propound short term aims. Whitehead argued that when:

'...physical survival is assured there is no principle by which to determine minimum levels. Definitions of poverty based on minimum requirements are therefore not absolute, they are both relative and subjective' (Whitehead R G, 1992).

Indeed Atkinson argues that, 'societies like our own should expect more than just the need to avoid a deficiency' (Atkinson M, p. 9, 1993). The long term goal should be to devise a dietary that would ensure to as great an extent as possible, a physically efficient *life-cycle* for achieving maximum potential. For some, perhaps those most disadvantaged, this would require a diet that used the minimum allowances as the base upon which build a more nutrient dense dietary.

However, individual change has to be accompanied by a commitment from manufacturers to change. Individuals can only do so much in terms of changing their diet to a more healthy profile, the great onus of responsibility for many of the nutrient imbalances lies with food manufacturers (NCC 1992). NFS data has shown that low income groups consume more fatty foods, i.e., biscuits, cakes, and fatty meat products than higher income groups (NFS 1993, Leather, 1992). Children's diets comprise around one third of fat, non-milk extrinsic sugars, and almost 40% of sodium, from convenience foods, which generally speaking, include higher percentages of sugars and fats, and are used in low cost convenience foods as a way for manufacturers to reduce their costs. Data on households with low incomes below £120 per week have a higher consumption of saturated fat than high income groups (NFS 1993). Children from low income groups consume levels of fruit and vegetables three times *less* than high income groups, thereby taking less in terms of fibre, vitamins and minerals from plant sources. The consequences of poorer quality diets are now acknowledged to be a detrimental to health, Dr Sheila Bingham estimates that 30% of deaths from cardiovascular disease and cancers, which account for over 60% of UK deaths, are thought to be diet related (Bingham, 1991). It is quite tempting for governments to allow the Health educators to make the public 'aware' of dietary advice, so that they can exercise the free choice. The reality is that there are many other factors other than behaviour such as pricing policies, availability of foods, and food outlets, as well as advertising and social pressures, which mould the choices equally as strongly as does ignorance of what constitutes a healthy diet. Surveys have dispelled the myth that people need educating into healthy eating practices as the National Children's Home study found (NCH, 1991). When questioned on how they would spend an extra ten pounds, many of the mothers said they would spend it on fresh fruits or lean meat. Implicit in this answer is that the sample were

aware of healthy eating practices, but they could not afford such 'luxuries' on their low incomes.

Valuable data from the National Food Survey helps us to determine dietary differences between groups, as it breaks down the data into income bands and socioeconomic groupings. The NFS has indicated that poorer households in society are the most at risk of nutritional deficiency (NFS 1993). It is known that households on low income can span all household types, however, they are disproportionately represented by single parent families, pensioners and, couples with children (Oppenheim, 1993).

The evidence exists which enables us to make general statements which cite low income, unemployment, material deprivation and stress as factors in increased mortality rates (Davey-Smith, *et al.* 1991; Abbott and Sapsford, 1994; Phillimore, *et al.* 1994, Power, 1994; Briggs, *et al.* 1990; Blaxter, 1990; Wilkinson, 1992). It is therefore necessary to look at literature that has found associations with health inequalities, and the relationships between diet and low income, to determine the importance of constructing a diet that is guided by the need to prevent malnutrition and overnutrition, and which provides the necessary protective nutrients conducive to a good health status in the 1990's.

Dietary Factors Affecting the Lifecycle of Health

Diet before conception can have a deleterious effect on health status of babies in later life. Research has found that mothers who gave birth to low birth weight babies of less than 5.5lbs at birth had suffered from malnourishment, pre-conception, compared to the well nourished mothers whose babies were born between 7.7 and 9.9lbs birth weight (Barker *et al.*, 1992; Doyle, Crawford, *et al.*, 1989 & 1990). Professor Crawford who has worked on the research for fifteen years confirmed to the author that, '*there is no doubt in our minds that low birthweight is associated with inadequate nutrition, which operates independently of smoking and alcohol and indeed may undermine many more pregnancies than those that are simply specified as low birthweight.... This problem is of course focused in the lower socio-economic groups*' (a personal communication to the author 23rd March 1993). Low birth weight has been strongly correlated with low income. Low weight for height and low height for age (wasting and stunting) have been

found in 'persistently poor' American children (Miller and Korenman, 1994). Babies born outside marriage have higher infant mortality rates than those born to married couples, according to Judge (1993), who found when reclassifying the status of 'unoccupied', used in the Registrar Generals decennial of supplements, that they largely consisted of lone parents. Low birth weight has also been associated with increased incidence of Coronary Heart Disease in adult life (Barker D.J.P, 1992, Barker D.J.P et al 1993). The study of the diets of pre-school children commissioned by MAFF found that one fifth of the children's diets were iron deficient. Iron deficiency is known to have implications in performance of physical and cognitive function; anaemia can undermine the future health of pubescent girls, the weight of their future children and their children's morbidity. (Nelson 1993, Conning ed., 1991). The survey found that many of the children were obtaining their energy from sugary soft drinks, crisps, chocolate and chips. Despite poor diet the children were obtaining 36% of their fat from foods as opposed to adult consumption which reached 40% of fat derived from the diet. The data indicated that only a small percentage of the children sampled ate 'healthy' foods i.e. citrus fruits (26%), wholemeal bread (27%) and vegetables (39%-24%) (MAFF 1995).

Regional variations outlined in the Black Report of 1980 still persist, in the MAFF study, the diets of Scottish children were the worst, with high levels of salt intake and low levels of vitamin C and carotene. When children reach the stage of making food preference choices for themselves, the nutritional picture seems to change. Studies have shown that children invariably choose foods that are high in fat and sugar (DHSS 1989), thus increasing the chances of developing heart disease in later life (Garrow, 1991). Obesity is a major problem in the United Kingdom, again this has implications for the future health of the nation, as obesity in childhood has shown strong correlations with raised blood pressure and cholesterol levels in later life (Berenson, *et. al.* 1991). A report on nutritional deficiencies amongst United Kingdom adults, found that 75% of women and 94% of men had intakes below the 30mg per day recommended by NACNE for fibre, other deficiencies included vitamin C, vitamin D, and Iron (Jenkins 1991). Poor diets often do not include fresh fruits and vegetables (Leather S 1995); NFS data highlight the disparities in fruit and vegetable consumption between low and higher income groups, with low income groups eating less fruit and vegetables than higher income households (NFS

1993). It has been known for some time that 35% of all cancers are attributable in some way to diet, with low fibre intakes strongly correlated with bowel disorders (Peto *et al.* 1981). Scientists working on the dietary aspects of cardiovascular disease and cancers, have isolated fruits and vegetables as being protective agents, due to their contribution of anti-oxidants to the diet (WHO 1990). The World Health Organisation have recommended a 50% increase in the mean intake of fruit and vegetables. The NACNE report (1983), advocated increases in fibre, reductions in salt and sugars and saturated fats. More recent developments on the value of anti-oxidant vitamins, mainly found in fruits and vegetables, have exposed the inadequacies of the diets of low income groups. *These research findings indicate that as a society, it is the poor who are shouldering the burden of ill health due in part to their poor diet. It is therefore imperative that a dietary, aimed at low income groups should be constructed, which would take into account all the accumulated evidence and incorporate the recommendations of guidelines, in order to construct a minimum diet that affords the same dietary protection that the rest of the population enjoy. Thus an attempt is made to improve the nutrition and health for low income groups from conception, in order to minimize ill health in the elderly.*

It is acknowledged that there are many different ways of constructing a dietary using a variety of different foods, as Leather (1992) upholds. In addressing each of her four points in turn, the dietary does fulfil the criteria, but with reservations.

Is the diet realistic? The immediate answer to this question would be yes, as it was compiled with information from the NFS, however some basic foodstuffs like bread, would require an increase in consumption per head, to adhere to the diet specified, this would be in direct contradiction of the downward trends in the consumption of bread, cereal products and potatoes since the 1950s (NFS, 1994). The NFS also reveals that the diet of the nation does not comply with the Dietary Reference Values (DRVs. DoH 1991), whereas the foods and amounts chosen for this dietary adhere quite stringently to the standards (DoH, 1991, NFS 1990). To determine whether the diet would be acceptable, a selection of menus were circulated to community dieticians. The dieticians consulted were divided in their comments, the following are extracts of communications to the author,

'I agree that the types of food, chosen, are those which, ...I would expect the families in question to eat, given such resources and therefore choice'.

Another questioned whether it was wise to include such a large amount of fruit in the dietary. The inclusion was justified by the researcher as the evidence presented indicates the preventative elements of fruit and vegetables in disease, notably cardiovascular diseases and cancers. The WHO recommendations to increase average consumption, have been quantified by some commentators, the WHO proposals is would raise the average daily intake to around 375 grams per day (Williams C.1995). The amounts of fruits and vegetables were endorsed by professionals who believed it was correct to include the fruits, as they represent recent WHO estimations on proposed levels of consumption, and thus it would be moving the dietary towards the current recommendations of the WHO (1990). However, the researcher is fully aware of the consumption disparities of fruits and vegetables across the different socio-economic groupings. Data from the NFS had consistently shown that higher income groups generally consumed more fruit and vegetables than the lower income groups, possibly due to factors such as price and availability, and it is generally these foods that are the first to be omitted from the diet when money gets tight.

Brown rice was initially chosen as part of the dietary, it was later reduced partly because of comments made by Community nutritionist Brian Johnston (1994), who believed that in his experience, it would be quite difficult to encourage children to eat the brown rice, he suggested a combination of brown and white rice should be used (See App C,1). A similar argument was put by Nutritionist Lynne Kennedy-Haynes (1994, personal correspondence), who felt that there should have been some white bread included in the diet (see App C,2). Both these points were accepted by the researcher, and a combination of wholemeal, white and uncut bread was used. It was also commented on that the *non-inclusion* of snack foods such as crisps and sweets may be reconsidered. A subjective decision was made by the researcher *not* to include these foods. This judgment was based upon the nutritional profile of children from surveys mentioned (Nelson 1993), which cite snack type foods as main contributors of high fat and sugar to the diet, dental caries is also linked with high sugar snack type foods eaten in between meals, (Rugg-Gunn, *et. al.*1984). However, it was conceded that some inclusion of 'treats' or snack food should be made. Rather than include specific foods, a small allowance was included in the costing to provide for a

small provision of extras. The dietary was not constructed as a model for prescription, nor was it advocating increases in consumption of these staple foods, it only sought to inform that a nutritious minimum budget standard for food could be achieved by changing the amounts consumed of certain familiar foods.

By changing the amounts of certain foods would this make the diet unacceptable? Obviously this could not be answered. It would need to be extensively tested to determine whether this type of diet was acceptable. The multi-faceted concept of what constitutes an acceptable diet, makes the question one which is impossible to answer. If we take the satiety value of the food, the diet may not be acceptable to those with either large or small appetites as the diet was largely controlled by the food portion sizes within the MAFF publication (Crawley, 1988). When portion sizes were deemed unrealistic the researcher took the methodology one stage further and consulted Home Economists, e.g., a baked potato in the Food Portion Sizes was believed by those consulted to be too small. The problem with food portion sizes is that they have to make certain assumptions, perhaps the baked potato was to be only a side portion, whereas the baked potato in the dietaries were generally served as a main course filler with accompanying foods. The diet made no provision for personal preferences wants or needs, therefore could not fulfill all tastes; although dietaries were tailored slightly to take into account the extra nutrients needed by families with children, i.e., extra milk and fruit to provide the calcium and vitamins needed for growing children, they did not cater for ethnic or diet variances.

Would the diet be acceptable for a longer period? Presumably this question implies that the lack of variety would not be acceptable. To a large extent this would be true, but during the course of the investigation, households would intimate that they could only purchase foods that had been tried and tested. However many researchers have found that food choices are restricted primarily by income, *'The effect of low income renders it meaningless to consider diet a matter solely of choice'* (Cole-Hamilton and Lang, 1986) Thus acceptability does not take into account long term aims, but strives to keep within current levels of normality. Plainly speaking, mistakes cannot be afforded, as food not eaten had no nutritional value and provision of extra foods is financially prohibitive. Leather realises that *'people [on low income] are simply in a position where essential needs vie with one another'* (Leather 1992, p.3). Evidence suggests, that the *real* choices are made with the primary consideration of

firstly equating cost with satiety value, and secondly nutritional adequacy with long term variety of diet, trailing somewhere behind the two (Grant & Stitt, 1993). The NCH survey (1992) found that 68% of those families with children living on benefit, said that they did not have enough money to buy food and also that they had missed meals due to lack of money (NCH, 1992, p.20). Ideally the dietary should have a healthy variety of foods as Leather argues, but for the purposes of determining a *minimum* food budget, variety has been superseded by the need to adhere to Rowntree's premise, to provide for 'physical efficiency only', and unapologetically errs on the side of 'undue economy' (Rowntree 1901 p.79). There would appear to be no element of choice, Thus, with healthy food generally costing more than the unhealthy alternatives, it leaves no room for manouvre in low income families, resulting in **poor diets and poor health.**

Finally does the dietary assume perfect conditions? For the purposes of this study, certain assumptions were made on the ownership of refrigerators, and knowledge of basic cooking skills and access to cooking equipment and utensils. The family would ideally have a cooker, a refrigerator (which had a small freezing compartment) and a basic set of cooking utensils, which would include some bakeware, i.e. a baking sheet, and roasting tin or pyrex dishes. Full use should also be made of the oven, i.e., when roasting a chicken, scones could also be made, or baked potatoes, maximum use is then made of the fuel used. Rowntree had evolved his shopping lists of ingredients in line with current practice, i.e., his initial survey included the ingredients for making bread, later studies included the cost of ready made loaves.

The study made the assumption of easy access to the local supermarkets, the study also presumed access to local markets for the purchase of fruit and vegetables. Obviously these assumptions would not hold true for all households - a comment made by the community dieticians - and in making such presumptions *the study acknowledges that it errs on the side of underestimation of cost and accessibility in all areas.* For example if a household has to rely on local corner shops for their foods this will inevitably increase the amount spent on food as small shops cannot compete with the large multiples for price or variety (NCC 1992 p.96). Similarly the lack of access to a local market can make the purchase of fruit and vegetables prohibitive for low income families.

Dietary Reference Values

The 1990's 'Rowntree' dietary needed to be provided for physical efficiency using the current nutritional guidelines as set out in the DRVs and with consideration of the contents of the NACNE report. Rowntree had based his energy content on the 'moderately active' level, even though he was aware that the families he observed led very hard lives, requiring long hours of laborious work. Men's work was heavy manual work, whilst women spent long hours 'washing and scrubbing', even the children were expected to work to help out financially. Estimates of energy requirements have reduced since Rowntree's observations, from 3500 Kcalories for a male in 1899 to 2500 Kcalories in 1992. So too has the basis of assessing energy needs changed. In 1899 Rowntree based his estimations of the energy required on a moderately active lifestyle, whilst in 1991 they were based on a PAL of 1.4, and Estimated Average Requirements for children. The dietary reference values introduced the new concept of PALs (physical activity level), when they replaced the formerly used categories of, sedentary, moderately active and very active, the previous basis for calculation of energy requirements. Rowntree had based his calculations on a 'moderately active lifestyle' with which to determine the energy needs of his family. This was, in all probability, as Rowntree pointed out, an underestimation of the needs of his families. Rowntree had used the work of Cathcart and Murray, to devise equivalence scales with which to calculate the needs of various family members based on age. This somewhat crude method has been superseded by more scientific measurements of need. The PAL of 1-4 for the adult male and female diets is recommended, which in simple terms equates with an inactive lifestyle. The DRVs inform us that,

'due to the inactive lifestyles of much of the population, a PAL of 1.4 should be assumed in the absence of other information on activity' (DoH 1991, p25).

The PAL can be determined by the following equation.

Daily energy expenditure = BMR x [time in bed + (time at work x PAR) + (non-occupational time x PAR)]

PAR = Physical Activity Ratio

BMR - Basal Metabolic Rate

Examples of equations for Estimating the Basal Metabolic Rate for Males and Females

BMR (MJ/d)

Males	10 - 17 yrs	$BMR = 0.074W + 2.754$
	18 - 29 yrs	$BMR = 0.063W + 2.896$
	30 - 59 yrs	$BMR = 0.048W + 3.653$
Females	10 - 17 yrs	$BMR = 0.056W + 2.898$
	18 - 29 yrs	$BMR = 0.062W + 2.036$
	30 - 59 yrs	$BMR = 0.034W + 3.538$

W = Body weight (kg)

(Extract from Annex 2, Dietary Reference Values 1991, p. 202)

The following table illustrates the relationship of activity levels and the corresponding PAR.

Activity Levels supported by PARs

PAR 1.2 (1.0 to 1.4)

Lying at rest: Reading

Sitting at rest: Watching TV; reading; writing; calculating; playing cards; listening to radio; eating.

PAR 1.6 (1.5 to 1.8)

Sitting: Sewing; knitting; playing piano; driving.

Standing: Preparing vegetables; washing dishes; ironing; general office and laboratory work.

PAR 2.1 (1.9 to 2.4)

Standing: Mixed household chores (dusting and cleaning); washing small clothes; cooking activities; hairdressing; playing snooker, bowling.

(Extract from Annex 3 Dietary Reference Values 1991, p. 203))

Energy Needs of Children

The recommendations on energy needs of children were based on the estimated average intakes of children during clinical tests. There was a suggestion by FAO/WHO/UNU that the intakes of children should be increased by 5% to allow for 'a desirable level of physical activity'. Concerns were expressed by the panel that if the increases were incorporated into the recommendations, the extra energy implicit in the EAR's, may result in the development of obesity and so they declined to take this course of action. By choosing such a low standard from the DRVs for energy the study also acknowledges as Rowntree had, that it

was probably an underestimation of needs. In the case of children the energy levels were based on estimated average requirements (EARs), based on intakes (DoH 1992).

Protein Requirements

The DRVs recognise that the typical United Kingdom diet currently comprises 15% of the energy value taken as protein. This is more than the RNI for protein, which is based on expert consultation with the FAO/WHO/UNU, and is physiologically determined. The study took advice from Dr Alan Hackett on this issue, who confirmed that a protein intake based on the DRVs could be achieved, but questioned whether or not it would be socially acceptable in the United Kingdom today for the majority of people, and on this basis this study has elected to use the percentage of 15% of energy intake on which to base the protein component.

Carbohydrate and Fat Requirements

The NACNE report of 1983 set long term goals for the year 2000, which advised that the fat content of the diet should be reduced to approximately 30% of total energy. The DRVs set a slightly higher measurement for fat at 33% (35% diet, excluding alcohol). The DRV for saturated fats was set at 10% (11% diet, excluding alcohol) with polyunsaturated fats at 6% (6.5% with the exclusion of alcohol), and monounsaturated fat at 12% (13% excluding alcohol).

Table 9: Proportion of Nutrients Derived from Foods 1990-1993 (NFS 1994)

	1990	1992	1993	DRV's
Fat	41.6	41.7	41.3	35
of which saturated fatty acids	16.6	16.3	16.1	11
Carbohydrates	44.9	44.8	45.1	50

NFS 1994

Table 9, above, shows the proportion of nutrients that was derived from foods and compares them with the DRV's. It is now almost ten years since the recommendations of the NACNE report there would appear to be very little improvement in fat consumption levels. Across all income groups and family types the data suggests that fat intake was running at approximately 40-42% in 1993 (NFS 1994). The saturated fat content is currently higher than the current DRVs which in 1993 constituted 16.1% compared to the DRVs recommendations of 11%, although it is true to say that saturated fat in the diet has been

decreasing since 1970. It has been found that diets which are low in Non-Starch-Polysaccharides (NSP) are generally diets which are found to be high in fat and sugar (DoH 1991). NSP is the term used in the DRVs which has superseded the old term of 'dietary fibre' used by both NACNE the old RDAs. This term was abandoned by the COMA panel, in favour of the more scientifically correct term. NSPs have zero energy, and provide good satiety value, which can be both beneficial in prevention and treatment of bowel disorders and obesity. At present the average intakes in the United Kingdom are between 5g and 25g daily. In view of the association of bowel disorders with low consumption of NSPs, the panel set the dietary reference value for NSPs at an average of 18g daily for adults with children above the age of two scaled down accordingly. Table 10, shows the estimated adult nutrient needs.

Table 10: Estimated Daily Requirements of Nutrients for Adults

	Male 19- 59	Male 60+	Female 19-59	Female 60+
Energy Kcal	2550	2330	1940	1900
Protein g	96	87	73	71
Fat g	99	90	76	74
CHO g	340	310	259	253
NSP g	18	18	18	18
Vit C mg	40	40	40	40
Calcium mg	700	700	700	700
Iron mg	8.7	8.7	8.7	8.7
Thiamin mg	1	.9	.8	.8
Sodium mg	1600	1600	1600	1600
Vit A µg	700	700	600	600

Table 11: Estimated Daily Requirements of Nutrients for Children 1994

Age	Male		Female	
	7-11,	11-14,	4-6,	15-18,
Energy Kcal	1970	2220	1545	2110
Protein g	74	83	58	81
Fat g	72	81	60	84
CHO g	262	296	205	288
NSP g	13	15	11	18
Vit C g	30	35	30	40
Calcium mg	550	1000	450	800
Iron mg	8.7	11.3	6.1	14.8
Thiamin mg	.8	.9	.4	.8
Sodium mg	1200	1600	700	1600
Vit A µg	500	600	500	700

Source: DoH 1991.

No recommendations were set for children under the age of two. Tables 10 and 11 show the estimated average requirements for nutrients for adults and children of varying ages.

The diet was constructed and evaluated with the use of the Microdiet (University of Salford TM) programme installed at the Liverpool John Moores University. The first requirement was to adhere to the RNI recommendations with regard to the four main nutrients, Protein, Fat, Carbohydrate, and Non-Starch-Polysaccharides, whilst ensuring that the mineral and vitamin content reached adequate levels as specified in the DRVs. The households specified for the calculation of food estimates were;

Couple over 19 years of age abbreviated to,		Couple 19+
Couple over 60 years of age	=	Coup 60+
Female 19+	=	Fem 19+
Female 60+	=	Fem 60+
Male 19+	=	M19+
Male 60+	=	M60+
Single parent and one child	=	LP1C
Single parent and two children	=	LP2C
Single parent and three children	=	LP3C
Single parent and four children	=	LP4C
Couple and one child	=	C1C
Couple and two children	=	C2C
Couple and three children	=	C3C
Couple and four children	=	C4C

Table 12 below illustrates the nutrient profile of a single parent and one child household.

Table 12: Nutrient profile of lone parent (Female) and one child.

Energy	3485	Kcal
Protein	131	Grams
Fat	136	Grams
CHO	464	Grams
Vit C	70	Grams
Calcium	1150	mg
Iron	20.9	mg
Thiamin	.8	mg
Sodium	2300	mg
Vit A	600	µg ¹

For complete lists of nutrient requirements for all household types please refer to App D

Microdiet was used to enable a series of menus to be calculated, and provided the analytical information of the nutrient content of the dietary. The following list comprises the foods chosen for the menus.

Suggested menu plan for One adult and One child

Day 1	Day 2	Day 3
Breakfast All Bran and Milk Toast/ tea	Breakfast Cornflakes and milk Toast/Tea	Breakfast Porridge Tea
Snack Orange	Snack Banana	Snack Orange
Midday meal Poached egg, beans and grilled tomatoes on toast	Midday meal Ham salad Bread	Midday meal Lentil soup Bread
Snack Apple	Snack Orange	Snack Glass of milk

¹ For a complete list of household nutrient requirements see Appendix D

Evening meal
Smoked Mackerel, rice
Green beans

Evening Meal
Macaroni Cheese
Baked Potatoes
Peas, bread.

Evening Meal
Fish fingers
Mashed potatoes
mixed vegetables

Snacks/supper
Tea/ toast , fruit.

Snacks/supper
Tea/Biscuits

Snacks/supper
Tea/ toast, fruit

Day 4
Breakfast
Cornflakes and Milk
Toast peanut butter

Day 5
Breakfast
Tea/Toast
Yoghurt

Day 6
Breakfast
Egg and tomatoes
on toast

Day 7
Breakfast
Muesli
Milk, Tea

Snack
Banana

Snack
Orange

Snack
Toast

Snack
Orange

Midday meal

Welsh Rarebit

Midday meal

Tuna sandwich
Scone, Apple

Midday meal

Hot pot
Red Cabbage

Midday meal
Fish and
Vegetables
Bread

Evening Meal
Meal
Baked potato

Cauliflower cheese

Peas

Evening Meal

Fish Pie

Carrots, Rice

Evening Meal

Minced beef
and vegetables

Evening
Shepherds
pie
Chips and
gravy
Fruit salad

Snack/supper
Apple
Tea/Toast

Snacks/supper
Tea and Toast

Snacks/supper
Orange,
Tea, toast and jam

Snacks/supper
Tea and Toast

The actual plate portions weights of LP1C, were input into Microdiet,

Table 13: Microdiet Dietary of Lone Parent and One Child

LP1C	"MICRODIET"	22-11-1994
Code	Food	Weight
4-47	ALL-BRAN	100g
4-48	CORNFLAKES	150.0g
4-50	MUESLI	100.0g
5-76	PORRIDGE, MADE WITH WATER	450.0g
5-856	APPLES, EATING, AVERAGE, RAW	1500.0g
5-867	BANANAS	600.0g
5-931	ORANGES	1550.0g
5-965	SATSUMAS	100.0g
4-163	YOGURT FRUIT	300.0g
4-30	BREAD WHOLEMEAL	800.0g
4-35	BREAD WHITE TOASTED	900.0g
4-40	ROLLS BROWN CRUSTY	100.0g
5-147	SCONES, WHOLEMEAL	200.0g
5-708	GREEN BEANS/FRENCH BEANS, FROZEN, BOILED IN UNSALTED	200.0g
4-666	TOMATOES RAW	400.0g
5-779	LETTUCE, ICEBERG, RAW	75.0g
4-597	CUCUMBER RAW	100.0g
4-611	MUSTARD AND CRESS RAW	30.0g
4-623	PEAS FROZEN BOILED	125.0g
4-616	ONIONS SPRING RAW	40.0g
4-588	CARROTS OLD BOILED	180.0g
4-586	CABBAGE WINTER BOILED	200.0g
5-620	MACKEREL, SMOKED	125.0g
4-569	BEANS HARICOT BAKED CANNED IN TOMATO SAUCE	250.0g
SSM	MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	1500.0g
4-192	MARGARINE POLYUNSATURATED	300.0g
5-1011	SUGAR, WHITE	200.0g
4-394	HAM CANNED	100.0g
4-625	PEAS CANNED PROCESSED	100.0g
4-868	COCOA POWDER	60.0g
5-986	PEANUT BUTTER, SMOOTH	50.0g
5-632	TUNA, CANNED IN BRINE,	150.0g
4-668	TOMATOES CANNED	150.0g
5-580	HADDOCK, IN CRUMBS, FRIED IN BLE NDED OIL	100.0
4-62	BISCUITS DIGESTIVE PLAIN	150.0g
5-1006	JAM, REDUCED SUGAR	50.0g
4-546	FISH FINGERS FRIED	150.0g
4-943	LENTIL SOUP	450.0g
5-782	MIXED VEGETABLES, FRO,BOILED	150.0g
5-19	BROWN RICE, BOILED	300.0g

continued next page,

Code	Food	Weight
4-248	BEEF MINCE STEWED	100.0g
5-168	MACARONI CHEESE	400.0g
4-641	POTATOES OLD MASHED	800.0g
4-642	POTATOES OLD BAKED	1200.0g
4-181	WELSH RAREBIT	200.0g
4-548	FISH PIE	300.0g
4-171	EGG POACHED	100.0g
5-682	CHIPS, STRAIGHT CUT, FROZEN, FRIED IN CORN OIL	500.0g
12808	EGGS, CHICKEN, FRIED,	100.0g
5-553	HOT POT	400.00g
4-152	CHEDDAR TYPE CHEESE	50.0g
4-434	SHEPHERD'S PIE	250.0g
4-169	EGG BOILED	100.0g
5-166	CAULIFLOWER CHEESE	400.0g
5-23	WHITE RICE, EASY COOK, BOILED	300.0g
5-894	FRUIT SALAD, HOMEMADE	300.0g

For foods quantities for a selection of household types see App. E

Factors Affecting Food Choices and Construction of Estimates

At present most of the foods available in the UK are required to specify the weights and ingredients, with some manufacturers taking this one step further and giving a percentage and nutritional breakdown thus enabling customers to make more informed choices. Using a tin of beans as an example, the average customer would deduce that if the label indicated that 10% of the contents was tomato sauce in one brand, and only 5% in another, this or price, may influence the decision to purchase, currently labelling information from some producers only provide vague ingredient labelling (NCC 1992).

Would the retail outlet chosen for the food costings be accessible for the families? There are a number of large multiple food retailers in Liverpool and some food discount stores. The large multiples such as ASDA, TESCO and SAINSBURYS are generally located near to good road and motorway networks. It has been suggested that this is a form of social discrimination against those families who do not have access to cars. The opportunity to bulk buy is effectively denied those on low incomes. Carrying home a heavy shopping trolley needs extra money for bulk purchases and a means of getting home, either by public

transport, or car, an impossible task for young mothers with children in tow. The pilot study in 1992 had found that all respondents were non-car owners and most traveled to the shops on foot, or occasionally by bus. By making the decision to use a certain amount of brand names, the choice of food outlets at which the costing could be done was reduced. Newcomers to discount food retailing in Britain i.e., Aldi and Netto, reduce their overheads by accepting cash only and operate on lower profit margins. Their stores have warehouse type displays, the foods are generally imported European home produce, these brands are virtually unknown to the British shopper.

Brand loyalty plays a great part in consumer behaviour, market researchers have found that customers will repeatedly choose their favourite brands, even though the own brand alternative can cost up to two thirds less (Longfield J, 1992). However, with little information or background knowledge on the quality and acceptability of European brands the consumer may be reluctant to 'try' out unfamiliar foods. This is an important fact for low income groups as often there are few resources with which to provide alternatives if the meal provided turns out to be unsuccessful. The European brands may be comparable with the known brands in price and in nutrient content, but they are generally unfamiliar to British shoppers. It was felt choosing an outlet whose main brands were unfamiliar foods would not be adhering to Rowntree's stipulation, that of being a socially acceptable and palatable diet which did not deviate from the social customs of the day (Rowntree 1901).

Research has shown that if a similar basket of goods priced in the multiples and another priced at Kwik-Save are compared, the Kwik-Save basket was 5% less than the multiples on price (NCC p.106) Another point in favour of Kwik-Save is their policy of locating their shops within communities, thereby making economic shopping accessible to the local community. The logical choice for this study was to use **Kwik-Save** based on the criteria of familiarity of foods, economy, and accessibility.

Results

The results of the food investigation into constructing a minimum dietary for fourteen household compositions will be illustrated stage by stage, using the example of a Lone Parent and one child. Details of the other household types and the results for each will be found in the appendices.

The foods were analysed using Microdiet to produce the nutrient content of the weekly diet as illustrated overleaf;

Table 14: Nutrient Profile of LP1C Rowntree Dietary

LP1C	"MICRODIET"	22-11-1994
No.	Nutrient	NUTRIENT TOTALS Amount
1	Specific Gravity	0.00
2	Edible proportion	119.23
3	Water	12275.61g
6	Lactose	82.65g
7	Total sugar	1001.66g
8	Starch	2297.95g
9	Fibre (Southgate)	407.76g
10	Total nitrogen	141.47g
11	Energy kcal	24472.90
12	Energy kJ	103073.55
13	Protein	861.32g
14	Fat	873.57g
15	Carbohydrate	3508.06g
16	Sodium	38751.90mg
17	Potassium	44119.10mg
18	Calcium	9388.40mg
19	Magnesium	4699.30mg
20	Phosphorus	16916.50mg
21	Iron	155.10mg
22	Copper	22.69mg
23	Zinc	123.19mg
24	Total sulphur	4710.50mg
25	Chloride	60324.90mg
26	Retinol	5188.25ug
27	Carotene	39790.00ug
28	Vitamin D	52.43ug
29	Thiamin (B1)	19.83mg
30	Riboflavin (B2)	19.57mg
31	Niacin	279.80mg
32	Tryptophan/60	179.41mg
33	Vitamin C	1660.35mg
34	Vitamin E (alpha-t)	50.53mg
35	Vitamin B6	23.26mg
36	Vitamin B12	42.30ug
37	Free folic acid	586.15ug
38	Folate	2683.95ug
39	Pantothenate	46.19mg
40	Biotin	331.76ug
45	Total saturates	255.85g continued overleaf

No.	Nutrient	Amount
46	Total monounsaturate	233.13g
47	Total polyunsaturate	245.77g
48	Cholesterol	536.50mg
55	Fibre (Englyst)	118.00g
61	Manganese	18.23mg
62	Selenium	325.50ug
63	Iodine	849.50ug
64	Retinol equiv.	11852.42ug
65	Vitamin E (ret-equiv)	46.11mg

A divisor (7) was then inserted to give the average daily nutrient totals and the contribution to the diet. Microdiet calculated the energy profile of the lone parent and one child dietary thus:

Table 15: Percentage Contribution of Macro-nutrients to Average Daily Dietary of Lone Parent 1 Child

Energy Source	Amount g	Percentage of total	Energy (kcal)	Conversion factor Kcal/g
Protein	135.72	15.60	542.90	4.0
Carbohydrates	486.31	52.41	1823.65	3.75
of which sugars	152.27	16.41	571.01	3.75
Fat	123.69	31.99	1113.19	9
or which saturates	40.37	10.444	373.35	9
Alcohol	0	0	0	7

Calculated Total = 3479.74

Estimated P/S ratio = 0.91

Table 16 overleaf illustrates how the dietary fulfilled the specified nutrient requirements of LP1C.

Table 16: Comparison of LP1C Rowntree Dietary to Dietary Reference Values

Nutrients for LP1C			Nutrients in dietary	
Energy	3485	Kcal	3479	Kcal
Protein	131	Grams	135	Grams
Fat	136	Grams	124	Grams
CHO	464	Grams	486	Grams
Vit C	70	Grams	243	Grams
Calcium	1150	mg	1417	mg
Iron	21	mg	25	mg
Thiamin	.8	mg	3	mg
Sodium	2300	mg	6015	mg
Vit A/Ret eqv	1000	µg	1654	µg

Source: DoH 1991: Microdiet.

MAFF's own guidelines regarding food portion sizes were used to construct the menus (Crawley 1988). Some modifications to food portion sizes were made in order to comply with the estimated nutrient requirements. The foods were analysed using actual plate portions. Allowances were not made at this stage for any food wastage, all foods served should be eaten in order to attain the nutrient levels specified (NFS allow 10% wastage).

To enable a shopping list to be devised, wastage was added to plate food for individual items such as potatoes, fruits and vegetables. (Crawley, 1988, MAFF 1989) The cooked weight of food, i.e, rice and macaroni were converted back to dry weights. Table 17, illustrates how food ingredients for shepherds pie, macaroni cheese, scones, etc., were calculated in spreadsheet format, to determine specific weights for inclusion in the shopping lists for each household. The following recipes were taken from McCance and Widdowson's Food Tables. Table 17 overleaf illustrates how spreadsheet formats were used to calculate precise ingredient weights for the recipes included within the Rowntree dietary.

Table 17: Weight of Recipe Ingredients for Individual Households

	LP1C	LP2C	LP3C	LP4C
Cauliflower Cheese	Grams	Grams	Grams	Grams
	300	500	700	1000
Cheese	24.9	41.5	58.1	83
Cauliflower	174	290	406	580
Water	24.9	41.5	58.1	83
Margarine	1.8	3	4.2	6
Flour	1.8	3	4.2	6
Milk	63	105	147	210
	290.4	484	677.6	968
Macaroni cheese				
	LP1C	LP2C	LP3C	LP4C
	300	500	600	900
Cooked macaroni	105	175	210	315
Milk	135	225	270	405
Marg	9.6	16	19.2	28.8
Flour	9.6	16	19.2	28.8
Cheese	39	65	78	117
	298.2	497	596.4	894.6
ShepherdsPie				
	LP1C	LP2C	LP3C	LP4C
	250	500	800	1000
Minced beef	75	150	240	300
Onion	21.25	42.5	68	85
Water	32.5	65	104	130
Boiled potatoes	107.5	215	344	430
Milk	10.5	21	33.6	42
Margarine	5	10	16	20
	251.75	503.5	805.6	1007
Fish Pie				
	LP1C	LP2C	LP3C	LP4C
	350	700	900	1200
Fish	91	182	234	312
Mashed potatoes	178.5	357	459	612
Milk	67.2	134.4	172.8	230.4
Marg	7	14	18	24
Flour	7	14	18	24
	350.7	701.4	901.8	1202.4
Hot Pot				
	LP1C	LP2C	LP3C	LP4C
	300	600	800	1000
Stew steak	84	168	224	280
Potatoes	84	168	224	280
Onions	51	102	136	170
Carrots	34.2	68.4	91.2	114
Stock	42	84	112	140
	295.2	590.4	787.2	984

Wholemeal scones

	Grams	Grams	Grams	Grams
	LP1C	LP2C	LP3C	LP4C
	200	300	500	600
Flour	100	150	250	300
Margarine	25	37.5	62.5	75
Sugar	5	7.5	12.5	15
Milk	62.5	93.75	156.25	187.5
Bak powder	6	9	15	18
	198.5	297.75	496.25	595.5

The final amounts for each recipe were rounded up to the nearest 50 grams for the menu's, i.e., for lone parents with one child (LP1C) the weight of wholemeal scones were 200 grams.

The food estimate began from the devising of the menu plan and was then converted back from the weighted combination of prepared foods (for ease of analysis), to the raw/packaged weight. Before the shopping list could be drawn up, specific amounts had to be included to account for wastage in preparation. This was accomplished using specially devised wastage calculation spreadsheets, an example of which is shown below. The National Food survey allow 10% extra for wastage. However, it was thought that to use such a blanket allowance all foods would not reflect the actual costs, neither would it be appropriate as the foods chosen did not fit in with the profile of the 'average' diet as determined in the NFS (NFS 1994). Table 19 shows an example of how specific waste levels were calculated, and how cooked food was converted back to the dried state weight.

Table 18: Calculation of Food Wastage

Foods	Inedible waste	Cooked Foods	Conversions
	%		
Potatoes	10-20	Macaroni	divide by 3.3 dry wt
Cabbage	43	Rice	divide by 3.3 dry wt
Eggs	12	Porridge	divide by 135g (cooked ptn)* 45g dry
Apples	20	Toasted bread	divide by 27g(toasted)*36 = (x slice)
Oranges	25		
Bananas	40		

The following table shows how portion weights (col 2) are converted using the formula in column 3. This formula either makes allowance for inedible wastages, or converts cooked food back to its dry state, i.e., rice, macaroni. Column 5 includes the ingredients used in the various recipes included in the dietary. Column 6 gives the final purchased weights.

Table 19: Plate to Purchased Weights Conversion

Col 1	Col 2	Col 3	Col 4	Col 5	Col 6
LP1C	g/wt portion	+ - waste	Dietary Ingredients g		Total Purch/wght g
All Bran	100		100.00		100.00
White Toast/2	900	/27*36g	1200.00		1200.00
Poached Egg	100	*1.12	112.00	0	112.00
Baked Beans	250		250.00		250.00
Smoked Mackerel	125		125.00		125.00
Green Beans	200		200.00		200.00
Brown Rice/Bld	300	/3.3	90.91		90.91
Wholemeal Bread	800		800.00	150	950.00
S/S/Milk	1300		1300.00	275	1575.00
Bananas	670	*1.4	938.00		938.00
Oranges	1600	*1.25	2000.00		2000.00
Apples	1500	*1.2	1800.00		1800.00
Margarine/P/U	300		300.00	48	348.00
Sugar	200		200.00	5	205.00
Tomatoes/Grld	400		400.00		400.00
Cornflakes	150		150.00		150.00
Iceberg	75	*1.12	84.00		84.00
Tomatoes	200		200.00		200.00
Ham/Tin	200		100.00		100.00
Cucumber	100		100.00		100.00
Cress	30		30.00		30.00
Boiled Egg	100	*1.12	112.00		112.00
Macaroni Cheese	600		0.00		0.00
Baked Potato	1200		1200.00		1200.00
Peas Processed	100		100.00		100.00
French Stick	100		100.00		100.00
Digestives/3	150		150.00		150.00
Porridge/Ready	450	/135*45	150.00		150.00
Lentil Soup	450		450.00		450.00
Fishfingers	150		150.00		150.00
Mash Potato	800	*1.15	920.00	425	1345.00
Mixed Vegetable	150		150.00		150.00
Cornflakes			0.00		0.00
Cocoa	60		60.00		60.00
Cauliflower Cheese	400		#		0.00
Frozen Peas	125		125.00		125.00
Baked Potato	0		0.00	925	925.00
Peanut butter	50		50.00		50.00
Welsh Rarebit	200		#		0.00
Tuna	150		150.00		150.00
Spring Onions	40		40.00		40.00
Fish Pie	300		#		0.00
Rice	300	/3.3	90.91		90.91

LP1C

	g/wt portion	+ - waste	Dietary Ingredients	Total Purch/wght
Scones W/Meal H/B	200		#	0.00
Yoghurt	300		300.00	300.00
Fried Egg	0		0.00	0.00
Wholemeal Bread	0		0.00	0.00
Hotpot	400		#	0.00
Red Cabbage	75		75.00	75.00
Red Jam	50		50.00	50.00
Satsuma	100		100.00	120
Cabbage	200	*1.43	286.00	286.00
Canned Tomatoes	150		150.00	150.00
Sweetcorn	0		0.00	0.00
Sultanas	0		0.00	0.00
Beef Mince	100		100.00	75
Cauliflower	0		0.00	174
Muesli	100		100.00	100.00
Cheddar	50		50.00	70
Broccoli	0		0.00	0.00
Haddock	100		100.00	100.00
Chips H/M	500	*1.15	575.00	575.00
Shepherds Pie	250		0.00	0.00
Fruit Salad H/M	300		0.00	0
Gravy	100		100.00	100.00
Flour	18		18.00	38
Macaroni	100	/3.3	63.00	0
Onion	0		0.00	72
Fish	0		0.00	91
Stewsteak	100		100.00	75
Carrots	180		180.00	34

Using the final column from the previous spreadsheet for the purchased amounts, the shopping list was constructed (see Table 20 overleaf). All costs were obtained from local markets and Kwik-Save stores in the Liverpool area during the month of October 1994.

Table 20: Food Shopping List for Lone Parent and One Child

Food	Weight grams	Cost £	Cost per gram	Weight gram	Total £
Lp1C	As purchased				
All Bran	750	1.65	0.0022	100	0.22
Cornflakes	750	1.49	0.001986	150	0.30
Muesli	500	1.17	0.00234	100	0.23
Porridge	750	0.77	0.001026	150	0.15
				sub	0.91
Apples	454	0.59	0.001299	1500	1.95
Bananas	454	0.35	0.000770	940	0.72
Oranges	1800	1.00	0.000555	2000	1.11
Satsumas	900	0.80	0.000888	220	0.20
				sub	3.98
Wholemeal bread	800	0.49	0.000612	950	0.58
Whole toast	800	0.29	0.000362	1200	0.44
French stick	350	0.47	0.001342	100	0.13
Wholemeal flour	1500	0.25	0.000166	56	0.00
Self raising flour	1500	0.25	0.000166		0.00
				sub	1.16
Broccoli	780	0.79	0.001012	0	0.00
Cabbage	1500	0.60	0.0004	286	0.11
Carrots	454	0.30	0.000660	220	0.15
Cauliflower	1000	0.59	0.00059	174	0.10
Cress	50	0.20	0.004	30	0.12
Cucumber	250	0.59	0.00236	100	0.24
Iceberg lettuce	300	0.45	0.0015	98	0.15
Onions	454	0.39	0.000859	72	0.06
Potatoes	2268	0.49	0.000216	3485	0.75
Spring onions	50	0.30	0.006	40	0.24
Tomatoes	454	0.59	0.001299	400	0.52
Turnip	454	0.15	0.000330	0	0.00
				sub	2.44
Baked beans	425	0.07	0.000164	250	0.04
Biscuits dig	300	0.39	0.0013	150	0.20
Cheddar cheese	454	1.28	0.002819	120	0.34
Cocoa	125	0.59	0.00472	60	0.28
Cooking oil(Sunfl)	150	0.59	0.003933	150	0.59
Cornflour	250	0.41	0.00164	50	0.08
Eggs (size 3)	300	0.48	0.0016	300	0.48
Fish fingers	300	0.49	0.001633	150	0.25
Green beans	907	0.65	0.000716		0.00
Green beans (Fr)	907	0.65	0.000716	200	0.14
Haddock frozen	600	2.65	0.004416	100	0.44
Ham tin	454	0.68	0.001497	100	0.15
Jam red sugar	907	0.89	0.000981	50	0.05

Continued from previous page.

Food	Weight grams	Cost £	Cost per gram	Weight gram	Total £
Lp1C	As purchased				
Lentil soup	400	0.38	0.00095	450	0.43
Macaroni	500	0.44	0.00088	63	0.06
Mackerel	150	0.65	0.004333	125	0.54
Margarine	500	0.28	0.00056	350	0.20
Milk SSM	2340	0.85	0.000363	1575	0.57
Milk whole	2340	0.85	0.000363		0.00
Oxo	80	0.56	0.007	30	0.21
Peanut butter	340	0.59	0.001735	50	0.09
Peas (Fr)	907	0.39	0.000429	125	0.05
Peas tin	300	0.14	0.000466	100	0.05
Red cabbage	340	0.37	0.001088	75	0.08
Rice brown	500	0.58	0.00116	90	0.10
Rice white	500	0.58	0.00116	90	0.10
Sugar	1000	0.61	0.00061	205	0.13
Sweetcorn	198	0.42	0.002121	0	0.00
Tomatoes tin	425	0.17	0.0004	200	0.08
Tuna	185	0.52	0.002810	150	0.42
Veg Mix	907	0.57	0.000628	150	0.09
White fish	600	1.49	0.002483	91	0.23
Yoghurt (low fat)	600	0.49	0.000816	300	0.25
				sub	6.71
Minced beef	454	1.89	0.004162	175	0.73
Stewing beef	454	1.99	0.004383	175	0.77
				sub	1.50
				TOTAL £	16.69
				EXTRAS £	4.10

The food weight and food portion table was devised by the researcher to calculate how many portions of food were allowed within a given weight. In Table 21, overleaf the example* is given on total number of portions of cereal per week. Amounts quoted are per day unless otherwise stated.

Table 21: Food Weight and Food Portions

Food	oz	lbs	Description
All Bran	3.53	0.25	3 portion n/wk
Cornflakes	5.29	0.38	5 med ptns
Muesli	3.53	0.25	2 med ptns
Porridge	5.29	0.38	3 med ptns
			13 ptn *
Cabbage	10.09	0.72	143 g/ppp/wk
Carrots	13.90	0.99	197 g/ppp/wk
Cauliflower	6.14	0.44	87 g/ppp/wk
Cress	1.06	0.08	15 g/ppp/wk
Cucumber	3.53	0.25	50 g/ppp/wk
Iceburg lettuce	3.46	0.25	49 g/ppp/wk
Onions	2.54	0.18	36 g/ppp/wk
Potatoes	67.72	4.84	960 g/ppp/wk
Spring onions	1.41	0.10	20 g/ppp/wk
Tomatoes	14.11	1.01	200 g/ppp/wk
Turnip	0.00	0.00	0 g/ppp/wk
			251.00 g ppp/day
Baked beans	8.82	0.63	
Biscuits dig	5.29	0.38	0.71 Biscuit/day
Eggs (size 3)	10.58	0.76	6 eggs/wk
Fish fingers	5.29	0.38	3 ppp/wk *
Milk SSM	60.85	4.35	3 pints/p wk
Milk whole	0.00	0.00	0 pints
Oxo	1.06	0.08	
Peanut butter	1.76	0.13	
Peas (Fr)	4.41	0.31	
Peas tin	3.53	0.25	0.22 lge can
Red cabbage	2.65	0.19	
* = 3 fish fingers per person per week			

g/ppp/wk = grams per person per week

med ptn = medium portions

The total cost for one week's food shopping for a household comprising one adult (female) and one child (female aged 4 to 6 years) was £ 16.69. A further cost of £4.10 was built into the estimate to include minimum costs for foods such as condiments, tea, coffee, plus a small amount to cover incidental needs or 'non essentials', i.e. crisps or biscuits, as well as purchases needed to maintain a small store cupboard. Each household was allowed a pro-rata cash amount, in keeping with household size and needs (extras, see table 22).

The results of the preceding tables were used to calculate the 1990's upgrading of Rowntree's Food Estimate for the fourteen household types detailed in this study. The results shown in Table 22 overleaf, form the minimum food estimate for this study.

Table 22: Rowntree Minimum Estimates for Fourteen Household Types

Household Type Estimate	Abbreviations	Estimate	Extras	Total
		£	£	
Couple over 19 years of age	= Couple 19+	28.28	3.00	31.28
Couple over 60 years of age	= Coup 60+	20.34	3.00	23.34
Female 19+	= Fem 19+	12.90	1.50	14.40
Female 60+	= Fem 60	9.96	1.50	11.46
Male 19+	= M19+	15.38	1.50	16.88
Male 60+	= M60+	10.38	1.50	11.88
Single parent and one child	= LP1C	16.69	4.10	20.79
Single parent and two children	= LP2C	24.86	4.26	29.12
Single parent and three children	= LP3C	34.86	4.35	39.21
Single parent and four children	= LP4C	42.48	4.84	47.32
Couple and one child	= C1C	30.96	4.26	35.22
Couple and two children	= C2C	36.18	4.35	40.53
Couple and three children	= C3C	44.26	4.84	49.10
Couple and four children	= C4C	55.98	4.84	60.82

It should be stressed that the foods chosen, *were not the most economical available*, neither were they the most expensive. A certain degree of subjective discretion was used by the researcher, to ensure that *the best overall value was obtained in terms of price and nutrient content*. For example, a better quality of tea bag was used in preference to the cheaper variety. Where frozen vegetables were used, the most economical was obtained; cuts of lean meats were costed rather than the cheaper fatty meats.

In keeping with the precedent set by Rowntree, the foods were costed at outlets favoured by the people under investigation, i.e., Kwik-Save for grocery foods and local markets for fruit and vegetables. The study assumed that ideal conditions of access existed for the consumer. This assumption was made on the basis of a 'model' scenario in an effort to produce a

minimum food budget that was consistent with the Rowntree methodology. If these 'perfect' conditions did not exist then the dietary would almost inevitably cost much more, i.e., limited access to discount food stores, therefore, forcing dependence on smaller, more expensive local shops. It is also quite possible that many areas within the United Kingdom do not have local markets serving the communities. Rural areas may also face the added disadvantage of poor and infrequent bus services since deregulation of public transport, thus adding another disincentive to shop outside local areas, were cheaper food purchases may be available to the more mobile shopper (Henson, 1993).

It is important to restate quite categorically that this dietary is not offered as a prescriptive model for usage, it merely illustrates that a nutritious dietary - although borderline in terms of energy values, yet adequate in vitamins and minerals - could be used to assess the minimum sum needed, to obtain a reasonably healthy diet. Rowntree had been scrupulously clear in his intention to produce minimum estimates he had wanted to avoid the criticism, that his food estimate was too extravagant for the 'poor'. These estimates although not prescriptive, represent a minimum dietary designed to achieve only limited energy requirements, they are sufficient to meet vitamin and mineral needs, and as such could not be criticised for being extravagant.

Questionnaire Results

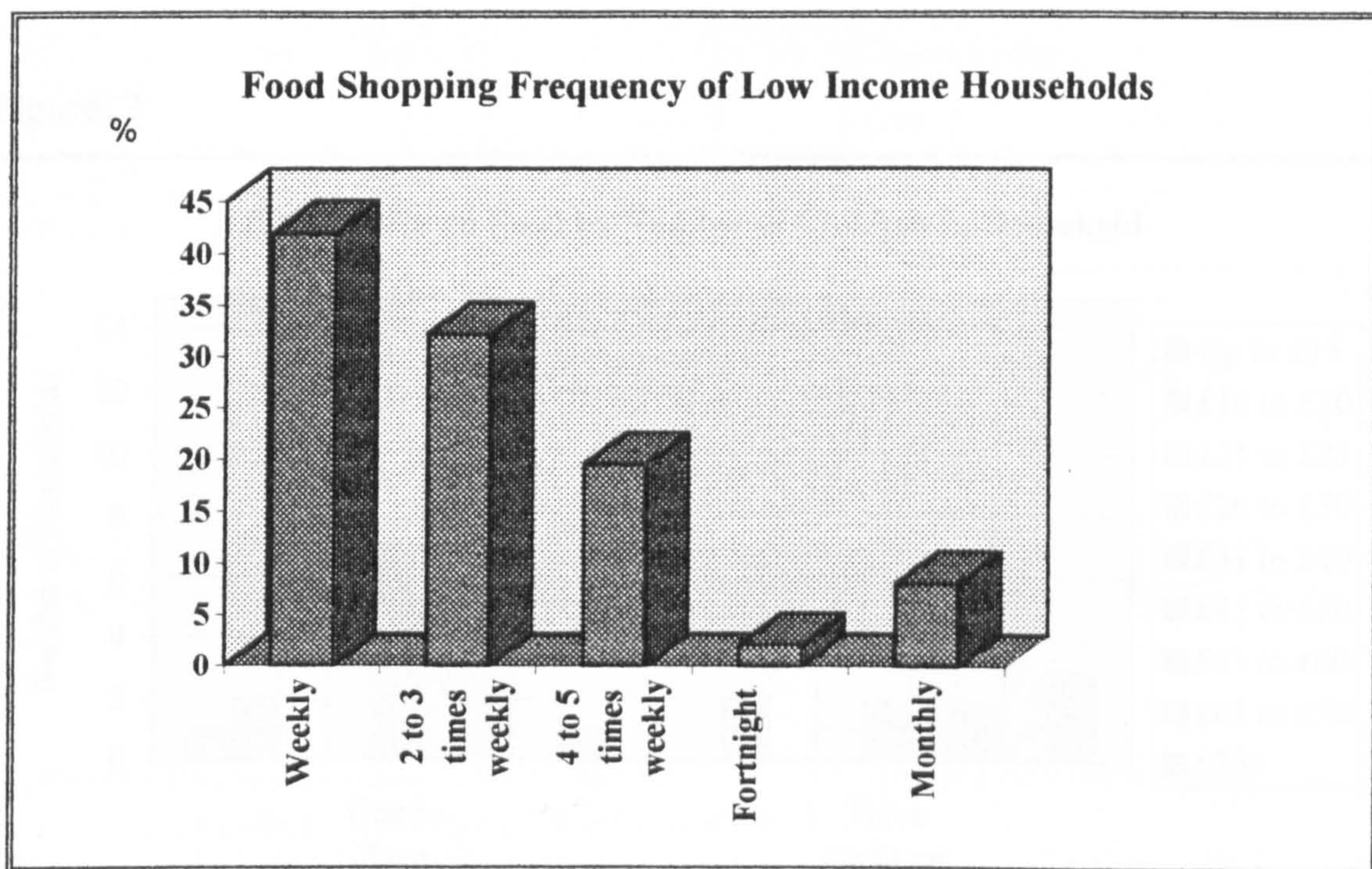
In 1899, Rowntree gathered quantitative and qualitative data as he interviewed people from house to house, he then presented the results of his appraisal of that data in uncomplicated terms. The current research, aimed to use the data to investigate the spending patterns, behaviours, and coping strategies of the low income group. The findings presented here, allow simple comparisons to be made with the Rowntree 1994 estimate and official statistics on food expenditure. Comparison by household type can provide some interesting results and trends, as well as whole sample information. However some households types within the sample were too small to generate valid comparisons, they are included for information purposes only.

Food Section

The questionnaire asked the respondents for details of their shopping practices, i.e. where they shopped for their food, fresh fruit and vegetables and how often they shopped. The sample were requested to give details of the average amounts they spent weekly on their food, alcohol and smoking needs. This data provided a background of information with which to compare the food estimates to actual expenditure and shopping habits.

The difference in shopping patterns between the households in the sample were not found to be significant, however it was observed that the majority of couples and dependants (52%) shopped weekly, whereas lone-parents with children (46%) shopped two to three times per week.

Figure 2:



Food Expenditure

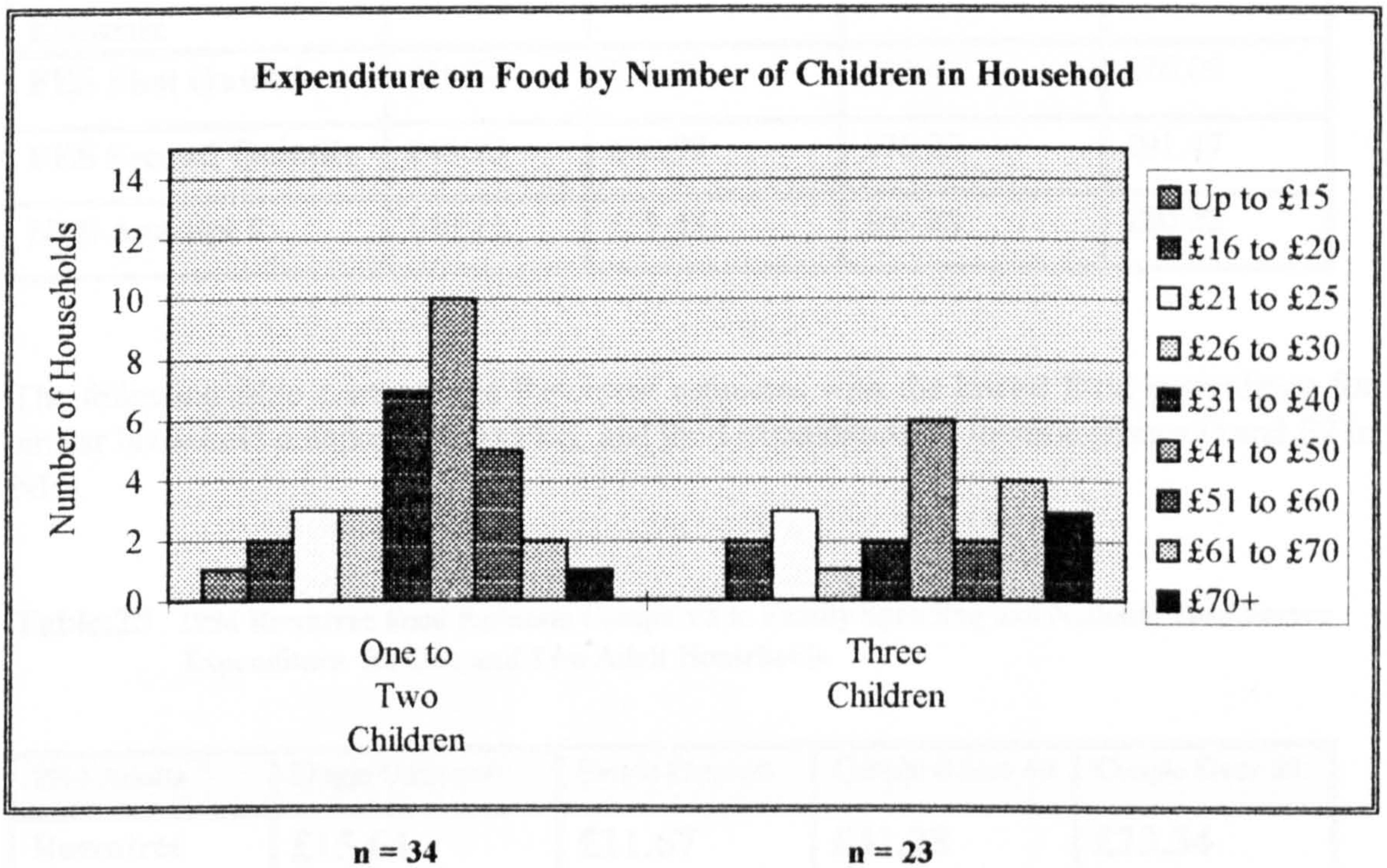
Expenditure on food per person varied between households. Compared to average expenditure taken from NFS (Inf 3/95), the average weekly expenditure per person in the UK priced during the same period as this survey was £13.37. The lowest spending amongst those surveyed in this study was in lone parents with dependent children households. These

families spent on average £11.97 per week in October 1994. Couples with children spent £12.28.

Expenditure was higher amongst adult households, with couples under 60 years of age spending on average £16.25 per person, followed by single adults under 60 of £15.42. Finally couples and singles over 60 spent on average £14.72 per person per week.

The Chi² square test of association was applied to households with children, to determine whether relationship could be found between the number of children within a household and food expenditure. No statistically significant association was apparent. It was thought that there may have been a trend if a greater sample of households had been used. $p = 0.341$

Figure: 3



The numbers of households with four or more children was too small to give a reliable result.

The following tables compare the Rowntree food estimates with the 1st and 2nd income quintiles expenditure on food, in Family Spending (1994/5) and the average expenditure as found in the National Food Survey (1994).

Table: 23 1994 Rowntree Food Estimate compared to Family Spending and National Food Survey Expenditure for Lone parent Households

1994 One Adult	One Child	Two Children	Three Children	Four Children
Rowntree Estimate	£20.79	£29.12	£39.21	£47.32
FES First Quintile	£22.28	£33.43	£44.57	£55.71
FES Second Quintile	£19.46	£29.19	£58.92	£48.65
NFS Average £	£26.74	£40.11	£53.48	£66.85

Table:24 1994 Rowntree Food Estimate compared to Family Spending and National Food Survey Expenditure for Two Adult households with children.

1994 Two Adults	One Child	Two Children	Three Children	Four Children
Rowntree Estimate	£35.22	£40.53	£49.10	£60.82
FES First Quintile	£38.04	£50.73	£63.41	£76.09
FES Second Quintile	£45.73	£60.98	£76.23	£91.47
NFS Average £	£40.11	£53.48	£66.85	£80.22

The following table compare the Rowntree estimates with the lowest food expenditure for similar household compositions in FES, and food expenditure of Income groups D and E2 in NFS.

Table:25 1994 Rowntree Food Estimate Compared to Family Spending and National Food Survey Expenditure for One and Two Adult Households

1994 Adults	Single Under 60	Single Over 60	Couple Under 60	Couple Over 60
Rowntree Estimate	£15.64	£11.67	£31.28	£23.34
FES	£18.56 #	£17.82 *	£54.50 ##	£36.26 **
NFS income group D,E2	£14.38	£14.38	£28.76	£28.76

Average age 39 Lowest income quintile; * Average age 74, >£65; ## Average age 73, state pension; ** Average age 73 state pension

Weekly Food Expenditure of the 1994 Sample

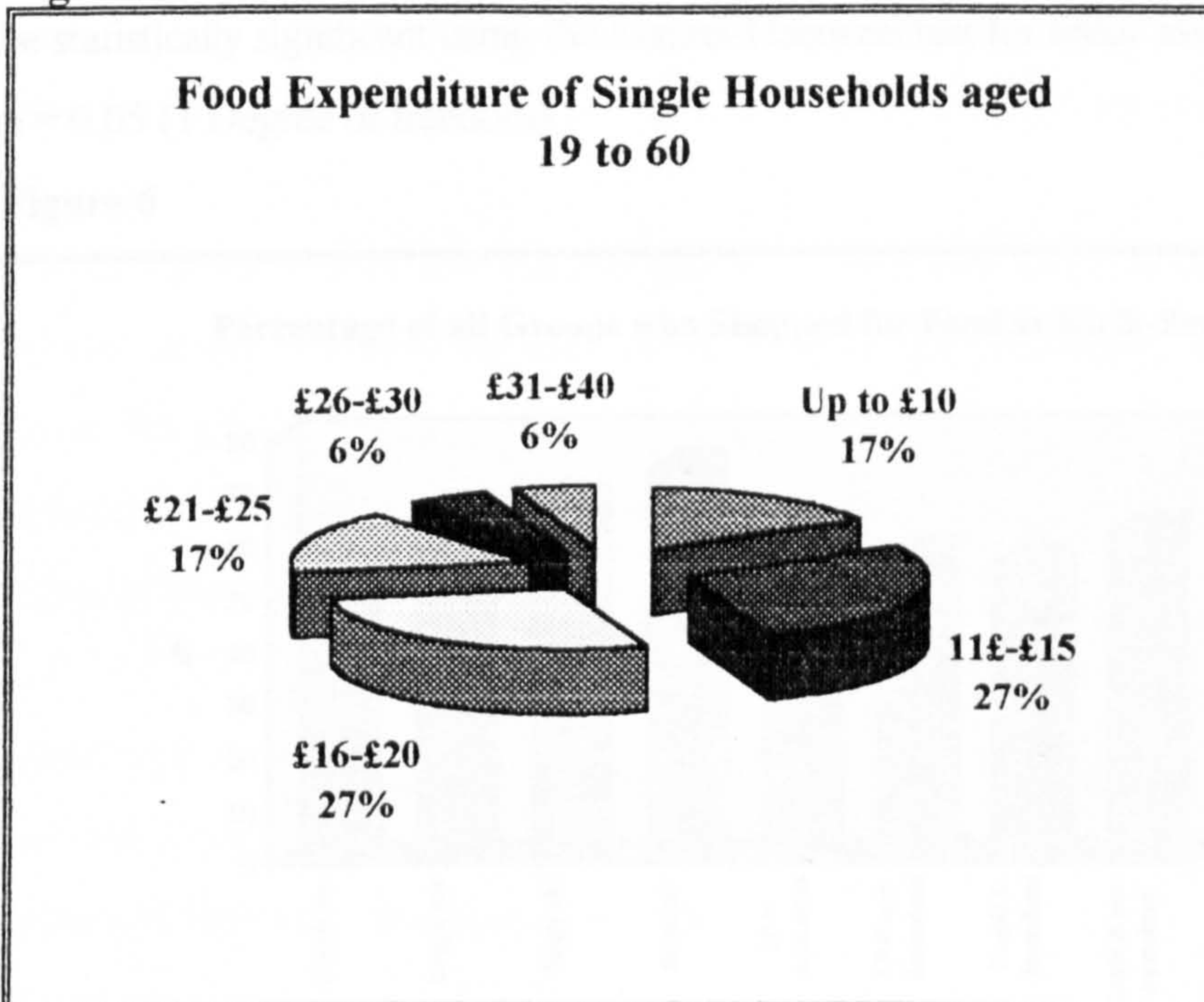
The following table was calculated to give the average weekly expenditure on food for various household types *within the study sample*. The figures below relate to the average expenditure on food per person per week by household type.

Table: 26 Weekly Food Expenditure Per Person of Study Sample, Compared with the 1994 Rowntree Food Estimate

¹ Food Expenditure Per Person/Week						
Household Type	Single 19-59	Single 60+	Couples 19-59	Couple 60+	Couple & Children	Lone parents & Children
Study Sample	£15.42	£15.40	£16.25	£14.72	£11.97	£12.28
Rowntree 1994 Dietary	£15.64	£11.67	£15.64	£11.67	£10.56	£ 9.96

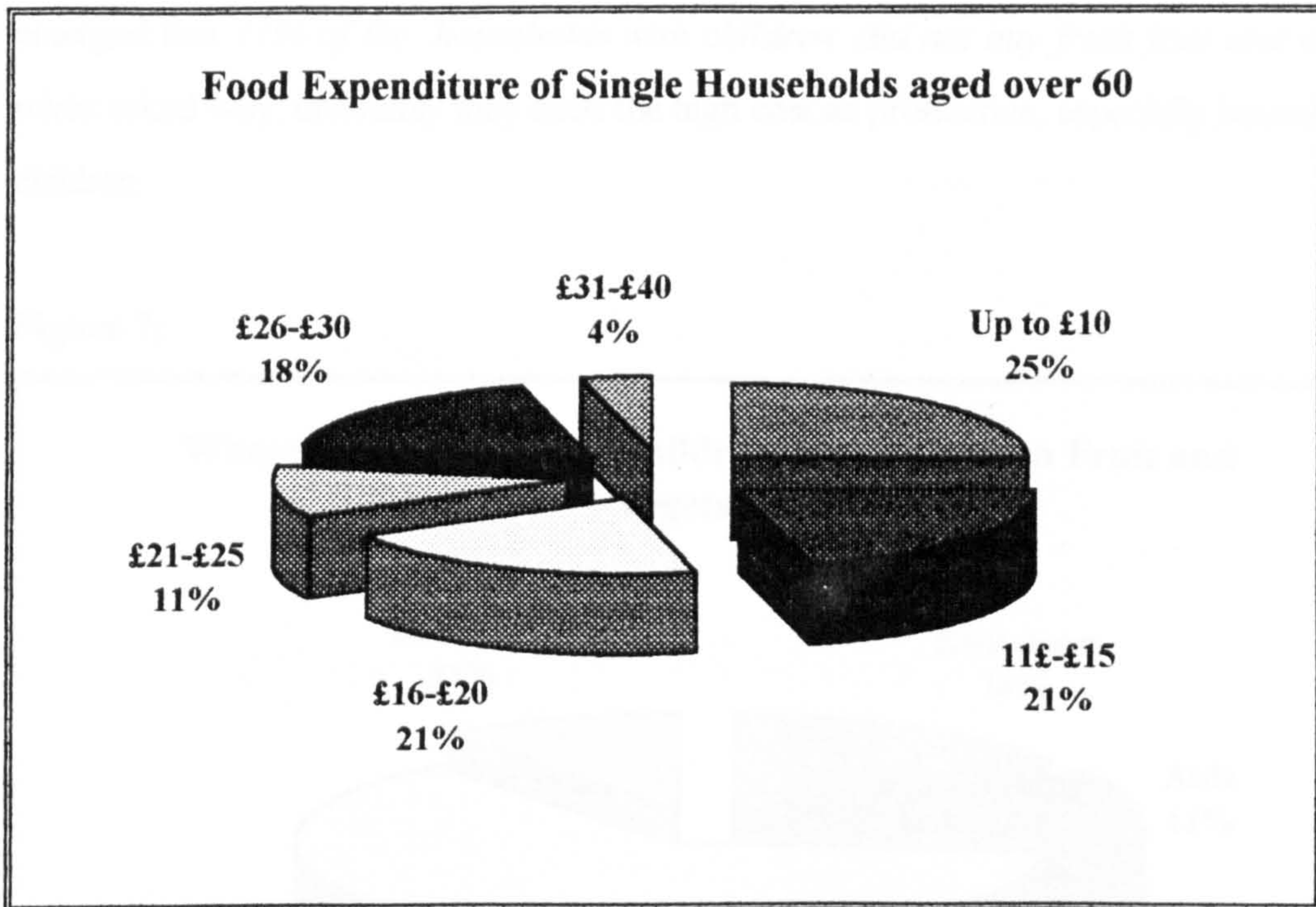
Figure 4 and 5, indicate that there appeared to be more households in the single groups over 60 that spent under £10 per week than the younger singles, however no statistically significant association was found.

Figure 4:



¹ Do not include costs of alcohol, confectionery or meals eaten outside the home.

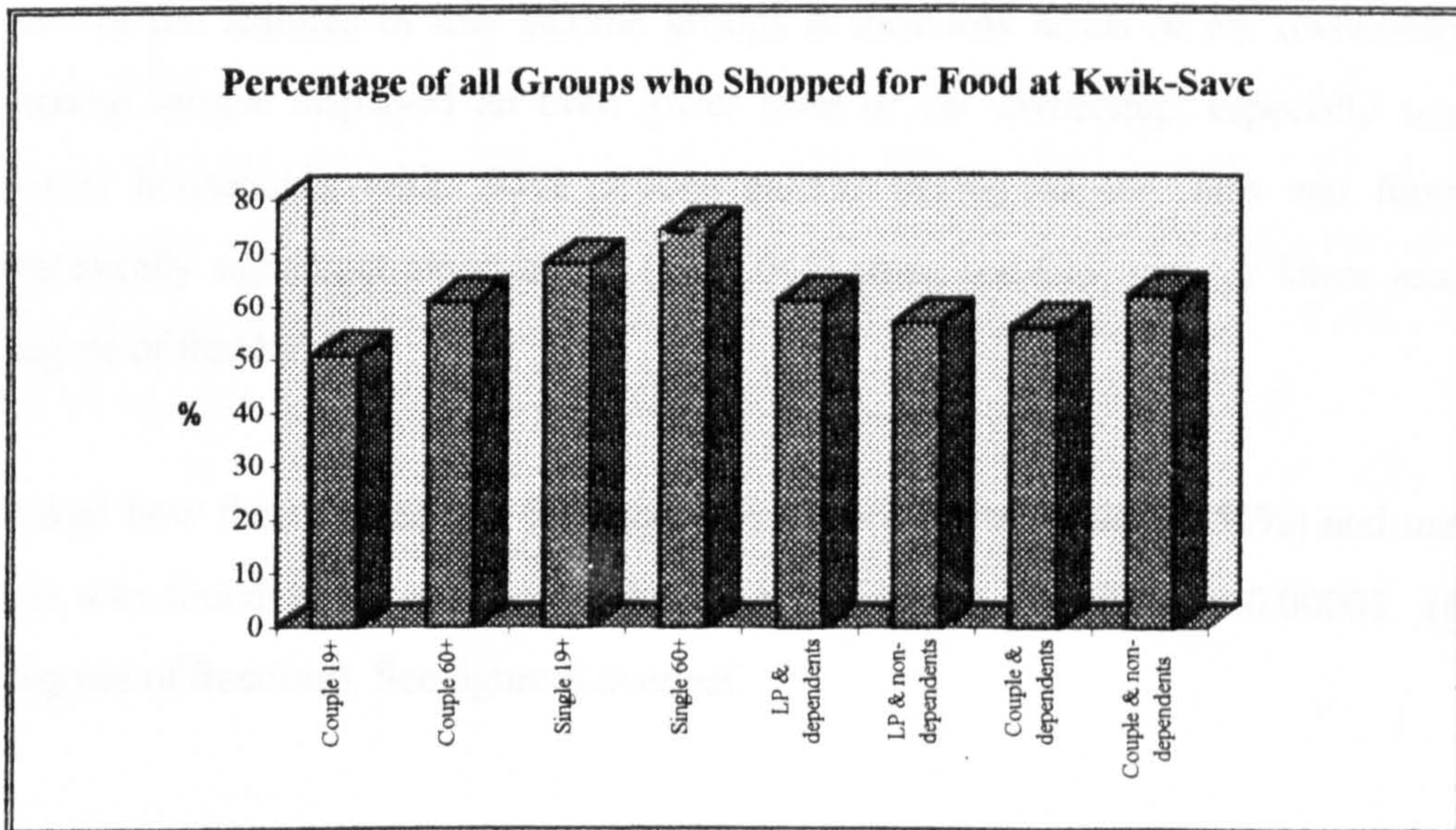
Figure 5:



Outlets Frequented by Low Income Groups

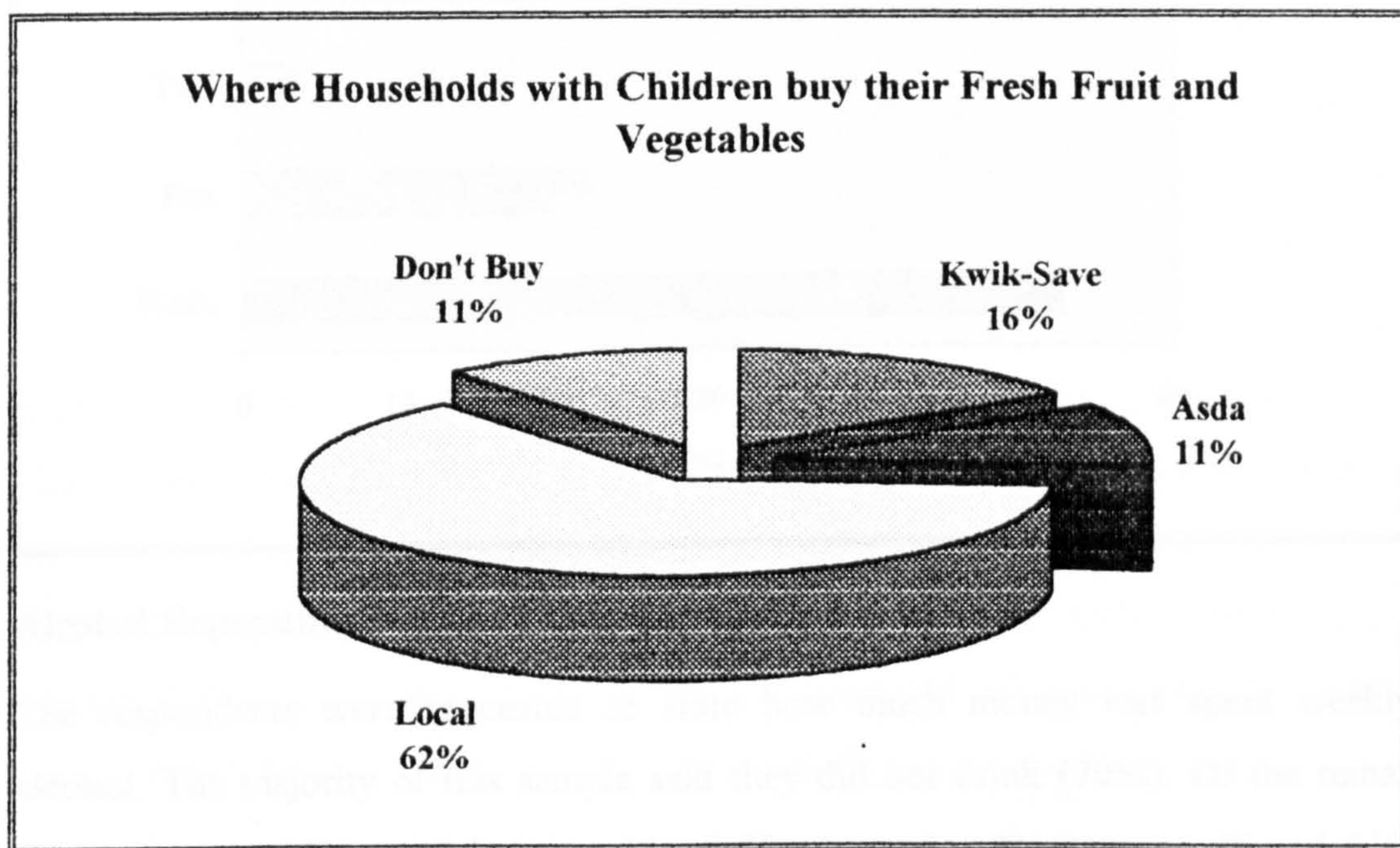
The majority of households in the sample shopped for their groceries at Kwik-Save, however there was no statistically significant association. The sample shopped for their fruit and vegetables at local stores and markets. The Chi² test was applied and the result was found to be statistically significant using the Mantel-Haenszel test for linear association, $p = 0.05$ (1 Degree of freedom).

Figure 6



An interesting feature arose from asking where people shopped for fruit and vegetables. It emerged that *11% of the households with children did not buy fresh fruit and vegetables*, when asked why, invariably they cited the high cost as prohibitive, especially households with children.

Figure 7:

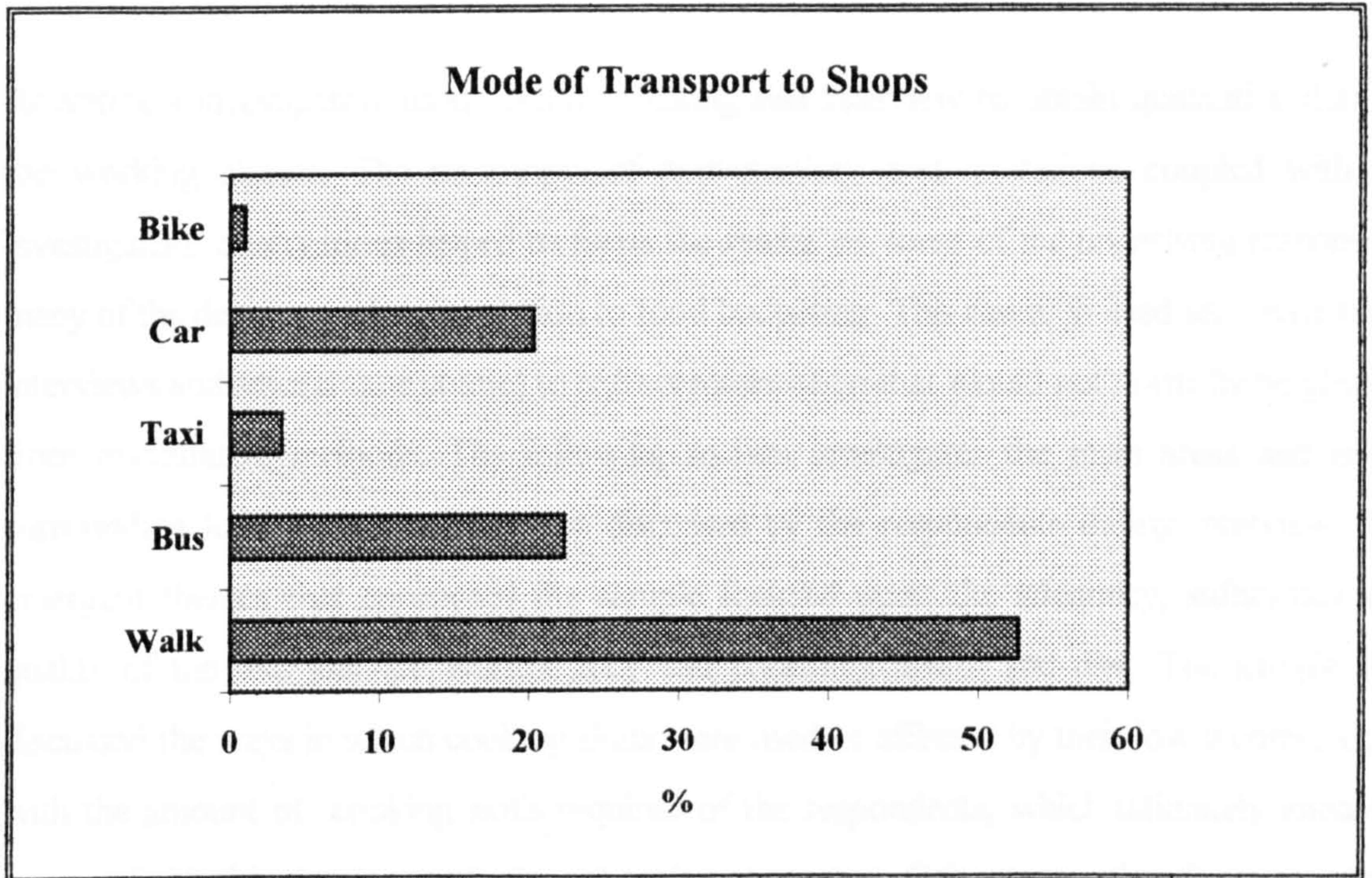


Over the whole sample, 6% did not purchase fresh fruit and vegetables.

One of the features of low income groups is their low levels of car ownership. The low income sample displayed an even lower level of car ownership, especially amongst lone parent households, with 93% of lone parents having no car. This was found to be a statistically significant association, ($p= 0.046$) using the Chi^2 test for linear association (1 degree of freedom).

Asked how they travelled to the shops the majority cited walking (52%) and use of buses, this was found to be statistically significant, using the Chi^2 test $p= 0.00001$ (Pearson, 7 degrees of freedom). See figure 8 overleaf.

Figure 8: Percentage of Low Income Households by Method of Transport to Shops



Alcohol Expenditure

The respondents were requested to state how much money was spent weekly on alcohol. The majority of this sample said they did not drink (70%). Of the remaining thirty percent, 12% spent between £1 and £5 per week, 9% between £6 and £10 and 8% between £11 and £30 on alcohol.

An observation was made that households *without* children spent more of their income on alcohol than households with children. For younger couples under sixty years of age, 23% spent between £11 and £20, and 5% between £21 and £30 per week. Whereas 17% of couples over sixty spend between £1 and £10 per week. In single households under sixty, 61% spend between £1 and £10 per week compared to 23% of older singles, 6% of the younger singles did not know how much they spent on alcohol.

Interviews

Rowntree's investigators used both note-taking and interview to obtain qualitative data on the working classes. The transcripts of conversations and quotations coupled with the investigators' observations helped to focus the reader on some of the underlying reasons for many of the decisions taken in relation to food budgeting. This research used semi-structured interviews and several case studies to extract information that would not normally be gleaned from quantitative methods. The following section investigates the main areas and issues surrounding food budgeting that was discussed by the respondents during interview. The emergent themes that concerned the sample focused upon the adequacy, sufficiency and quality of the diet and the worries they had regarding health and diet. The sample also discussed the ways in which cooking skills were used or affected by their low income, along with the amount of cooking skills required of the respondents, which ultimately impacted upon individual budgeting methods and coping strategies. Other topics that the respondents discussed highlighted the amount of help they received from their relatives and friends, either direct or indirect. Quite often the strategy of self denial of foods was quoted as a method of coping with inadequate income or a response to insufficiency of food.

The following extracts were taken from face to face interviews conducted with 20 households. Names, personal details and locations have been changed to prevent any identification of the respondents.

Sufficiency, adequacy, or quality: some causes for concern.

'We feel sorry for them in a way, even when you are poverty struck as we are, we still try to 'keep up' for them. We don't go out drinking or anything like that we'd rather stay in with them'. (C3C)

There are times when I've said to him that I don't feel like a tea, and he sees that I've given them all the tea. He'll say, "where's your tea?" and I'll have a piece of toast, that causes more trouble then, he feels guilty he says I'm starving myself, I say, "I'm not, I'm eating toast aren't I?".(C2C)

Food budgeting flexibility is used when pressing bills need to be met. A couple with a small daughter tell of how they cope, *'sometimes we are unable to buy enough food for us, me and my partner, but we always make sure that the baby has plenty, and leave other bills'*.(C2C)

'I'd rather say, go and get a pound of chops and give it to the kids... see me and him (husband) will have beans on toast. I'd rather give it to them and make sure they got fed properly than us'.(C2C)

'You have to economise all the time with meals. There's five of us but we (parents) have to sometimes do without... we both feel the children need it (food) more than us, so we give them the fruit. I'd rather do without and he'd rather do without and give to the kids'. (C2C)

'I am finding that I just can't manage..... I don't smoke or drink, and I don't eat very much either.... In fact I have been able to train myself to do without a meal in the day. I just have a meal in the evening now, simply because I can't afford to have a meal in the day.
(Single aged 27)

The respondent explains that after all the bills are set aside from their Income Support, what is left is for food, *'Sometimes we only have £20 left after we have paid for anything, so all we really do is toast and jacket potatoes or something like that, that's for all of us. Sometimes we buy a box of Cornies for them.....'* said father of two young children. He worked as a volunteer driver for a local helping agency, his wife also worked on a voluntary basis for the local Citizens Advice Bureau.

Anne lives in a one bedroom flat in an inner city area, she apologises for not being able to offer me a cup of tea, she has no milk or tea bags left today, she find two herbal tea bags in the cupboard and we drink that. *'I don't have much in today as I had to pay the landlord his rent for the month. It left me broke. What I have to do is go to friends for a cup of tea and maybe a sandwich'*. (Single mid -twenties)

Sometimes I have only had cereal in so it has been cereal for tea. Sometimes I don't have enough money for milk for the baby, and I go looking for pennies in all my bags and pockets and down the furniture. Often we have had only bread and biscuits to eat'.(LP1C)

Parents of three children explain how they have managed their resources over the years, during periods of work and unemployment,

'... if we get hungry we have a tin of soup between us...we don't have three main meals...no breakfast....a pastie or a piece of toast for dinner time, we'll probably have beans on toast tonight. Years ago we used to eat their (kids) scraps' - we'd do them a good tea, pies or pasties. I do a roast dinner on a Sunday, no matter what, usually chicken drumsticks, roast potatoes and a tin of peas - if there's no peas just the chicken and spuds'. (C3C)

Sacrificing Food Quality

Another woman told of how she has, *'...to buy the cheaper cuts of meat, you can't buy fish unless it is frozen...'*(Single over 60)

Whereas others make sacrifices in their food choices, *'I have to buy rubbish like fish fingers, it's crap too. Meat, I can't afford, it's too dear. I feel awful'*. This mother only spends £25 per week on food. (LP1C)

One mother told of how her mother helps her buy her food every week. Some weeks budgeting can be very difficult and this is handled in various ways, *'I buy cheaper food like beefburgers, chips, eggs, stuff like that'*. (LP1C)

An interview started with the husband of a three child family and taken over by his wife. His attitude to being on low income was that his families food needs were not being met adequately,

'We can only buy 'shite' food not good stuff'. What do you mean? 'well it's chips with everything, cheapest food'. (C2C)

' You can only get meat once a week if you are lucky. A typical tea for us is chips with something'.

'Fruit and veg are too dear, I don't eat any fruit myself', (LP1C)

After milk bills and catalogues are paid another woman told of how she was lucky to have £20 left for food for herself and her two children. ***'I try to eat as healthily as I can, I know I could be feeding them better. I buy them a packet of crisps and an apple if they don't eat their school dinners. In school they give them 'Smash' potatoes and neither of them will eat that...'. (LP2C)***

Filling up on stodgy foods such as toast, bread, chips and pasta were coping strategies designed to fulfil satiety needs. ***'I buy plenty of potatoes and fill them up with bread and potatoes'. (LP1C)***

The job of balancing the variables of food wants, needs, and perceptions of a healthy diet when managing on a low income can be a worrying burden for women.

'I would like to buy my children better food, but I cannot afford to' said one woman. (C2C)

'Well with food some weeks you have to cut back don't you, just eat egg and chips- meat is expensive'. (C3C)

'Sometimes we are a bit skint so I say its chips and eggs and they have to accept, we have to accept it.' (C2C)

Certain foods appear to be dropped completely from the regular food shopping when incomes are reduced, in this household because the husband is doing the shopping he makes food choices based upon economic factors whereas the wife intimates that she probably would choose to buy a little of what she fancied i.e., fresh ham rather tinned. The wife spoke first *'I like nice cooked meats for a snack, but we don't get that now'*

'The only thing we are consistent with is we buy a chicken every week, because I believe that it is good for you, and it's not red meat, but we don't buy red meat anymore, it's very fatty isn't it?', 'well' said the wife, *'not if you buy the lean stuff and lets face it you can get fed up with too much chicken'*. (Couple over 60)

A couple were in poor health at the time of interview and most of the shopping had been taken over by the husband. why?, the man takes over, *'well those days of being liberal with your food expenditure are over, the economic sanctions which are applied against you, mitigate against you, in the sense that you can't buy the food which you really want to buy'*. (Couple over 60)

It was far more common to cite quality of food as one which caused concern. When asked what she would do if she had extra income she mother replied, *'If I had a bit more money I would probably spend it on better food, my food is always my priority. I mean not so much for me, cause I live on cheap stuff, stodge, a sandwich or a pastie. We'll have tinned spaghetti for dinner or soup for dinner or if he wants, a sausage roll or chips from the chippy'*. (LP1C)

A lone parent with a six year old son explains her food choices ,

'I sometimes have to cut down and get cheaper food, I mean I like to buy some sort of meat or chops. I don't cut down on what he eats, I buy him something decent but I won't have anything, I like to do him a dinner, I like to give him veg. I'm lucky in that way because he will eat it, I like him to eat plenty of fruit but I won't have it. I don't have

anything like that, basically because I can't afford it. I might buy a few biscuits or a cake, and I might have a couple, but basically they are his,..'

Do you consider that you are eating a healthy diet? *'Oh aye, yes, I'm a good eater'*. But she talks of how it is getting more difficult to manage.

Out of the discussions among the pensioners, only one couple said that *'they enjoyed a rich variety of foods'*.

For others food is given top priority, *'I make sure I've got plenty in, food is too important'*.

Some weeks are worse than others in terms of demands on resources, often it is food that is the only elastic item in the budget, so in times of particular hardship food has to be cut back on. Some women are able to utilise to the full their expertise and knowledge to provide nutritious foods on a limited income, whereas for others who may not be so experienced satiety has to take precedence over nutritional quality.

'...if am short I cut down by getting chicken portions, out of 4lb of chicken I'd make a few meals, curry, soup, and with the meat that is left I will make chicken and fried rice. I made soup yesterday and there is a big tub of it left now, that will go in the freezer or Joe might even say, 'I'll have that'. (C4C)

'We have meat, it is not the best cuts I must admit, if I buy liver I always buy the cheaper liver. I don't buy the best, always buy the cheaper, always takes a little longer to cook but I find it does the job'. (C4C)

'I can't buy a joint, we haven't had one for ages, we just have chops or something for Sunday dinner, or I will get a chicken. I used to buy lamb and everything when he was here (husband).(Lone parent and adult son)

' Now the things we used to buy before, say luxury items - I mean, I know food is not a luxury item, but there are luxury items within foods like fresh ham and fresh turkey

which we used to be able to afford -we find we can't afford now. But we can still buy it now but in the tinned form from the KwikSave'. The wife interrupts, 'but it doesn't taste as good as fresh'. (Couple over 60)

A single pensioner reflects into the past to make some comparisons and comment on her current situation, *'When I look back to the 1930's people didn't have much, but my mother used to say that the food was cheap, but this is the opposite isn't it? They (government) have you both ways now, you are either getting drops in your money or you are getting less money and the government say inflation is going down, its not going down every time you go to the shops, something has gone up, so its a load of rubbish. The 30's were hard times, and I don't think things have improved much'.*

Direct and Indirect Help with the Food Budget

It was an emerging pattern among the respondents that familial help was the only way some of the families could manage from week to week.

One young mother who was on a college course told of how her mother bought her a hamper each Christmas, her mother also came around quite often on the pretext that *'she has cooked too much of a pan of stew or something'.*

Invitations to eat at the parents home is another way of cutting down on food costs, *'I go to their home for meals nearly every weekend'* said one lone parent. She went on to inform the researcher that her parents grow their own fruit and vegetables and then give them to their daughter, *'if it wasn't for their support I don't know what I would do'.*

Practical help comes in many forms, *'yes I do get help with my food. My mum buys best ham for my daughters packed lunch box'.(C1C)*

Whilst not directly helping with the food budget, help in other forms allows the households to be able to spend more on food, *'my mum helps out, she buys me some extra bits, toiletries, tights'. (C3C)*

Food is often given as a small gift, nevertheless it is a help for many families. *'Sometimes my mother in law sends down crisps and sweets for the children or a packet of bacon'*. (C3C)

'...both sets of parents help us buy food, my mother brings up meat and his parents fetch fruit and vegetables'. (C2C)

Helping Out

Extolling the virtues of her sons another pensioner said, *'I've got two good lads,.... the daughter in law sends things up for me'*. How much of this help was generated due to the perception that their parents were not eating adequately due to financial restraints or that they were not able, due to ill health or disability to provide sufficiently for their needs was not explored, however it is believed that there could be a combination of factors relating to either explanation or both.

Households that comprised of either one or both parents and non-dependant children found that they were supplemented in their food budget. *'my older children help out, lend me money for a bit of food'*.

A young couple in their twenties also *'go to [their] mothers and she gives us a meal, and then she fills a bag up with tins of food'*.

Ill health had reversed the financial fortunes of this couple who had undergone hard times just months previously. The extra help afforded by certain benefits had helped them to purchase items they once thought of as luxuries i.e., eating out. *'...our children were good to us though, we never told them but they knew we had nothing...they would come around and say, here, we made too much of this...and they would bring us a nice meal up'*. Sometimes they would take us out for a meal...so if we hadn't had these sort of nice things happening to us now and again it would have been a bigger struggle still'

A lone parent with a nineteen year old son found that things were quite difficult , *'I sometimes get help from my mum'*.

Family support was reversed from parents to offspring back to parents especially for pensioners. The reversal of support was now coming from sons and daughters to their parents as opposed from parents to children. *'...my daughter comes up once a month and she takes me to the Asda, she won't let me pay for it'*.

Another couple in their sixties told of how their *'...daughter sends some food around, she only lives around the corner'*.

Another working mum, whose husband is unemployed tells of how her father has his own Chinese takeaway, *'I get my vegetables off my Dads' allotment and he sometimes brings me rice and meat along, but not all of the time'*.(C3C)

Do you have family who can help you out ? *'I have family, but I don't get on with them, I would never ask them for anything, I have never asked for anything since I left home seven years ago. Generally I can manage, I actually don't mind so much being hungry, you sort of get used to it. At least I can jump a bus and go to a friends,*

Both parents smoke and are often helped *'in kind'* by their respective employers the father with the occasional packet of cigarettes from his employer. The mother sometimes gets *'treated'* , colleagues buy her a lunchtime sandwich when she is on duty. *'I roll my own (cigarettes) and my wife does, we spend about a tenner between us'*

An interview with a mother of four gave a different perspective on how knowledge and experience can influence the types of meals on offer. She also offers an insight into family support as she talks of how she is still providing for her children who no longer live with her, out of her limited income.

'I have four children, two are grown up and two with me now... I can do wonders with a bag of chicken, ...last week it was mince... I thought, our Andy (older son) will be up here, skint,

(He's unemployed). I only had a bag of mince and loads of veg in, so I made a few pies out of that. One for us, one for the freezer and two little ones....I gave him (son) one for now and one for tomorrow.

Food skills

'I buy coley, you know, the cheap fish, and boil the potatoes, I put sage in and make them into fishcakes, I make the breadcrumbs myself. To be honest I don't buy much frozen stuff, I buy day to day. I think when you come from a big family I think you learn how to make a little go a long way, say, a pan of scouse'.

Although the mothers in the sample were the most influential in determining food choices, some partners bring to the relationship their own preferences. *'...my fella goes mad if I buy frozen pies, he'd have a fit, but he will sit and enjoy a home made pie'.* Clearly this type of traditional cooking is time consuming and can limit the time spent on other pursuits for many women. *'If I was working or had part time job I wouldn't want to spend time in the kitchen'.*

Fruit and Vegetable Consumption

A father explains where and how the money is spent on food, for his wife and two children, *'...we shop daily at local shops and now and again we go to KwikSave. We don't buy a lot of fruit and vegetables as we need the money for bread ...when we buy fruit it gets eaten straight away so we don't bother much. I do this [drive] voluntary, so I have to find the tax and insurance but they pay my petrol costs.*

'We don't have fruit every day of the week...my mum sends two bags of fruit down each week, but I can't afford to go to the shops and buy fruit. If there is fruit in the house, he, (husband) says, "leave that for the kids", if I had more money I would buy more fruit'.

Do you buy much fruit and vegetables. *'Well I buy some fruit because I collapsed on the bus a few weeks ago and they think I have got gallstones. I'm waiting to go in for an investigation. I am on a low fat diet I have to eat plenty of fruit. When you*

are on a low fat diet you have to buy stuff which is a little bit dearer. I had to have that low fat margarine, so I buy that for myself and just buy him half a pound of butter. I have to buy him the butter. You have to pay extra like for that brown bread (wholemeal?) yes, I buy a small one for myself. Before I could eat anything, but I can't now. So that is costing me more because I have got to buy different things, whereas before I could buy something for both of us, I can't now. It costs extra doesn't it? (LP&Ndep)

I try to to at least buy a couple of bananas and a pound of apples so at least they have a taste of fruit even if I can't give it to them every day'. (LP2C)

Asked what would he spend any extra money on given the chance, a father of two replied, '*... If I had any extra money I would spend it on food... her (wife's) mother gave us a turkey*'.

Health

The relationship between health and nutritious food is one which provides many mothers with dilemmas on what foods to purchase and what meals to serve. Families have many different food needs some of which are related to health problems.

'Well, I've got varicose veins, my akles swell up. They (Doctors) sent me to the hospital to find out why, I told them I don't smoke or drink. The doctor said that if it wasn't for my weight I'd be very healthy. He said I should try and get the weight off. But there is no way I can go out and buy, say fish, for myself or a little lamb chop. I have to eat what is in the house. I can afford to eat and I,... well the kids have the fruit and vegetables. I couldn't afford to buy anything different, I mean if it's a pan of scouse then we all have that pan of scouse. I couldn't give them scouse and then do myself something like a chop. I don't buy lamb chops because they are not cheap, so really you can't afford to go on diets. Some may say, "you're on Income support, you shouldn't be overweight", but we have to eat what we do. (CAC)

'I have to give him a decent meal but I can't eat the same... I can't have chips now, it makes me ill. I have jacket potatoes more now...Its dearer to eat healthy food. I get skimmed milk and it's dearer. I used to eat a lot of cheese and I can't eat that now. I don't buy a lot of biscuits now to offer anyone, they are too expensive, I don't buy them. Now and then the girlfriend brings a couple of packets in for him. I have a decent tea like a jacket potato or some mashed potato and a vegi-burger and a bit of cabbage. I will have a sandwich for my dinner or a piece of toast, I don't eat much.... I haven't been able to get a joint for the Sunday dinner in ages'. (Lone parent and adult son)

'All my kids are slim, in fact my daughter is underweight. I had my cholesterol taken at the hospital and it worried me, but it was normal. I do worry for the kids though, I have to make what changes I can. I very rarely make chips, I do pastas and rice and I get the wok out and do stir frys'. (C3C)

'Our kids love their tea and toast supper and for years I could never afford butter, so I used a lot of spread like Stork. And I was thinking, I used a lot of it, and I should have been using the polyunsaturate type and it's dear compared to ordinary margarine. So anyway, I bought the Vitalite. I get paid every two weeks and I buy a big tub of Vitalite'. (C2C)

Budgeting on Low Income

When asked about food expenditure this mother of an adult son replied , *'Well it varies, I spend £15 to £20 on food, I have had to cut down a lot on food. He's (son) not fussy really he will have anything you know'*.

A Lone parent illustrated how, with the help of her mother she was able to make her money stretch the week out,

'...by Saturday or Sunday the money has gone, so you need to have something for your child basically. Before Christmas I was borrowing every week off my mum, but she is not well off herself... but I always pay it back I never borrow and not pay it back... but I was borrowing every week. So after Christmas I told her I was going to give her so much money to mind for me, and then I know I can go on a Saturday and get my money for the weekend, otherwise I haven't got a bean. So I manage a lot better now, like tonight she will give me £20 back and that will do us till Monday. Its a few bob and I can stock my cupboards up for the weekend'.

Prioritising

Food budgeting is inextricably linked up with other parts of the household budget. This point emerged from many of the sample of how they cut down on food in order to pay a bill or how they would sooner go into arrears in order to have enough food in. *'well, the cigs are the first thing to go. I cut down on the electric, biscuits and crisps cos they are not necessary'*. (LP1C)

Another mother explains how her husband does not expect to just go and help himself to food but knows to always ask his wife first, *'If he goes to the cupboard for something to eat, maybe for some cereal, he asks me if is it alright if he has some cereal, because he knows it is for the kids... the kids don't eat breakfast, but they will eat cereal'*. (C3C)

Good cooking skills also help to stretch the budget further, *I try to do a proper tea each day. I am doing cod in butter sauce tonight, cause he likes that. He is getting into pasta now, we have spuds a lot too and I like to do different things cause we get fed up with the same old*

things. I do Irish stews and things with mince, its not expensive but you can make a decent meal. Some nights I might open a tin of burgers in the gravy and do a few chips for him, he likes them and peas. (CAC)

Resources

A broken refrigerator had caused problems for another mother, she is unable to replace it.

'With no fridge I have had to go and buy fresh every day, so I am out all the time. If I had a fridge then I could stock up on a Monday and then I would know where I am up to. I have to buy a lot of tins which I don't like doing. When I had a freezer I could get it all for a week. Its very awkward now really, cause I'm going out every day and buying stuff and it gets expensive. But when the summer comes there is no way I can manage, I'm going to have to look around for a second-hand one'.

Special Dietary Needs

Single mother co-habiting with father has two children one of whom is a diabetic.

'I have to spend £60 per week, that is because of the diet, he has to eat healthy, whole meal bread, low fat spread, low fat cheeses, artificial sweeteners, he can't have any sugar on his food - that's expensive - he has to have cereals. He eats the healthiest, we eat whatever. He can't eat chips. He has to have wholemeal pasta, rice. I'd save a good £30 if he wasn't a diabetic, I've done it. ... the wholemeal bread is so expensive, low cal drinks are a lot more expensive. He can eat cheeses freely, so I buy the light Dairylea and low fat crisps, for his lunch box. He was on lunch box and well Francis felt left out, but I am glad she has gone on free dinners now because it has helped me out. I was going through four loaves in a couple of days, you wouldn't think a four and six year old would eat so much bread but Carl has to have bread morning, dinner time, tea, snack time, he has to eat every couple of hours. I have to shop at the Asda that is the only place I can get all this stuff for Carl, but I try to shop for the household stuff out of the KwikSave'. (LP2C)

I have to eat stuff that wont upset my stomach , I have a Hiatus Hernia. I like fresh salads though. The diet I have to be on is very like a vegetarian diet with fresh meat, fish and salads. Its more expensive mind, Sid eats a normal English meal . I have salad or fish,

/tuna. ...We walk to the shops we don't have a car any more'. This couple under sixty years of age also found that food budgeting on a limited income was one of their main causes of worry. 'Well he has a bowel condition and he needs special dinners, these cost more...we sometimes go to our daughters for a Sunday lunch'. (Couple over 60)

Similar problems and concerns of households with children were echoed in all the interviews. The main concerns were the ability to provide enough food, as well as the nutritional adequacy of the food. The skill base of the sample was clearly an influence on the types of meals produced. Extraordinary efforts by some to make a little go a long way were prevalent in the interviews. However some felt unable to make healthy choices due to lack of income.

The diminishing status of food skills teaching brings the inevitable consequences of reliance on convenience foods for many. However some have had the skills and knowledge passed down from mothers to daughters which in times of hardship are utilised to their fullest in order to eke out the most from the income.

'I'm lucky, I like cooking...lots of casseroles and cakes. I've always done it, my mother used to do it. But when I'm really short, it's the meat that is the first to go and biscuits. There's only me that likes coffee, and I only like Nescafe, and it's £1.60 a jar so I have to wait until I feel a bit flush and then I'll treat myself to a jar'. (LP3C)

The importance of meat in the diet is one which emerged quite often, *'I can no longer afford to buy red meat such as chops and steak'* said a married mother of two, *'I buy one chicken each week and maybe some mince,...these are the most economical. I know we should be eating wholemeal bread for example...I tend to buy cheap white bread, not wholemeal'. (C2C)*

Another mother who had a teaching degree had become unemployed and unable to work through ill-health. She had been exploring the issue of changing the whole families diet over to vegetarianism. , *'...well we don't eat meat at all now...the last two weeks the food bill has been in the region of £45 each week...that is more than I can really afford...I decide*

that it was no good doing one meal for one, (daughter is already vegetarian) and another one for the rest of us so we are all on it now'. (LP3C)

She spoke of how she just treats Christmas like any other day, 'I just cried all Christmas Eve...we sat down to chips and eggs on Christmas day....my mum had us all round on boxing day for a proper dinner...you get through it... you get over it. I keep telling myself we were worse off when we were with him (violent husband)'. (LP3C)

For some families the day to day food management swings from crisis to crisis. One lone parent of two children told of how she had refused to name the father of her second child and how this had resulted in a benefit reduction. Her money regularly ran out before her next money was due. She showed me the contents of her food cupboard, just three tins of processed peas. She had been in a desperate state when she called into the local welfare clinic to explain she had no baby food and no money with which to purchase any. *'They gave me 24 tins of baby fisherman's pie for him, it had reached its sell by date. It's a good job he likes it'.*

With no pay rise for the last three years, combined with a growing family whose needs were becoming more and more expensive, the parents of three children felt that they were often the forgotten people, those who worked for low pay but who still had to find all the other expenses such as prescription charges, glasses costs etc. *'I have a stomach complaint and I need to be on tablets every month, but at five pound a go I sometimes have to wait until I can get the money together, because if I spend it on the tablets then I can't afford to buy the food. (C3C)*

I have to have certain foods, not fatty, more fresh salads and good quality foods, but it's virtually impossible. Often it is what I can afford. These (referring to the children) are looking for food all the time, I can't seem to fill them up. My son went to the fridge the other day and said "why is there never any decent food in here?". Well that really hurts me, I know he compares with his friends who have two parents working and often he does stay to have his meals there. It makes me feel bad, as he never brings his friends here for a snack

- probably because we don't have the same types of food or even enough of it to make extra meals'. (C2C)

The budgeting strategies extend to partners and children who make sacrifices daily in order to stretch out their incomes. One husband told of how he had for the last three years taken sandwiches for his lunch, although he admitted that he often felt like going to the canteen for a hot meal, *'...but at £1.50 a day....and it would be nearly a tenner if I had a cup of tea as well...I just hand over my wages to the wife, I don't have any money to call my own, we just work together like that'*. His two eldest children both have part time week-end jobs, this helps them to be able join in with their friends on trips to MacDonalDs, and avoids the stigma of not being able to buy a can of coke at lunch time.

Their mother gives them £1 each for their dinner, *'I know it must look bad giving them only £1 but they also need bus-fares of £1 to get to school so fares and food come to £10 each week...I do worry if they are eating enough though and I do try to make them eat a decent meal. I make stews and spaghettis, but I can't say they are fussy on them, they would really prefer a plate of bacon eggs and chips but I try not to give too many of these types of meal as they are too fatty'*.

Travel costs can prohibit more economical food shopping. Access to good quality food shopping is deemed to play an important role in the acquisition of 'healthy' food, *'..well, take milk for instance in Asda it is only 89p for four pints, but here, I have to pay £1.09. If I go to Asda it costs me 55p each way on the bus, so I shop here. Another thing is that I can't afford to go to a supermarket and get it all at once...I would need a calculator'* (Single mid forties).

'I generally spend between £15 to £20 a week for food for me and the baby. I go to Asda for my food, I can get a good variety of baby dinners there. I don't really buy meat much, except for a chicken sometimes or maybe some mince. I do buy plenty of fresh fruit and vegetables though, I think it is important. I don't give the baby sweets or soft drinks but I like her to have fruit. (LP1C)

She then goes on to talk of how she can often run out of money if either a bill has come in or the baby needs disposable nappies or creams.

A middle aged man was initially asked to take part in an interview when he was in the waiting room of Welfare advice centre. Previously an Ships Engineer from a once thriving shipyard the respondent and his wife had both worked until Sid took ill and had to leave due to his disability, his wife was made redundant soon after. He remarked on how they *'managed...not great'* but there was enough to *'get by'*.

How much do you generally spend on food?, *'About £35 a week for food. I don't get any other help... I go out daily for my milk and bread and fresh stuff ;*

'You just have to live by your means don't you. ... I pay £15 on food, but then you have got your household stuff you have got washing powder, toilet roll so I don't have a lot left. What I used to do for food when we were both working was I'd go to the Pioneer and load up, my cupboard would be packed with tins of this and that... but I have to go buy it now as I need it. I go shopping everyday now, I buy a loaf ...I just buy as I need'. Is it cheaper to do that? 'No not really, I think it costs me a bit more to do that. It's better if I could buy it all together but I just can't do that now. Sometimes my freezer is empty, he (son) will say "there nothing in this freezer", so I have to get a few bits when I get my pension'. Have you ever been without food ?. ' No I can't say I've ever been that bad, I never get that bad....I used to most of my shopping at the Pioneer but it is getting too dear now so I have started going to the KwikSave. I think KwikSave are the cheapest'.

For pensioner such as Helen and Edna the pursuit of pastimes would be unthinkable. The priority for them at their time of life is to keep warm and fed and to be able to pay their bills. (Edna, Single Pensioner), *'...They are very good (Kwik-save), I mean 5p on an article if you're getting quite a few, it adds up'.*

How much do you spend on your food. *'Well it depends some weeks I spend more than others... for instance my porridge has gone, its nearly down and that's a pound to start with.*

Then a loaf of bread is nearly 50p isn't it?, I have porridge every day, I like it, I put brown sugar on it.for lunch I sometimes I have a banana and brown bread and butter and a cup of coffee, and I make a little bit of dinner every night. I went to Kwik-Save this morning and I got a tiny little breast of chicken, it only cost me 69p, I'll make that do twice. I will do that with a little bit of onion and carrots. I do it in a little omelette pan, I steam it and I do it slowly. Tomorrow I will have the half of breast with a bit of tomato and hard boiled egg and a bit of salad.

She talks about how she misses cooking for her husband who died two years ago. *'Its very difficult cooking for one... sometimes it doesn't seem worth it, but you have to keep up. I like fish but it is very dear. Some weeks I spend £5 on food and some weeks it goes up to £7. I sometimes have a tin of soup and I make it do me twice, I put some milk in it. Is soup a main meal for you ?....' Yes soup and toast and perhaps a cup of coffee and a teacake or crackers.*

Helen, another single pensioner was divorced fifteen years ago, she worked voluntarily in a charity shop three mornings each week. *' I mainly shop in the 'Kwikky' (Kwik-Save), I get the odds and ends that I need. I get banana and grapes and apples, and cabbage.*

The tensions of living on low income can pervade into all areas of the household budget. Efforts to look for work are often hampered by low income. *'If we buy the two papers to look for a job then that's the price of a pint of milk, gone'. (C3C)*

Another mother explains how her children react to her shopping in a low cost food store, *'Even the cost of milk varies, it's cheaper in Netto than the shop. The kids hate me going into the Netto. I'd sooner shop in the KwikSave, just nice to be able to go in there. Tinned beans are cheaper in the Netto and the potatoes aren't bad.*

Some pensioners utilise the services offer by such organisations as Age Concern, *'It helps to come to places like this (referring to tea rooms in Liverpool). A cup of tea and a toasted teacake costs 65p, they also provide small snacks such as cheese, beans or*

bacon on toast for a small cost. Many of the pensioners come into the tea-room regularly and sometimes spend quite some time there talking, getting warm and having a snack and a cup of tea.

Other pensioners weigh up the cost of preparing and cooking a traditional Sunday roast and occasionally opt for 'a treat' and 'eat out', *'now and again we say "oh blow the cooking this Sunday", and we'll go and get something out'*.

Finally, people tend to evaluate their position in society with reference to others, this single woman had been explaining how she had no food in her home and how she had trained her stomach not to expect a midday meal. She felt quite well off as she had a flat and was relatively happy with her life, she perceived her poverty to be less severe for her than for others in society, *'It is the homeless I feel sorry for, sleeping out in this weather... where do they eat?'*

The information presented gives an insight into the day to day experiences of households on low income. Shortage of food seems to be felt more acutely by households with children, those very households who spend less per person than others in this study. Many instances were given where respondents actively ruled out food from their daily routine at certain times of the day, whilst others cited tea and tea toast for main meals. It was often the case that parents would curb their own consumption of foods to give to their children. Food quality was also raised as an issue, with many interviewees feeling that their food quality was affecting their health, often choosing to eat the lower quality food to give the better quality to partners or children.

Help from family and friends emerged as a coping strategy for many of the households. This was not confined to within any particular age group, indeed older parents would often receive food from grown up children, as well as young families with children being helped with food 'parcels' from grandparents. More organised help was used by older people who used cafe facilities run by Age Concern, indeed many of the older age groups attend luncheon clubs run by the agency where they can eat a three course meal for only £1.

Topics focused around health and diet formed the backdrop to many of the responses given. It was quite obvious from the replies that the issues of food quality and adequacy were paramount in the rationalising decision making process some of the respondents made. What can be gleaned from these discussions were that people knew what foods were 'healthy' they simply could not in many cases afford to eat them 'all the time'. Instead a series of cutbacks in quality, quantity and nutritional adequacy were made in order to 'manage' this component of the household budget.

Introduction

This section has been concerned with constructing a 'Rowntree' minimum food budget for the 1990's. The first objective was to use the methods used by Rowntree and gather information from a sample of low income households. Secondly, the study followed the precedent set by Rowntree of defining minimum estimates for the food budget, based upon nutritional adequacy and minimum cost.

The investigation found that the households displayed similar characteristics to other low income groups i.e., they had low car ownership, however, their deprivation seemed to be more acute than found in governmental statistics, probably caused by their very low income status. An example was their low levels of car ownership, with only 20% having the use of a car, as opposed to between 28% and 56% of all household types (CSO, 1993). Thus excluding many of the sample from the choice of other outlets and possible economies of scale for bulk purchasing. The study found that most people shopped at the discount food store Kwik-Save for groceries and local markets for fruit and vegetables. This validated the studies inclusion of prices from Kwik-Save and markets, but also it confirmed, that low income groups actually *need* to be able to access these low cost outlets, in order to obtain their food as cheaply as possible. If the study had chosen higher income groups to investigate, with more access to cars the picture would have been quite different.

Certain issues emerged which would point to a need for further studies. Firstly, there were a number of households who did not buy fresh fruit and vegetables, when questioned as to why they cited the high cost as one of the main reasons, this fact also emerged throughout the interviews. Another factor which the study uncovered, was that the sample were currently *spending similar amounts to the minimum foods* estimate, and much less than average expenditure on food. Explanations may be, that the very low income of the sample does not allow for anything other than a finely tuned food expenditure, which is based upon all other

demands being met, in this case food needs would always be pared down to the minimum. It also begged the question, *would the low income groups be achieving optimal nutrients from their foods, or were they making sacrifices in nutrients in order to meet the higher energy requirements?* This could only be answered by a full longitudinal dietary survey in conjunction with tests on the nutritional status of low income households.

Some of the sample had given explanations on how they made rational decisions on the types of food consumed, based upon their own individual circumstances and requirements, which may not generally fit in with a nutritionist's perception of a healthy diet. Given that the sample were *only* spending the *minimum* amount for a healthy diet, it could be debated whether or not they were meeting the guidelines. To devise such a minimum diet could not have been achieved by the researcher without the use of a nutritional computer package, to assume a similar level of expertise from the sample would not be equitable. However it could be argued that the sample had shown an awareness of nutritional issues and wherever possible they made great efforts to improve their diet. Evidence discussed later in this section would infer that low income groups, although competent at meeting the main nutrient requirement for a minimal cost, were actually taking in the 'extra' nutrients such as sugar and saturated fat in order to meet their energy needs.

The second objective required that a dietary which met current nutritional guidelines was constructed and costed. The results confirm that a nutritionally adequate diet is possible for an economical cost, however this is only possible if access to inexpensive outlets are available. The cost is also dependent upon the very low energy levels of the dietary. How adequate this dietary would be in practice was not explored, although this was a limitation in assessment of the sufficiency or otherwise of the dietary; it is also a great opportunity for further research, to test just how adequate the guidelines are in practice. For the unqualified, without use of a computerised nutritional package, such a dietary would be difficult if not impossible to construct, yet it should be noted that most people in the sample had displayed a general awareness of nutritional issues, but found they were hampered in their efforts to

make changes due to income inadequacy, a point highlighted in contemporary research and one which will be discussed further in this section

The central question posed by Rowntree, 'what are the causes of poverty?', can only be answered when all estimates are collated and evaluated. Food budgets are but one component of an household's economy, yet Rowntree thought it the most important of all, so important that he used the science of dietetics to determine a dietary that would meet 'physical efficiency' only. Food is a basic necessity of life, but how much of it is required and how should the quality of the diet be determined? Does insufficiency of food or consumption of low quality food constitute an indicator of food poverty which is caused by income inadequacy, or are poor food choices ingrained and individual to uninformed poor managers? Sifting through the findings of this investigation and comparisons with previous work show that food poverty is caused in the main by insufficiency of income. Rowntree had sought to 'throw some light' on the problem of poverty, to determine whether 'how much of it....(food)...poverty is due to insufficiency of income and how much to improvidence'.

It is important to establish how faithfully the methodology of this section of the study encompassed the spirit of Rowntree's three surveys. In each study he made qualitative adjustments of the foods used, aligned to cultural expectations. He did not include any butcher's meat in his 1899 food estimate, he chose porridge, boiled bacon, potatoes, broth's, dumplings, cheese, bread and margarine in his 'rations'(1901, pp99-102). This meagre dietary was based upon *the foods served to able bodied paupers in the workhouse*. The workhouse diet *had* included butchers meat; Rowntree had excluded meat from his dietary in an effort to '*adopt...a less generous... [standard]... than that which would be required by the Local Government Board*' (ibid p.99). By 1936, his standard had improved to include various cuts of meat in each dietary (Rowntree 1936). The meals suggested included, roast stuffed breast, beef roll, braised liver and bacon, minced beef, rice and beef stew. At face value this dietary would seem to be *meat rich* by today's standards, yet the nutritional guidelines had changed very little, *which indicates how a dietary based upon very different foods can be devised*. The dietary had been constructed by domestic scientists, who had historically been drawn

from the middle classes, it is possible that they imposed their own preferences in compiling the dietary. The dietary looked quite impressive, which possibly caused critics of Rowntree to declare that this was an extravagant estimate, *'Middle class folk who are inclined to call...the standard ...excessive...should first compare it with ...their own dietary'* (Rowntree 1937, p.76).

Living conditions of the poor during the thirties, have been well documented (Boyd-Orr 1936, Vincent, 1991). It must be borne in mind that throughout the thirties unemployment never fell below one million (Vincent 1991). Thriving pawn shops offered the hungry a temporary respite, *'..my mother used to speak about pawning my father's best suit on a couple of occasions to buy us food'* (personal communication from Mr F Simkin 1994). McGonigle and Kirby wrote in 1936 of, *'families whose budgets cannot be made to show an unexpended balance after purchase of 'necessities', can only pay more for one 'necessity' or group of 'necessities', by decreeing the amounts spent on other essentials'*. Although the dietary may not have been wholly representative of the types of foods generally eaten by the working classes, Rowntree had costed the dietary at the outlets the working classes frequented. The dietary illustrated, that it was possible to consume an adequate diet for a minimum expenditure, therefore, it was also possible when other household bills were impending, to make reductions in the food, by using less or cheaper cuts of meat. By 1951, the situation had changed dramatically, as unemployment had begun to fall. The components of the 1936 and 1951 dietary had changed very little, with only minor nutritional and fiscal adjustments made, to allow for free school milk for children, it was again economically costed at working class frequented food stores. Rowntree had used *common sense* methods for costing his minimum estimates, in the way in which his sample would be able to identify with, whilst using the contemporary science of dietetics to determine their nutrient needs. The convergent theme of each of the 1899,1936 and 1951 studies, was to mould together an economical, nutritious dietary, which allowed for the maintenance of physical efficiency, whilst it edged a little further in each subsequent survey, into line with cultural norms. The framework for this study's replication of Rowntree, used similar economies of costing and nutritional guidelines, and has taken cognizance of current food consumption patterns and

lifestyles, which are commensurate with cultural expectations for an *economically restricted* existence in the 1990's.

Dietary Guidelines and Advice

The construction of a healthy specimen dietary can be achieved in many ways to equate with dietary guidelines, yet the task is arguably one of the most difficult exercises to undertake (Leather, 1992). There were two aspects of the dietary guidelines (DoH,1991), which required particular attention prior to the establishment of a firm set of standards for this study. They involved the use of the low activity threshold for energy, and the establishment of a culturally acceptable requirement for protein.

Protein intakes have generally accounted for approximately 15% of energy intake in the UK. 'social customs and taste preferences often dictate that people consume larger amounts of particular nutrients than they need'(DoH,1991, p.29). Consultation with experts in Community Nutrition, led to the assumption that in meat eating cultures in western societies it would be quite difficult to construct a dietary that used only the WHO/FAO/UNU requirements. Very few diets in the United kingdom would contain less than 10% of their energy as protein, it was thought that it would be difficult to devise an acceptable diet that did (Greaves, 1969). **The decision to accept the opinions of experts that protein should equate with no more than 15% of total energy requirement, to ensure that the dietary would be palatable and culturally acceptable, was a methodological move away from the stringent measures of Rowntree's 1899 work, which constructed a dietary that only afforded minimum protein. However the decision aligned with his later surveys of 1936 and 1951 that allowed for the cultural norms and issues of palatability to be taken into account.**

Energy

In the absence of further information to assess activity levels, the DRV's recommend that only the low level of Physical Activity Level (PAL) 1.4 is used. By using only minimum recommendations for energy requirements the study acknowledged that it would almost certainly be inadequate for some sections of people. The poor expend more energy than

other sections of society in an effort to keep warm, due to inadequate clothing, limited heating and lack of transport. Because households are on low incomes does not mean they are inactive. Whether unemployed, retired, disabled or socially disadvantaged, people are encouraged by the health educators to participate in more exercise, therefore it would not be unrealistic to assume that they would naturally expend more energy, in excess of the PAL of 1.4. People can use leisure activities to fill their time; many people are active gardeners, DIY enthusiasts, baby minders and busy housewives. It would have been more realistic to include some degree of flexibility and construct a dietary around the moderately active level of PAL 1.5, thus raising the calorie intake. Taking an example of a male aged 25 in a non-occupational category, the energy shortfall between PAL 1.4 and 1.5 is 160 Kilocalories (DoH, 1991). For the same group in an occupational category, the difference was 310 Kilocalories. Multiplying the various possible shortfalls of energy for every household member within given household compositions, would substantially reinforce the meagre nature of the constructed dietaries, thus adhering to Rowntree's objective. As the kernel of Rowntree's research was to produce minimum food estimates based upon sound nutritional knowledge, cultural acceptability and palatability, tempered with the proviso that the dietary should not be perceived to be extravagant, this study has followed that method by using the minimum recommendations for food energy.

Micronutrients: vitamins and minerals

The lowest cut off point in the DRV's are the Lowest Reference Nutrient Intake, (LRNI). It would have been possible to construct a dietary around this level of nutrient. However, the committee endorse the LRNI's as *'the lowest intakes which will meet the needs of some individuals in the group'* (Department of Health, 1991, p.3). Dietaries habitually based around the LRNI's would only be expected to meet the needs of 2.5% of the population. The micronutrient content of the study diet used the level of the Reference Nutrient Intake (RNI), which aimed to meet the needs of 97% of the population and represented the intake that would meet the needs of most members of vulnerable groups, i.e., the elderly, disabled, chronically sick and people in poverty (Department of Health, 1991). The reference nutrient intakes (RNI) of the DRV's correspond to the old Recommended

Daily Amounts RDA's 1991), which were set high enough to cover people who had high requirements (Salmon, J 1993). It is with all the above considerations and the expert opinion of nutritionists and medical sociologists that the study used the RNI's for vitamins and minerals. This decision was made on the basis that the chances that a dietary at the RNI level would be deficient, would be extremely unlikely (Whitehead, 1992).

Foods versus Nutrients

By constructing a model dietary within the DRV's and with consideration of the NACNE proposals posed particular difficulties for the study. Firstly the dietary would accommodate the majority of healthy adults and children over five but could not take into account personal preferences or special nutritional needs i.e., Diabetes. Secondly, foods within the dietary would not be suitable for the nutrient needs of young children. Finally the dietary could not reasonably accommodate the various requirements of ethnic groups despite 6% of the sample belonging to ethnic households. These limitations were beyond the remit of this study, however the points should certainly be taken up as a focus for further research.

The foods chosen for the study should accord with a certain degree of familiarity, taste, palatability and acceptability (Rowntree 1901). Different nutrient needs of individuals would have to be incorporated within the household dietary. The diets of households with children were constructed to meet the proportionate needs of children in relation to Vitamin C and Calcium. The dietaries of women were constructed to meet the higher requirements of iron..

Standard recipes were chosen from the McCance and Widdowson Food tables, i.e., hot pot, shepherd's pie and fish pie. Each diet was constructed and evaluated separately with the aid of Microdiet. It became apparent that by making minimal changes to certain foods within the dietary, changes would occur in other macro and micro nutrients. Whilst changing amounts to equate with energy requirements i.e., a small decrease in wholemeal bread, would bring about a large decrease in carbohydrate and an increase the protein and fat percentage of the dietary. Problems of uniformity occurred when weights of food items within a certain

household type were compared. An example was in the category of couples with children. When all the foods and amounts were compared from C1C (couple and one child) to C4C, it should have shown a uniform upward gradient in food weights, it did not. This was due to way in which the dietaries were constructed, evaluated and refined separately. In order for there to be some uniformity of foods and ultimately cost, the diets had to undergo further refinement to ensure that each ingredient formed a part of a graduated list of foods and that the macro and micro nutrients were met.

An exercise of this sort brought home the complex issues Dieticians, Nutritionists and Home Economists encounter when involved in producing guidelines and dietaries. Moreover, this exercise raised the appreciation of the practical difficulties faced daily by low income groups of how to provide a well balanced diet, whilst coping with economic restrictions. However if one examines the question of what constitutes a balanced meal and how much of it should be consumed, there is a realisation of how great the skill is needed by most housewives to provide a well balanced dietary. Often it is the culmination of cultural practices, and socially learned skills that often inadvertently guide the food choices and quantities of foods served to family members, all of which are carried out daily without recourse to computerised nutritional tables.

Poor Diet

A report that highlighted the income differences in terms of nutrient intake argued that, lower consumption of Vitamin C, Fibre and carotene and high dietary sodium to potassium ratio among the manual classes could be detrimental to health (Davey-Smith, *et.al.* 1991). Consideration also needed to be given to how low income affected certain people concerned, i.e., the lowest income group, as being vulnerable in terms of their income and the restrictions this places upon food quantity and quality. In addition to having low income, groups within poorer households may, also, arguably be termed vulnerable, i.e., the very young, or elderly households are particularly at risk due to factors of limited resources, ill health and lack of mobility. Research into the diets of homeless people has found significant dietary inadequacies due to their lifestyle and resources (Rushton & Wheeler, 1993). There have been various dietary surveys designed to record the nutrient intakes of various groups. One

of the largest was commissioned by Ministry of Agriculture Fisheries and Foods (MAFF) and Department of Health (DoH), 'the Dietary and Nutritional Survey of British Adults, found that unemployed persons and households on state benefits had lower recorded intakes of most minerals, and almost one third of all women had low iron stores. For groups who consumed a larger percentage of their energy as saturated fat and those with a higher body mass index, had levels of serum cholesterol higher than for other groups (Gregory, *et. al.* 1990). Another survey commissioned by MAFF investigated the nutrient intake of children aged 6 to 12 months. The study compared the intakes with the DRV's at the RNI level and found on average the intakes of the children were adequate, but held that iron intakes could be marginal (Mills A & Tyler H 1992). Comparative surveys have looked at the nutrient consumption between three age specific groups and found that the dietary intake of the elderly compared to adolescent and adult dietaries, found that Vitamin C status decreased in age-related trend, this factor was not mirrored in other nutrients (Loughridge, 1995).

School Meals

The changes in costing made by Rowntree between his 1936 and 1951 dietary had taken into account free school meals. As the pilot study sample were households comprising couples with two children and claiming Income Support the 1992 pilot had been able to make downward adjustments to the cost of the dietary which took into account the help afforded by free school dinners. One of the limitations of this study which made these kind of adjustments impracticable was due to the study sample being drawn from a cross section of households on low income, at least 60% below average income and included working as well as unemployed and pensioned households. If a household with schoolchildren is receiving state benefits or pensions then some of those household members may be afforded help in the form of free school meals for children and milk tokens for under five's.

Rowntree's estimates were based upon sound nutritional knowledge and the most up to date information was used. Recent evidence had found inadequacies in the standard of free school meals which posed problems for the study. Should free school meals be assumed (as Rowntree had supposed), to provide an adequate supply of nutrients i.e. 1/3rd of the child's daily requirements? Changes in the supply of free school milk and meals may have been a

factor in the diets of children since policy changes in the early eighties. The decision whether to *deduct the value of free school meals* from the estimate, or alternately include the *actual cost* of purchasing a school meal, as an addition to the minimum estimate, may seem to be arbitrary. If however we review the wealth of evidence that illustrates the part played by food in the budgeting strategies of low income groups, it is clearly an important issue. The diets of children can lay the foundations upon which later adult health can rest, contemporary discussion on achieving nutritional adequacy cannot afford to omit the evidence that has emerged on the diets of children. The evidence on the nutritional *inadequacy* of school meals was the prime factor in costing all meals into the minimum estimate.

The 'Quality of Life' survey conducted in Liverpool in 1989 found that 21% of households with children in *intense poverty* were incapable of providing their children with three meals a day (Liverpool City Council 1989). The 1992 pilot study deducted 8% (as the yearly percentage of meals taken in free school dinners) from the weekly dietary cost for a family of four. For different household compositions the following equation could be used for families with school aged children;

Costing the Value of Free School Meals

Number of people in household	= N
Number of children (School age)	= n
Academic year (weeks)	= A
Constants;	
Weeks in year	= 52
School meals per week	= 5
Days in week	= 7
No of meals per day	= 3

$$N \times 52 \times 3 \times 7 = \frac{\text{Total number of households meals}}{n \times A \times 5} = \%$$

For those wishing to use the food estimate as a costing instrument for Income Support households the equation above will provide the means to do so.

It could be argued therefore that to produce estimates which accounted for three meals daily every day of the week would in effect be an overestimation of need for such households in receipt of meal and milk tokens. It was decided *not* to deduct the *cost* benefit of this help

from the estimates. For households with children not eligible for free school meals or milk tokens it was thought that the most economical cost of a midday meal was that costed within this dietary. To include the cost of paying for school meals would have taken the food estimate much higher. For those eligible for free school meals the percentage of deductions would have made only a small percentage reduction in the food estimate. The decision to cost the foods without any changes ensured that the dietary cost erred on the side of under estimation for the majority.

Balancing Healthy Eating and Cost on a Low Income

Low income groups spend 36% of their incomes on food compared to the average family who spend 12.4% (NCH, 1991). The following table illustrates and makes the comparison between food expenditure per person per week of the low income group of the sample and all households in the NFS survey (data inflated to 1994 costs to compare with expenditure at the time of data collection). The cost per person per week was calculated by dividing the total number of persons in each category of household type and dividing the total weekly cost of food as given on the questionnaire.

Table: 27 ¹Average Food Expenditure Per Person/Week

	Single 19-59	Single 60+	Couples 19-59	Couples 60+	Couples & Children	Lone parents & Children
Study Sample	£15.42	£15.40	£16.25	£14.72	£11.97	£12.28
Income Group NFS 1994						
C	£15.09	£15.09	£15.09	£15.09	£10.18	£10.95
D & E2	£14.38	£14.38	£14.38	£14.38	£ 8.75	£ 9.22

bold type indicates research data

Summary of Food Expenditure of the Sample and Low income groups

The main observation that can be made from the above figures is that the food expenditure for adult households in the sample is very similar to national trends; the principal difference is found among the over 60's couples who spent £1.16 *less* than the average couple. This could be due to factors of energy requirements being less than the average. It may also be attributable to economies of scale over the smaller households, coupled with good

¹ Do not include costs of alcohol, confectionery or meals eaten outside the home.

knowledge and skills of the older group in meal preparation. NFS data reveals that old age pensioners consume significantly less on soft drinks and frozen convenience foods than other groups. This survey found that many old age pensioners believed in eating wisely and cooking nourishing meals for themselves. Conversely some tended to eat in small quantities, citing canned soups or sandwiches for meals. Some single over 60's felt they had no motivation in cooking for one. Food budgets may also be restrained by income limitations. Low income groups with limited mobility are effectively restricted from making healthier choices in respect of their food requirements (HOOC 1993).

There was a marked difference in average food expenditure of lone parents and children in NFS and the study sample. The study's lone parent expenditure was £2.49 *more* than the NFS average. Evidence has revealed that higher food costs are incurred by households due to factors of limited access to shops, where bulk purchasing is cheaper, a luxury not afforded to many in the sample, due to low wages and lack of access to a car (Leather, 1992). As previously stated, for low income groups the ratio of car ownership to consumers was extremely low in this sample, thus denying regular access to larger supermarkets and street markets. It can be extremely difficult and tiring carrying home food purchases when children are, 'in tow', or if the shopper is elderly or disabled. Extra cost can therefore be a result of immobility and low income. The point is made by Leather that although low income groups can spend *more* of their money on food proportionate to their incomes, they obtain less in terms of nutrients. A fact borne out in this study where 11% of households with children could not afford to buy fruit as the cost was deemed prohibitive.

The National Food Survey breaks down food expenditure by social class, household type and income group. Group C (see table 27), is based upon expenditure patterns of incomes between £140 and £280 per week, and groups D and E2, on incomes of less than £140 per week. There is very little difference between food expenditure in adult only households, with group C spending approximately 5% more on food than groups D and E2. Lone parents and children households in groups D and E2, spend only 85% of that spent by group C. Couples and children in groups D and E2 spent 89% of that spent by group C. *This study's sample*

spent more on their food than the lowest income groups (C & E2) in NFS. The researcher noted that the households with children in this sample, spend more on their food than the average low income household (NFS) of the same composition. Their higher food expenditure may be a reflection of their inability to access larger stores, due to lack of transport, alternatively, the higher expenditure may possibly be due to a greater focus being placed upon the importance of food, as opposed to other basic needs.

Table 28: Average Weekly Food Expenditure of Study Sample (Per person)

Single 19-59	Single 60+	Couples 19-59	Couples 60+	Couples & Children	Loneparents & Children
£15.42	£15.40	£16.25	£14.72	£11.97	£12.28
Rowntree 1994 Food Estimate (Per person)					
£15.64	£11.67	£15.64	£11.67	£10.56	£ 9.96

The Rowntree minimum food estimates came very close to average weekly expenditure per person of the sample, for adult only households under 60. For all other household types, the estimates were *less than the average expenditure of the sample* see table 28. This study had assumed the ideal conditions of access, and price. The findings have indicated that the groups who tend to spend more than the estimates constructed for this study, are those households who have children, or who are from the older age groups. Households with children, tend to have greater demands on their time, and less access to car ownership, which may influence the choice of food shopping venues and limit how much food they can carry, and how often they shop. Lone parents in this sample cited that food shopping, took two or three trips. Older households in the sample may have a lesser degree of mobility, which may preclude them from achieving the *ideal conditions* which determined the economical food estimate.

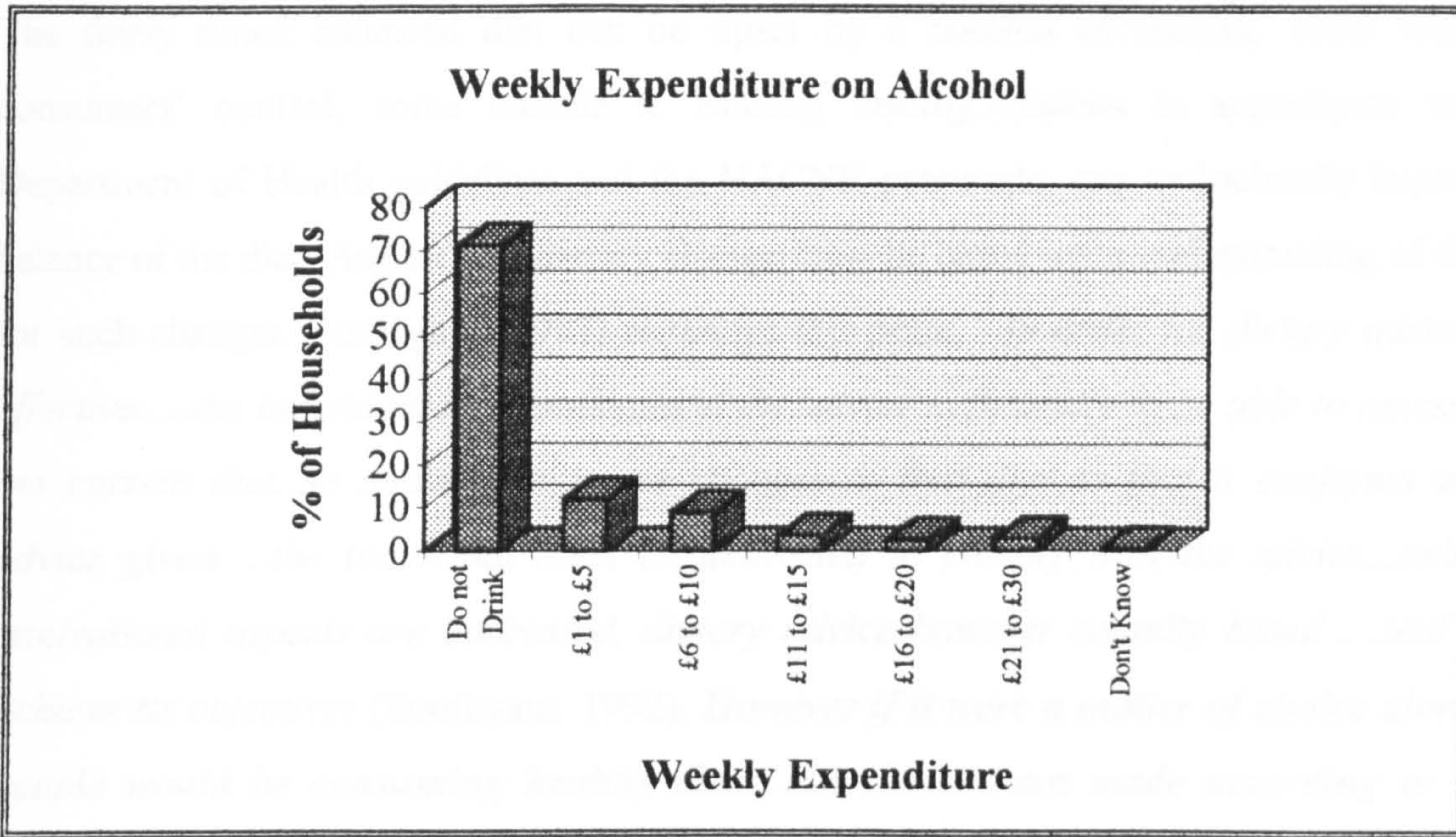
A number of speculative reasons could account for the disparity between the estimated and average expenditure for other household types. One reason may be that the estimates have been constructed at too low a level for most households on low incomes, due to the low energy standard used to construct the dietary for the study. It could be argued that the expenditure of the sample is more akin with a minimum estimate commensurate with a *low* standard of living, and that *those household who have to manage on low incomes are already limiting their food expenditure to minimum levels.* The NFS survey informs that low

income households spend less of their incomes on those items that some sections of society consider as extravagances, especially if the household is on a low income, i.e., alcohol and confectionery. The findings indicate that such expenditure is limited for households in this study, and the case could be made that *the poor are spending their incomes in a informed way by not purchasing such luxuries, they are not eating out, not purchasing alcohol, not buying confectionery nor are they building up extras for a store cupboard*; they are making their choices based solely upon economy and a basic knowledge of nutritional adequacy

The poor may be spending their small amount of money by choosing foods which give them extra in terms of energy, thus incurring a higher expenditure than the estimates. They may be forsaking the vitamin and mineral requirements by just choosing the foods they like, *as long as they are cheap enough*. They may be able to occasionally afford to purchase of take-away meals, but not the expensive ethnic type, more likely to be the odd bag of chips. Fresh fruit and vegetables 'are out' in this scenario, as they cost more than processed foods. Either case could feasibly expend the same on food but each would be achieving a quite different set of nutrients from their diets. The reality is that the dietary most people would choose bridges the two extremes, however most people are not on low incomes, where there is leeway in the budget extra foods can be purchased to make up for nutrients. The Rowntree estimates did not allow for meals outside the home or alcohol expenditure.

When it is considered that 90% of the people in Britain consume alcohol, the belief that low income groups squander their incomes was not found to be valid for this group. The frequency plot (next page) emphasises the minimal expenditure on alcohol by the sample, and dispels the myth that low income households squander their resources on what is perceived by some to be extravagant. The dietaries were costed using the benefits of economies of scale, i.e., pricing a 750 grams of cornflakes which costs less per gram than smaller packets. This holds true for most foods, except when it is bought by the weight. For families with children, a large box of cornflakes would probably last for over one week.

Figure 9:



For a single person these economies of scale can be denied due to income limitations, also some foods will not keep fresh, leaving some households compelled to purchasing smaller portions.

Assumptions were made that the sample owned either a refrigerator and or fridge/freezer, although ownership of freezers and microwaves are lowest amongst single state pensioned households. This survey found that 76% of single over 60's had a refrigerator and only 29% had a microwave. Smaller households tend to buy only what is needed for a day or two, this is generally to do with a lack of storage facilities and insufficiency of income (HEA, 1990). One lady told of how she loves cabbage, but it goes 'off' and she has to throw it out, she now buys frozen vegetables. Buying frozen foods, is both expensive and limiting especially when you only have a refrigerator with a small freezing compartment. **By costing the dietary using economy packs, the study acknowledges that the day to day experience for many of the smaller families is overlooked, in an effort to create an economical estimate. This feature is looked upon as a further limitation of the food estimate. In addition it reinforces once again the possible underestimation in cost.**

A healthy diet, can it be achieved?

The finely tuned balanced diet can be upset by a number of factors, some within the consumers' control, some outside it. Making healthy choices in accordance with the Department of Health guidelines and the NACNE proposals, can undoubtedly improve the balance of the diet. Any kind of dietary change must be based upon understanding of the need for such changes. Southgate (1992) reiterates this point, *'..In order for dietary advice to be effective.....the individual must understand the advice sufficiently to be able to assess his or her current diet...to make appropriate changes to that diet so that it conforms with the advice given. ..the individual must be motivated to comply with the advice...unless the motivational aspects are addressed, dietary advice however soundly basedwill fail to achieve its objectives (Southgate, 1992). However if it were a matter of choice alone most people would be consuming healthy diets, but choices are made according to several variables, including, cost, nutritional awareness, satiety value and past knowledge.*

The first concern when purchasing food is to make sure there is *enough* food to go around. A survey of 347 families either on benefits or working told of how they often found themselves with insufficient money for food (HEA, 1990). This study found that many of the women would go without food to provide enough for their partners and children. This type of food rationing has been a regular feature of low income groups, even as far back as Rowntree's studies. The following extract from Rowntree indicated the measures taken ensure partners and children are fed.

'As is usual with poor families, the husband comes off better as regards food than the rest of the family, for although Mrs T. and the children have no meat for breakfast, her husband, she explained, "must have a bit of bacon to take with him for his breakfast, or else all the others would talk so". Budget No 12, p. 281.(1901)

'If there's anythink extra to buy, such as a pair of boots for one of the children...me and the children goes without dinner- or mebbe only" as a cup o' tea and a bit o' bread, but Jim (her husband) ollers takes `is dinner to work, and I give it `im as usual; `e never knows we go without, and I never tells `im,' (ibid p. 55).

This is a perfect example of how experts can construct dietaries sufficient for the needs of all family members, but they cannot ensure that the food is divided according to individual need. The distribution of nutrients within a household is *supposed* to be unequal, and is taken into account in the setting up of the guidelines. Men *do* have a higher requirement of nutrients and energy than women and children. The inequality of distribution presents itself when there is insufficient food to go around and unequal shares must occur. Thus the foods *people want or choose* may not necessarily be the ones they *need*. Rowntree had made the valid point that, 'no housewife without a considerable knowledge of the nutritive value of different foodstuffs and considerable skills in cooking would be so likely to choose a menu at once so economically.... unattractive as the one upon which I base my costs' (Rowntree 1937). Theoretically, the housewife would need extremely skilled judgements when dividing out a diet as nutritionally economical as the dietary put forth in this study. Nelson (1985) found unequal distribution of nutrients between family members using seven day records of food consumption. **The evidence from this survey during interview illustrates the point even more forcefully when individuals cite going hungry, either because they have run out of food, or because sacrifices are made by women (and sometimes their partners) i.e., eating tea and toast in order to ensure the little food they do have will meet the needs of their children. It is quite obvious that for such families there is absolutely no margin for error or slack in the dietary, this unequal distribution of foods in favour of one or more persons is at the expense of another.**

It must be appreciated, that people choose foods and not nutrients. Even if it was possible to persuade individuals of the value of altering their food choices to induce a healthier diet, in periods of low income, this would place an added burden on the provider, if the changes in diet could be unattainable due to an inadequacy of income. One mother told the researcher how awful she had felt, when her daughter asked her, why she never had any fruit in their packed lunch boxes? This mother had been describing how she was only able to sustain her family until the arrival of her Giro - on egg and chips everyday. She understood the need for fruit in a healthy diet, and her children's awareness that the family were not eating a healthy diet only added to the anguish she was obviously feeling, but the capacity to change the diet

was beyond her immediate control, due to her financial limitations. This example is typical of the knowledge displayed by many of the respondents and also found in previous research, were low income households were generally aware of what constituted a healthy diet, they were simply unable to afford to make the necessary change (NCH 1992).

Processed food generally contains more sodium, sugar or fats than meals aimed at the health conscious or meals derived from the raw ingredients. Advice about fat is more complex than for dietary fibre or sugar intake (Williams, 1987). Ambiguities continue to surround many nutrition claims on food packaging. The Coronary Prevention Group found that, '*more than two thirds of foods making sugar, salt or cholesterol claims failed to comply with MAFF guidelines that they should fully state the content of the nutrient referred to in the claim*' (1991). Some people in this survey made genuine mistakes in efforts to make healthy changes to their diet, due to package claims being unclear or misleading. One respondent talked about cutting her family's fat intake *down*, (although she made no mention of changing the type of fat from saturated to poly-unsaturated) by using Flora. Her family had not liked the taste, she also thought the margarine was quite expensive, so she abandoned her efforts to make this healthy change. This example does not imply that people do not know *what* to eat. Research by the NCH found that if given an extra £10, most low income groups would prefer to spend it on extra food, either lean meat or fruit. Another research project found evidence to support the view that people *did know* about healthy eating, but were in fact *selective* in the information they were willing to accept (Willett & Keane, *Guardian*, August 1995).

Intrepid attempts at healthy eating are expensive for many low income groups as food not eaten has no nutritional value; tried and tested foods provide the reliable source of nutrients that the provider knows the family will eat. Another recommendation aimed at limiting salt (sodium) intake is one which is quite difficult to achieve. Sodium is added to many processed foods as well as cereals, cheese, biscuits and bread. This study found it very difficult to limit the sodium content of the dietary to the recommendations of the DRV's, and had to be content with keeping the sodium content within current estimated averages (although still too

high). This was despite the fact that table salt was *not added* during cooking, nor recommended at the table. Calls for healthier alternatives need to be made to manufacturers producing low cost convenience foods, who aim their foods at the lower end of the social class spectrum (Bingham, 1992); links between social class, mortality and ill health due to lifestyles have already been well documented (Blaxter, 1990; Wilkinson, 1992 and Davey-Smith, 1992). When low cost processed convenience foods undergo a healthy revamp to accord with 'healthy eating' guidelines, they are often subject to premium pricing policies, creating two tier foods, thus, making healthy options more expensive than their cheaper less nutritious counterparts (NCC 1992). Research has shown that low income groups are continually forced to choose the lower priced options when attempting to make their money go further (Dobson, *et. al.* 1994). A study carried out in Wales, found that making healthy changes in foods would incur extra expense and would take more time to actually *find* the healthier alternatives (Welsh Consumer Council 1990). A 1991 study 'Health of our City'(HOOC), conducted in Sheffield, compared the costs of a healthy and *less healthy* basket of goods to a less healthy basket. Tables 29 and 30 illustrates a healthy basket. HOOC monitored the cost of the basket two years later and found that the healthier food cost more than the less healthy counterparts, see following tables (HOOC, 1993).

Table: 29 Price of two shopping baskets in local shops (1993)

Basket A -Healthier	Pence Mean	Pence Max	Pence Min
Wholemeal flour	79	99	54
Brown Rice	89	105	48
Wheat cereal	107	166	59
Low fat spread	44	74	18
Polyunsaturated marg	47	69	20
Skimmed milk	32	36	24
Extra lean mince	154	202	95
Wholemeal bread	76	112	45
Mean price = £6.28			

Table: 30

Basket B - Less Healthy	Price Mean	Price Max	Price Min
White flour	73	126	35
White Rice	69	122	32
Sugar coated cereal	136	169	32
Economy marg	25	39	14
Butter	77	95	49
Full fat milk	33	37	24
Mince	119	170	65
White bread	47	90	29
Mean price = £5.79			

Making healthy changes i.e., changing from white to wholemeal bread increases the fibre in the diet; white bread has 50% less Vitamin E and 80%, less Vitamin B than 100% wholemeal flour (Jenkins, 1991). It may seem to be a simple change to make, but it can involve extra expense from an already stretched budget, it may be rejected, especially by children, who tend to prefer white bread. Similarly, switching from a cheaper margarine to a poly-unsaturated margarine can alter the ratio of saturated fat to unsaturated, but, as found in interviews with the sample, the initial change was found to be problematic. Nutritional awareness is an issue that is *not* lost on low income groups. Many are fully aware of the inadequacies of their diets (HEA, 1990). As this research bears out, many households simply cannot afford to make the choices necessary, due to income inadequacies. If given the means to do so, many would improve the quality of their diets (NCH, 1992). Further evidence from the Department of Public Health, which surveyed a low income area in Liverpool as part of the Healthy Cities initiative, found that there was a tendency among the group to purchase convenience foods rather than fresh foods. The report raised two points, a) that they believed that *the women often lacked the basic cooking skills needed to prepare fresh foods* (Chips were often cited as a main meal). And b) the report concluded that *poverty in the area was a factor in their food choices* (Illing, 1992).

Bingham (1991) believes that changes in diet are achievable, but felt they were unlikely to be adopted using disseminated information from guidelines and health educators. She asserted that nutritional education, cooking skills and healthy choices must be taught from an early

age in schools (Bingham, 1991). However, education alone cannot fill a basket with healthy foods when income is limited. Food is, and has always been, the flexible commodity in the household budgets, and after all other demands are met in a typical low income household, *what is left is for food*. If that food costs *more*, because it is 'healthy', there may not be enough to satisfy the household. If however the healthy food cost less than the unhealthy alternatives then this discussion probably would not be taking place.

We could assess the era of rationing during the 2nd World War as successful in raising the general health status of the lower income groups, but compared with the ensuing advancement of household technology and the 'convenience food' it could now be viewed as retrogressive. As a nation we now eat a lot of manufactured foods, a point which Jenkins believes is the cause of the deterioration of the diet (Jenkins, 1991). According to NFS (1993), consumers spent approximately 35% of their food bill on convenience foods². Yet within social groups there are differences in consumption, with old age pensioners and income groups E1 and household without an earner (below £140 income per week), *spent proportionately less on convenience foods, especially frozen foods* than the middle classes. The trend seems to indicate that poorer consumers spend more on canned foods whilst the middle classes spend more on frozen foods. This survey made the necessary changes in the dietary to reflect a certain amount of convenience foods. The two primary factors influencing convenience food choices, were, *the nutritious contribution they made to the diet, and their economic value*. The types of foods and menus chosen, were simple to prepare, requiring no special skills or equipment. Most importantly, the dietary met with the main recommendations of the DoH recommendation (1994) and the DRV's (1991) guidelines and NACNE proposals (1983). The sample's preferences for food shopping (as found during the pilot study) were Kwik-Save and local markets, thus they were used for the costing of the food items. **In view of the increasing share of the convenience foods in food consumption trends, it was felt obligatory to incorporate convenience foods into the dietary, to take into account current culinary changes.**

² 'these foods may be defined,....as those products of the food industries in which the degree of culinary preparation has been carried to an advanced stage and which are purchased as labour -saving versions of less highly processed products' MAFF, Domestic Food Consumption and Expenditure , 1959 HMSO 1961,p8.

It is possibly a factor that the relatively cheap cost of some foods such as biscuits and their high calorie content are a reasonable alternative to a piece of fruit. Dobson *et. al.* (1994) found that when choosing food most people consider 'the number of calories' rather than using the nutritional knowledge they possess. Fruit and vegetables have a lower satiety value than biscuits or cheese; although cheese is a valuable source of protein it is very high in fat. These factors have mitigated against the low income groups from choosing more healthier foods. It is with these principles and food choices that the foods for the dietary were chosen. Admittedly more potatoes and bread are used as fillers, more fruit and vegetable are included to comply with NACNE recommendations and the mounting evidence that links cancers to low fruit and vegetable consumption. Some meals use convenience foods for their nutritional value as well as economy, i.e., tinned beans are a valuable source of protein and fibre yet can be purchased very cheaply. The types of food chosen reflect many of the choices of low income groups and although amounts may vary, the diet is considered by community nutritionists to be based upon sound nutritional principles as well as economy.

Conclusion

It would appear to be the case that when income falls, the quality of the diet also declines. Research has shown that low income is associated with poor eating habits (Cole-Hamilton & Lang, *et.al* 1984, NCH 1991). Trends observed in this survey back up statistical inferences made in the National Food Survey and other research, that the lower income groups consume less fresh fruit and vegetables than higher income groups (whereby 11% of households with children in this survey reported not buying any fresh fruit or vegetables) (Leather 1995, NFS 1993). This does not mean that they do not consume any vegetables or fruit, but could be interpreted that they may possibly purchase either frozen or tinned as an alternative. Generally speaking most people would purchase fresh potatoes, and do not usually class these alongside vegetables such as cabbage or carrots, but are viewed as necessary staples for the diet. Fruit is often perceived as a special item whose purchase can be referred to as a luxury, *'It would be nice to go shopping and get things, even stupid things like apples and bananas...'* (*Independent*, February 10th 1995). There is dire need for a longitudinal survey

on the diet of low income households to be initiated, this would be able to give valuable information on changes in diet and eating habits.

The food section of this study has sought to update the methods of Rowntree's food estimates as far as is culturally possible and to examine the issues surrounding food choice using the current knowledge of experts i.e., Dieticians, Community Nutritionists, Home Economists and Academics. The study also acknowledges the wealth of information that has been brought to this exercise by the respondents who have to make the daily decisions on how and what to feed their families in order to provide adequately for their family's needs. The aim of this section was to construct a minimum food dietary based upon minimum costs, and nutritionally adequate standards. The study also benefited, from the information given by the study sample, which helped give an insight into the behavioural aspects of food budgeting of low income households. Construction of a fiscal minimum estimate enabled comparison with other statistical data and dietary estimations. Qualitative data revealed a number of coping strategies were brought into play when income is low. Provision of food from family and friends emerged as a common factor within the sample. Self denial of food was also used in order to supplement the needs of other family members, although this was generally done by women in favour of children and partners. Erosion of choice, quality of food purchases and access to other food outlets, were perceived as directly attributable to a lack of an adequate income. The difference between household type and food expenditure illustrate how other variables can impact on food expenditure. It must also be argued that skilled budget managers may be able to effect savings on food bills in order to pay for other needs, however, the arguments and evidence presented here would give weight to the view, that the 'poor' are *the* most skilled budget managers, a factor Rowntree had realised when undertaking his own surveys. Food expenditure and budget managing are not achieved in isolation they are compounded by, impacted upon and are heavily reliant on, the proportion of the household budget spent on housing, fuel, personal, and clothing needs.

The main points to emerge from the qualitative section of the study were of the need and reliance of the dietary on food supplementation, from friends and family. Many of the respondents had spoken about going without food, or having inferior meals to the rest of the

family. In some cases people had, 'got used to' eating only one meal a day. Both these points raise serious questions on the adequacy of diet of low income groups, especially in a climate where the poor are often blamed for their poverty, by their fecklessness or mismanagement of finances. If mismanagement means paying the rent to 'keep a roof over the head' of the household, paying the gas and electric first, and leaving food to the last, then many would argue that they are mismanaging their money, but what other way is there?; it should be remembered that when fuel is cut off there is no means of cooking a meal and when temperatures plummet to zero, there is no comfort to be had eating a cold meal in the cold. Arguably, temporary denial of food as a measure to stave off the long term discomfort of fuel disconnection is a reasonable response and may not have serious consequences if it is only temporary. Evidence given in this research suggests that for many, missing meals is but one coping strategy used by the poor to help make ends meet.

In 1990, the Ministry of Agriculture Fisheries and Food published figures which costed a healthy diet at £10.00 per person. This figure updated to October 1994, amounted to £12.15 per person. If the comparison is made with the average weekly cost of food based on the estimates constructed for this study, of £11.35 per person, it re-enforces the minimum nature of the estimates. If the costs are analysed by number of children and household type, the MAFF diet is shown to be more expensive, thus again reinforcing the minimal nature of the estimate.

Correspondence with Sheila Bingham, who was jointly responsible for the construction of the low cost MAFF diet, revealed that the level of energy and nutrients used by MAFF for dietary was based upon the (EAR), Estimated Average Requirement, whereas, this research used the (RNI) Reference Nutrient Intake (Personal correspondence, Bingham, July 1993). The dietary put forth as a minimum estimate for this research, is therefore more rich in nutrients than that proposed by MAFF, and more cost effective. Thus, it cannot be argued that the dietary is inadequate in nutrients, and neither can it be criticised for being extravagant. To summarise, this dietary costs less than the proposed low cost diet prescribed by MAFF, it also meets adequate nutrient levels, but only at a very low

level. Thus, people eating such a dietary would not be able to participate in a lifestyle that demanded any kind of physical exertion, walking, or sporting activities. The standard is only sufficient to meet the needs of those people who have a sedentary lifestyle.

Chapter IV

Fuel

Introduction

When Rowntree derived his minimum estimate for fuel in 1899, he had defined the component of household sundries as, *'all necessary expenditure other than that for food and house rent, the principal items being for boots, clothes and fuel'* (Rowntree 1901, p 107). Rowntree's household sundries had encompassed all the other items of expenditure except rent¹. In the 1990s, fuel expenditure commands a much greater prominence in the household budget, with households prioritising fuel expenditure second only to food (NCH, 1992). Inevitably, consumption and expenditure on fuel will vary between households, the variations occur because of differences in housing type, heating systems and levels of insulation, as well as general state of the property (Boardman, 1991). These conditions are more prevalent in low income groups, who spend a relatively higher percentage of their income on fuel (GSS, 1980; FES, 1992; Campbell 1993). This chapter will investigate how factors other than price, increase fuel costs, and will devise minimum estimates of fuel, based upon the general housing and heating circumstance of the sample and scientific data compiled by the Department of the Energy (EEO, 1986).

Fuel Poverty, which has been determined as an inability to afford adequate warmth, first emerged after the oil crisis in 1973-4. The resultant increased fuel cost caused financial hardship for low income groups, who were unable to pay for an adequate level of warmth (Boardman, 1991). Increased fuel costs and a reduction in income, mainly caused by changes in the Social Security system, compounded the budgeting problems of low income groups. Between 1970 and 1990 fuel prices rose by 10% (Boardman 1991), during the same period low income households experienced real reductions in their incomes (DSS 1992), thus the ability to afford adequate warmth, had a more profound effect on poorer households, who continued to pay more for their fuel than all

¹ Rent was included as part of Rowntree's estimates, however collection of housing costs such as rent and mortgage were not necessary for the calculations in this study, as the final minimum income comparisons are to be matched to income data after housing costs.

other income groups. The 1991 English House Condition Survey found that, '75% of people on the lowest incomes, living in the worst housing are of pensionable age'. Poor housing conditions can create draughty cold conditions, which exacerbate health problems, as well as raising fuel costs (EHCS 1991, Age Concern, 1996). The government would seem to acknowledge the prohibitive cost of keeping warm in winter, by the introduction of the Cold Weather Payments scheme. The cold weather payments are triggered when there has been an average temperature of 0°C or below, over a seven day period. However, this is only paid to certain categories of households on Income Support who have children under 5, or who receive the pensioner or disability premium (Cold Conditions Working Party L.C.C.). Many other low income households are excluded from receiving this help. As fuel expenditure has become such a major component of the households budget in the 1990s, this study has chosen to isolate fuel (and clothing in the following chapter) as separate entities within the household budget. All items, other than food, fuel and clothing are dealt with in the household/personal sundries estimate.

Rowntree Fuel Methodology

Rowntree had used various methods, with which to assess the fuel needs of the 'moderate' households he was investigating. In 1899, he based his fuel budget upon the information he and his investigators had collected from working people of the cost of heating and lighting:

'..The estimate of minimum expenditure necessary for household sundries adopted in this chapter is based upon information gathered from a large number of working people....the interviews were conducted either by myself or by my helpers...For a family of average size ...lighting will cost them from 3d to 4d' (ibid p. 109) (own emphasis)

When determining heating and cooking needs, Rowntree sought information from a coal merchant in York, as to the cost of 10 stone of coal, he was informed thus,

'partly because they (the poor) buy a wasteful coal, which burns up quickly [they], pay as a rule, a price for their coal higher by 25 per cent, than those who buy their coal by the ton'(ibid) (own emphasis)

He assumed that a family (regardless of size), would only need one bag of coal weekly in summer, and two bags weekly in winter. He then calculated an average weekly cost based upon these two assumptions.

In his 1937 survey, he used information on actual fuel expenditure with which to calculate his estimate,

'I have obtained from a number of working people particulars of the amount of coal, gas and electricity they use in a week. I find there is but very little difference in the average weekly cost, whatever form of heating, cooking, and lighting is adopted, for the proportion in which coal, gas and electricity are used depends upon their relative prices' (1937 p. 96) (own emphasis).

Finally, in his 1951 survey, he used a sample of thirty two men to determine,

'...annual expenditure on clothing,....(and)information about their expenditure on coal, coke, electricity and gas in the summer and winter months respectively.... The average expenditure of all the men [was]...11/8d...on fuel and light...the average expenditure of the three men whose expenditure was the lowest [was] 7/7d for fuel and light' (1951, p. 16).

Rowntree seemed to place more emphasis on men's clothing and repairs, than he did on fuel costs, this is illustrated in the following table, in which he graded the costs of clothing and repairs in order of the highest to the lowest, with the corresponding fuel costs alongside. The following is an extract of the table (Rowntree 1951, p.15)

Table: 31 Men's Clothing (and repairs) and Fuel Costs 1951

	Clothing and repairs	Fuel +light	Clothing +and repairs	Fuel +and light
	£ s d	£ s d	£ s d	£ s d
<i>Highest</i>	44.0.0	34.18.0	34.15.6	34.6.0
<i>four</i>	40.0.7	30.15.8	33.7.3	22.10.0
	↓	↓	↓	↓
<i>Lowest</i>	17.4.7	27.16.0	16.8.2	32.1.0
<i>four</i>	16.7.0	32.8.0	14.3.7	25.10.0

The interesting point to emerge from such comparisons of expenditure, is that there was considerably less difference between the highest and lowest spenders on fuel costs, than there was on clothing and their repairs. Minor variations in fuel costs, would be due to the fact that many homes had similar needs for cooking and heating, regardless of family size. The

difference in clothing costs and repairs, may be due to the different levels of wear and tear among the different occupations held by the men.

Background to the Rowntree 1994 Fuel Methodology

A combination of information obtained from the sample of low income households, and scientifically derived estimates of fuel running costs, calculated from the Department of the Environment's Building Research Establishment, were used to determine the minimum fuel estimate. This data enabled the establishment of fuel 'models', upon which estimates were constructed. A questionnaire was used to determine specific 'fuel models', based upon data of housing type, heating methods, cooking fuels and space heating used. The study sought information on the number of insulation measures present, and fuel expenditure. The 'models' covered a variety of dwelling types, various kinds of fuel and heating systems, and differing periods of heating requirements. Fuel expenditure of the sample was used to compare the costs of fuel, with those of similar household composition in the Family Expenditure Survey (FES) (CSO 1995). To arrive at minimum fuel estimates, this study used the characteristics of the 'fuel models' obtained from sample response, which defined specific 'fuel models' for certain household types. The estimated running costs of the 'models', were calculated from the research undertaken by the Building Research Establishment of the Department of the Environment, published by the Energy Efficiency Office (BRESCU)(E.E.O. 1987). The 'Monergy' guides provide costs of heating for a variety of dwelling types, using differing methods of heating. The guides assess how much fuel should cost for well-insulated and poorly insulated homes. It also gives details of the running costs of various appliances, for different levels of usage and the cost of heating water, by different methods. In addition, the guides assume a living room temperature of 21°C, (higher in the evening and lower in the daytime). They also specify two heating periods, based upon energy demand; the two demand periods are, all day heating, the E.E.O. cite as between 7 am and 11 am, and morning and evening heating, between 7 am and 9 am, and 4 pm to 11pm.

Fuel estimates in 1899, were based upon the cost of coal, the main fuel used for heating and cooking. Calculating estimates for fuel in the 1990s, proved to be more complex, all of the following options had to be considered in constructing a fuel estimate.

- 1) The type of heating system *
- 2) The number of hours of heating required per day
- 3) Insulation measures *
- 4) The number of appliances and the level of usage
- 5) The dwelling type *
- 6) The temperature requirement for the dwelling ,based upon comfort levels and the need to prevent condensation and mould growth.

* This information was provided by the sample.

The 'notional fuel element',² in the Income Support rate, assumes that fuel costs are the same for all households and dwellings; these assumptions are made regardless of the condition, insulation measures and heating systems of the property. Many low income households, whether on Income Support or in part-time or poorly paid work, will each require differing energy usage, in accordance with their housing circumstances and personal requirements. Low income households in Tyne and Wear, cited many incidences of housing defects and very low levels of insulation. Some households knew of grant insulation schemes, but were unable to meet the 10% balance of the cost (Bradshaw and Holmes 1989). This study acknowledges that there are multivariate factors, which mean that some households will pay more than others for their fuel. In its endeavour to create an irreducible minimum for fuel, this study has chosen to determine and develop specific 'fuel models', on which minimum estimates for fuel shall be based. The fuel models are constructed around a set of data for six household categories, each containing information on dwelling type, heating source, insulation measures and space heating, to enable the fuel estimate to be calculated. In addition, assumptions shall be made on the number of hours heating required and the temperature requirement.

² The notional fuel element is derived from calculating the cost difference in benefit paid to a household who have a fuel component contained in the leasing cost, and those who have no such leasing agreement.

Background

Changes in Fuel Consumption 1899 -1996

Types of fuel in use from 1899 through to present day, have evolved from coal to North Sea oil/gas. In the 1930s, coal was the predominant heating fuel, however, coal fired electricity and town gas were becoming increasingly popular. By the 1950s, coal and its derivatives, smokeless fuel, and town gas, were still the most common choice for home heating. Electricity and gas were increasingly supplied for their convenience throughout the period. Usage of coke and coal were to diminish in the intervening years, from 1951 to present day, due to the Clean Air Act of 1956. The Act forced the introduction of alternative heating systems, other than coal, to be considered for new domestic buildings. Town gas, derived from coal, was slowly replaced by natural gas from the North Sea, as the most predominant form of heating in Britain today, including households on low incomes (Boardman, 1991).

Heating Regulations

The way in which people heated their homes in the last century, was largely dependent on what type of accommodation they inhabited. Under the 1845 Public Health Act, there were no legally binding requirements to provide a heating system. It was deemed to be unnecessary to impose heating regulations, as the Victorians, for instance, had fireplaces in their bedrooms (Boardman 1991). In the 1940s, it was recognised that people were utilising only small areas of their homes in cold weather. The Fuel and Power Advisory Committee expressed its concern thus:

'...Space in the home is of very little value unless it can be used as living space. In this country the principal faults of the past have been to neglect heat insulation in the construction of the house, and to limit space heating to one or two rooms...In cold weather the British home is the smallest in the civilised world'. (Cmd 6762 1946, p50, cited in Boardman 1991.)

The implication of this statement, was that households were confined to one room only, due to a single heat source, which was generally sited in the living room. Compared to other countries, British house building had continually failed to realise the importance of insulation in the home, and the inadequacies of limiting heating to only one area of the

home. The Parker Morris Report of 1961, cited that heating systems should provide for heat in living areas of 18°C for kitchens, and 13°C in other areas. It was not until 1967, that compliance with the Parker Morris standards became a requirement for a local authority housebuilding subsidies (Malpass and Murie 1982). The English House Condition Survey (EHCS, 1991), found that poor housing was associated with low income, with over half of the dwellings of low income groups lacking basic amenities (EHCS, 1991). However, even though building standards had improved, there remained a vast number of dwellings failing to meet the heating criterion of the Parker Morris standards. This anomaly exists today, especially for those who reside in older types of housing, e.g. the 'poor'.

Dwellings Stock of Low Income Groups

The General Household Survey (1989), found that *households with incomes of £150 or less, were more likely to live in terraced housing than any other housing type*. In 1986, there were nearly 19 million dwellings, of which half were built before 1944, a quarter of which were built before 1919, and a further quarter were built after 1964. Central heating systems were installed in 3/4 of the dwellings, those without such systems tended to rely on open gas fires (64%) and solid fuel fires or stoves (21%). The 1994 Family Spending Survey (FES, 1995), found that between 74% and 81% of low income households, had either full or partial central heating, compared with an average of 84% for all income groups. Market research has found that central heating systems were filtering down into the lower income groups, *'Central heating has come to be perceived as a necessity rather than a luxury...market penetration of central heating, is spreading down the income scale, with the most popular form of central heating being gas fired'* (Mintel, 1989). *However, research has shown that although low income groups have limited access to central heating, many do not use it adequately, due to insufficiency of income* (Bradshaw & Holmes 1989).

According to the Department of the Environment, in 1986, over 11% of the housing stock *did not have any loft insulation*, these tended to be in dwellings built before 1919. There has been very few advances in the intervening years. In 1991 BRESCU confirmed

that 90% of dwellings had been constructed before 1976, and consequently they were very poorly insulated (BRESCU Inf No11). Most people living in older housing, pre-1944, did not know whether they had any insulation measures in their homes. The most likely household types to be living in poorly serviced accommodation, were single old age pensioners and single people (EHCS, 1986/91). The General Household Survey found, that a major percentage of local authority tenants were low income households, with 70% of rented property (whether private or local authority) being occupied by low income households (GHS, 1987). The information given by respondents in this survey, will determine the tenure patterns, insulation measures and methods of heating, of a sample whose incomes are 60% below average income (DSS, 1994).

Insulation

Strong correlations have been found between poor levels of loft insulation and socio-economic groups, with households in the lower income groups generally having lower levels of insulation in their homes.

**Table: 32 Insulation Types by Socio-Economic Groups.
(Percentage of Households with measure)**

	Loft Ins	Full D/Glazing	Cavity W/Ins	Cavity+ Loft + D/Glazing
AB	87	23	23	17
C1	80	17	18	10
C2	77	13	15	6
D	69	9	9	1
E	68	7	9	1

(Boardman, 1991).

Good levels of insulation reduce fuel consumption and conserve heat; as much as 20% of an energy bill can be saved, by having loft insulation of the regulatory depth (Boardman 1991). The *total heat loss* from an uninsulated home, escapes, from the roof, walls, doors and windows. To have loft insulation alone would save 35% of the total heat lost (Hughes, 1990). Currently, new buildings install between 150mm and 200 mm of insulation to lofts, however, this is dependent upon the thermal layer of the slab laid (base). If insulation is laid beneath the slab, then the narrower depth of loft insulation is

used. Current regulations stipulated that from July 1995, all hot water cylinders should have at least 35mm of insulation (Private communication from Redrow Energy Audit department). The Consumer Association publication 'Which', reported that insulation of 8ins depth should now be installed in lofts (Which Feb. 1996).

It is a complex mix of social and technical factors, which can result in inadequate provision of affordable heating and hot water. Different types of tenure have been shown to have different levels of insulation. Public sector housing inhabitants, are more likely to suffer fuel poverty, that is, unable to heat their homes to an affordable adequate temperature. This partly due to their homes having poor levels of insulation, a problem that is often compounded by inadequate heating systems (Campbell, 1993). Market research has shown, that heat saving measures are more likely to be undertaken by older households, whereas households who are 'not working', are those least likely to have adequate levels of insulation, with 67% reporting two heat conserving measures, loft insulation and cylinder jackets (Intel, 1993). A somewhat crude model has emerged on what constitutes a typical dwelling type of a low income household, mainly being, rented property and terraced housing, with poor insulation levels and using either a gas fire or a gas central heating system. One of the problems facing low income households, is that building regulations are improving much faster than the fitness standard, so the gap between the best insulated and regulated and the worst is growing wider (Kempson & Rowlingson, 1993).

Inadequacies of Fuel Usage and Health

Adequate standards of heating systems and temperature requirements may be legislated for, but adequate usage is dependant on an efficient and well maintained heating system, coupled with heat conservation measures that comply with current recommendations. Knowledge of insulation measures, in many cases, does not predetermine an improvement in standards, especially for those who are unable to access the capital expenditure needed to make such improvements. However, when it is not financially possible to install heat saving measures, *attempts to reduce energy costs can be made out of economic necessity* (NCH, 1992, NACAB, 1992). Reductions in heating costs

are accomplished by turning the heating down to a lower temperature, or by switching the heating off, such cost cutting measures remain the prerogative of the individual. According to Kempson, *et.al.* (1993), households on low income are faced with increasing demands on their resources, a common response for some, is to cut down on all areas of household expenditure, i.e., by heating one room only, rather than heat the whole floor or whole dwelling (NACAB, 1992; NCH, 1992; Cohen, 1991). Single pensioners were suspected of possibly limiting their fuel consumption due to income constraints (Hutton, Bradshaw and Harman, 1987). The evidence on the difficulties encountered by low income groups attempting to meet their fuel costs, has been well documented. The fundamental problem has been, that the 'poor' have interminably occupied hard to heat dwellings, which are predestined to lose heat, simply because those homes have limited and inadequate insulation. In addition to the aforementioned factors, such homes have tended to incorporate inadequate heating systems, that were initially designed to heat one room only. Trying to heat such a home with insufficient resources results in the poor paying for heat that is wasted through the roof or walls. **This means that the poor pay a 'higher' cost for the same temperature achieved than householders who occupy, or are able to pay for, well insulated homes or who are able to update their heating systems when required.**

Health, Warmth and Special Needs

Cold homes are prone to damp and condensation, creating an unhealthy environment, where vulnerable people are placed at higher risks of disease (Davey-Smith *et. al.* BMJ, 1991). Fuel usage is a commodity that is constrained by many factors associated with low income; this assessment was recognised under the old Supplementary Benefits additional payments scheme. In 1984-5, the Department of Health and Social Security (DHSS), paid out £400 million to provide for, additional heating to certain classifications of household. Those groups affected were either, in poor health or had a disability; people who lived in cold or hard to heat homes, (e.g., all electric estates, underfloor heating systems etc); the very young or the old and those who incurred extra cost due to central heating (Crowe J, 1991, Hutton, *et. al.*, 1987). Implicit in the selection of households, was the supposition that higher internal temperatures were

needed to support health. For the elderly, this had been the case due to atypical factors, i.e., the elderly are more likely to be in ill health or have a disability, they also tend to live in houses which are recognised as being very difficult to heat (Sheldrick, 1993, Durward, 1981).

Some of the main changes that occurred between Supplementary Benefit and Income Support (the benefit that replaced it), were that no extra funds were available for additional needs, i.e., clothing, furniture or heating. Extra help for such needs could be applied for under the Social Fund system, either in the form of a grant, or a budgeting loan (Campbell, 1993). Cold weather payments have been a relatively new introduction, but only target certain groups. It was self evident that certain sections of society, i.e., the elderly, very young, or disabled, do need to spend longer hours in the home, due to their immobility. It is also the case, that households who have one or more members unemployed, or families with children, are often forced by their lack of resources, to spend many hours in the home, thus requiring extra heating. This was partly qualified by the Department of Social Security's research into 'Disability and Household Expenditure', which found, that households with disabled members spent more on fuel than any other household, regardless of their income (DSS, 1993). Households with young children spend more of their time in the home, therefore, they need more hours of heating throughout the day, as do the unemployed and the elderly. So, in essence their heating bills are more expensive than households who spend some portion of their time in work (obtaining heat from their workplace). In addition, the low income households propensity to inhabit poorly insulated homes with inadequate heating systems, induces fuel wastage from those who are least able to afford it.

Inability to pay for fuel, can be related to the numbers of self disconnections (which are difficult to determine), and the number of households who live in inadequately heated homes. A small survey in 1992, found that, to avoid self disconnection, households cut down on their energy usage, by eating cold meals or cutting down on hot water (1993, Birmingham Settlement). The consequences of inadequate heating of homes, can, in severe cold weather, increase the incidence of hypothermia cases. Average death rates over and above the 50,000 to 60,000, which occur during each British winter, are

over and above the 50,000 to 60,000, which occur during each British winter, are increased by 8,000 extra deaths, for every °C below the mean winter temperature (Boardman, 1991). In addition, it has been estimated that damp and condensation related respiratory diseases, cost the National Health Service £800 million per year (Haylock, 1993).

The temperature of indoor environments should be adequate to prevent the emergence of condensation and mould within buildings. Mould growth in housing has been found to adversely affect the health of the occupants (Platt, *et.al.* 1989). There have been strong correlations found between housing tenure and health, showing that council tenants have higher death rates than owner occupiers (Blackburn, 1991). The 'unhealthy' association between tenure and death rates, can be determined as caused by a number of factors associated with council tenancy. Generally, low income groups occupy the local authority 'residual' housing stock (dwellings not purchased under the 'Right to Buy' schemes), which are often unfit, more damp and overcrowded and suffer from poor design, as well as being located in less desirable areas (Balchin, 1995). Dampness and fungal growth have been found to be directly related to ill-health. A study by Platt, (*et. al.* 1989), found that there were higher incidences in the reporting of certain symptoms by patients from poorer environments, which ranged from breathlessness, sore throats and runny noses, to more psychological problems, with higher rates of reported 'irritability' and 'bad nerves', thus exposing the relationship between poor housing conditions and physical and mental well being.

Temperature Preferences

Boardman's investigation into research of preferred temperature needs, for individuals of varying ages, with differing activity levels and within a variety of locations in domestic and commercial settings, deduced, that the range of preferred ambient temperatures were between 19.4°C and 21.7°C (Boardman, 1991). The Energy Efficiency Office assert that, vulnerable groups may need higher ambient temperatures than the average population (EEO, 1986). The elderly, have been one such vulnerable group who have suffered disproportionately, in terms of incidence of hypothermia and cold related health disorders, as

a result of living in cold homes (Davey-Smith, 1991). The elderly have a much greater need for fuel, due to their more home based lifestyles, relative inactivity, and decline of the bodies thermo-regulation processes as age increases. Studies have revealed that temperatures taken in 37% of elderly person dwellings, were found to be below 16°C (Savage 1993). The affect of reductions in temperature on the health of the elderly, have shown that temperatures between 18°C- 24°C pose no risks to sedentary lifestyles, whereas temperatures below 16°C, have been shown to increase respiratory disorders, below 12°C cardiovascular strain, and below 6°C an increased risk of hypothermia. Therefore, it can be assumed as temperature decreases, the probability of morbidity increases for the elderly (Collins, 1986).

Research conducted in a natural environment, yet free from income restraints, found that dissatisfaction occurred when the temperature fell below the comfort zone of between 20°C and 23°C (Boardman, 1991). Temperature preferences were also found to vary between individuals, with the employed preferring 20°C and unemployed 21.2°C; housewives with young children were found to prefer temperatures of around 20°C.

Design standards have produced a variety of temperatures over the last thirty years, since the Parker Morris Report. These have generally complemented and reinforced the preferred comfort levels found in research. They all ascribe to daytime temperatures in occupied rooms, and make few recommendations for the unheated unoccupied rooms. The Energy Efficiency Office set design standards for domestic heating as 20°C in living rooms and 18°C in all other rooms, including bedrooms (when the building is occupied). It does not specify whether this applies to night-time temperatures (EEO, 1986). Temperature ranges used by the Building Research Establishment generally cite a desired temperature of 21°C in living areas and 18°C in bedrooms (BRESCU Inf No 11). The living room temperature used for this study, incorporated the BRESCU recommendations and the preferred comfort levels of individuals and set the living room temperature at 21°C.

Cost of Heating

Analysis of Family Spending data, shows, that households in the bottom fifth of the income distribution, spend 13% of their income on fuel. However, for the fifth highest

earners, their fuel bills accounted for 4% of their incomes (CSO, 1994). This data was obtained before Value Added Tax (VAT) of 8% was added to fuel, indicating that energy costs for all groups will increase, and for low income households, fuel costs will exceed 13% of their income. The rising cost of fuel runs against the recommendations of the working party of the National Federation of Housing Associations (NFHA), who state that it should be possible to heat a home to 21°C during the heating period, *without total fuel costs exceeding 10% of income* (Haylock, 1993). Fuel expenditure data does not identify what percentage of the fuel bill is spent on heating alone, Boardman suggests that heating should not exceed 4% of the total income, and all energy should ideally cost no more than 10% of a households income (Boardman, 1987). Brescu have found, that 60% of the fuel used in the typical dwelling, is used for space heating, followed by hot water heating. Providing energy for lighting and appliances, uses about 10% of a households energy consumption.

Paying for Fuel

How households pay for their fuel, has changed dramatically over the last century. In Rowntree's first survey payments were made in cash for fuel, this was eventually superseded by the Gas and Electricity Boards metering system, households could feed money into the meter to obtain a specific amount of fuel, i.e., Pay as you Use. The quarterly bill was introduced in 1976, money to pay the bill, presented great difficulties for low income households, who then found they had to save up the money that they formerly fed into the meter. The National Childrens Home study found, that among low income groups, gas and electricity were the bills most likely (after the community charge) to be in arrears (NCH, 1992):

Solutions to ease the lump sum payments, and ensure the companies recoup their revenue, now range from savings stamps, weekly, fortnightly or monthly payment books, from the Gas and Electricity companies. British Gas reported, that around 100,000 households had not paid a bill for over a year, and nearly one million householders had been in arrears for under one year (*Independent*, July 25th 1994). Presumably, these 'new' defaulters could, in the future become serious debtors, due to the imposition of VAT and the consequent increase in bills. Standing order payments,

budget schemes and direct debit payments are alternative ways to pay, if the householder has a current bank account. For households on Income Support, fuel bills can be paid through Fuel Direct; a scheme operated by the Department of Social Security, who deduct fuel arrears and payments from DSS benefits and pay them directly to fuel companies. Recent figures suggest, that over 5% of claimants are having fuel costs and arrears deducted from benefits (CAP, Feb, 1993). Prepayment meters are also used for payment of fuel, these include Gas token meters, Quantum meters and Electricity card meters (some coin meters still exist, but they are being phased out). These meters incur extra costs, as the fuel companies charge a higher premium for the service. Pre-payment meters require the householder to purchase cards, and, or, tokens from a range of outlets including Post Offices, and Gas, Electricity outlets and other licenced premises, such as Off licences (Manweb, 1995, Liverpool City Council Social Services 1994). Private landlords can also *resell* fuel to tenants who have coin meters, and are allowed to make a charge for the service. Low income groups would seem to pay more for their fuel under these circumstances, as additional costs are charged by fuel companies for the use of pre-payment meters. This is compounded by a lack of access to fuel efficient gas central heating systems. With poor households showing a higher preponderance than other groups, to use more expensive fuels, i.e., by using electricity rather than gas and meters rather than opting for quarterly payments, thus resulting in the 'poor' paying a higher price for their fuel needs.

The statistics have shown that disconnections have fallen in recent years (Berthoud and Kempson, 1992). However, the increased number of pre-payment meters hides the fact that many 'poor' households, who cannot find the money to supply the meter, are forced into a situation, in which they have no option but to self disconnect their fuel supply. The decision to disconnect, is thus transferred from the fuel company, to the householder (Lennard, 1993). Many people experiencing problems meeting their fuel debts, are often faced with a limited choice of methods to clear them. Often the only choice is to enter into an agreement with the fuel companies to have a pre-payment meter installed, this is often under pressure from the fuel companies, who remain eager to recoup their costs and are anxious to allay future collection problems, thus many households reluctantly agree to the installation. In the Liverpool area, 3% of all gas and

electricity consumers, pay through Fuel Direct, 24% of electricity users have card meters as opposed to 5% on pre-payment meters for gas (Minutes of Cold Conditions Working Party, Feb 1995, Liverpool City Council). If the installation of pre-payment meters is looked at from the viewpoint of the food budget, then a once relatively 'free' portion of the weekly budget, possibly used for immediate priority needs such as food, is now denied. Boardman (1987) argues, that some households, faced with limited options for fuel repayment, prefer to pay their bills at regular intervals, rather than wait for the quarterly bill to arrive. This, it is argued, makes the services on offer from the DSS and the fuel companies quite attractive alternatives, thus 'levelling out' the payments, as opposed to finding cash for large bills. Pre-payment meters effectively deny the householder the 'choice' of deciding which priority *need* takes precedence over another. The meters also absolve the fuel company of the politically sensitive publicity that surrounds disconnection. However, even though low income households often reduce their consumption to avoid self disconnection, the pre-payment meter has been welcomed by some, as it assisted them with their budgeting measures (Lennard, 1993).

The evidence so far, has identified a situation, whereby the poorer in society are generally disadvantaged in terms of fuel costs, by a number of factors. The poor would appear to be predominantly marginalised into rented accommodation, which, due to the ages of the properties, were built to lower standards, resulting in difficult to heat homes. Compounding the problems of high fuel costs, is that much of the rented sector has insufficient insulation installed, with little motivation from landlords to improve the situation. Some housing estates built during the last thirty years, which had installed more modern systems of heating, i.e.; underfloor electric heating (subsequently found on use to be too expensive to run), and warm air ducting (gas blown air) systems, (thought to be a contributory factor in respiratory problems) had failed to meet the needs of the tenants for an efficient, economic method of heating (Davey-Smith *et.al.*, 1991, Boardman, 1991). National standards on heating requirements, have consistently neglected to address the problems of homes which have several rooms, but only one heat source. Remedial capital investment to upgrade inefficient heating systems, is, understandably, prioritised by low income groups, to below that of the day to day management of irreconcilable demands for basic necessities, thus, such households forgo

the opportunity to cut fuel expenditure because they cannot afford to improve the insulation or heating systems in their homes (Kempson & Rowlingson, 1993). The gravity of such issues, is illustrated when evidence emerges of low income households, propelled into adopting a series of cost cutting actions, all of which are designed to cut back on fuel. These measures take the form of having fuel costs deducted directly from benefit, or opting for a pre-payment meter, as a rationale attempt to budget for fuel (Lennard 1993). But a prepayment meter does not imply that a household will always be able to meet the costs or will always have a fuel supply. Shortage of income can necessitate more drastic remedies, such as, switching off the heat or only heating one room, rather than all living areas (Glendinning & Millar 1992, Grant & Stitt 1993).

If the poor, who occupy smaller dwellings, have only one heat source and heat only one room - which is a general, although not exclusive model - then it should be expected, that in monetary terms, low income households should be spending *less* than their counterparts, who have larger dwellings, more electrical appliances and more extensive heating systems. In reality, expenditure on fuel within low income households with children, is similar to that of higher income groups. What the expenditure data does not explain, is the difference in lifestyle and housing and heating standards, between low and higher income groups. Low income households have low levels of insulation and inefficient heating systems, they are more likely to live in hard to heat homes. Higher income groups, are more likely to be out at work, requiring less home heating, have better standards of insulation and more efficient heating systems, whereas low income households, with children, unemployed or elderly spend longer hours in the home, thus requiring *more* heating (Boardman, 1991, Campbell 1993). *The higher percentage of expenditure on fuel among low income groups, can thus be explained by factors other than higher fuel needs.* Most of the problems low income households have, in relation to their fuel expenditure are largely outside their control (due to reasons of income constraints and conditions of tenure), i.e., living in rented landlord or local authority dwellings; which have been constructed to lesser standards than Parker Morris; displaying poor levels of insulation and whose homes contain inadequate and insufficient heating systems. (EHCS 1986/1991, Boardman 1991, Kempson & Rowlingson 1993). *Heat is therefore wasted in poorly insulated homes, as households attempt to reach*

comfortable temperatures with poorly maintained and inadequate heating systems. In constructing minimum estimates for specific households, the study aims to define a medium standard of insulation. Given that 'poor' households have inadequate heating systems and low standards of insulation, the estimates will reflect a system that is economical, at a cost generally not commensurate with the actual fuel costs of low income households. However, the central aim of the research is to produce estimates that are low, and upon which criticism of extravagance, or over-inflation cannot be levied. By adopting these stringent criteria the study shall fulfil these aims.

This study, has set out to follow the methods of Rowntree, to construct a minimum fuel estimate for several households types. The fuel models upon which the estimates are constructed, are not wholly representative of the actual situation of many low income groups. To attempt to combine all the variables of housing type, insulation measures, heating systems, as well as various hours of heating for personal needs, would have produced a complicated matrix of fuel estimates beyond reasonable comprehension. The fuel estimates, are assumed to allow a household, to heat their home to an adequate temperature, for a required length of time required. By using broadly representative fuel models for the basis of scientifically derived estimates (EEO, 1985), *the study does not take into account, the poor housing conditions and limited insulation measures that prevail in low income households, which may demonstrate, why 'poor' households pay more for their fuel to reach adequate temperatures.* Similarly, the scientific approach adopted for this study, does not attempt to explicate the behavioural strategies of the 'poor', which indicate that some groups may *deliberately be limiting* necessary fuel expenditure, i.e., lowering heating temperatures, or heating only one room. Were the study to adopt either expenditure data, or the characteristics of low income households (i.e., poor insulation, inadequate heating appliances, limited heating temperatures or limited heating hours), as the criterion upon which the estimates should be based (as Rowntree had in 1937 and 1951), then the final fuel estimate would have produced estimated costs which could possibly have been higher or lower than a scientifically derived model. Thus calling into question the integrity of the study aim, that of,

constructing minimum estimates for fuel which allow for physical efficiency, using scientific evidence, following the Rowntree principle.

Methodology

In collecting his data for fuel estimations, Rowntree had, in 1899, devised his estimates based upon information gathered from the working class people of York, and his own crude assumptions and calculations. He had made the calculations based upon one bag of coal per week in summer, and two bags per week in winter. His subsequent 1936 and 1951 studies, used *expenditure data* in the construction of his estimates. The pilot study of this research found, that low income households were generally spending proportionately *more* for their fuel needs, than groups with higher incomes (Grant & Stitt 1993, CSO 1992). They also spent proportionately more of their incomes on fuel, with the 'Rowntree moderate family' spending 17% of their income on fuel, as opposed to between 8.4% - 10.5% of all households of the same composition (FES 1993, Stitt & Grant 1993, FES, 1992). The surveys conducted by Rowntree, had only determined the fuel needs of the 'moderate' household type; this study, will examine the household fuel expenditure and needs of several household types, using a variety of 'fuel models'.

The study obtained information on, accommodation type, housing tenure and insulation measures, in order to establish general characteristics for the 'fuel models' of particular household types, to enable calculation of minimum fuel estimates. Behavioural questions were asked, to determine what type of fuel was used for cooking and heating systems and how the sample used them. The sample gave information on, weekly fuel costs and their methods of payment, as well as information on fuel arrears. The characteristics of each fuel 'model' were applied to the Energy Efficiency Office publication, 'Monergy: a Guide to Running Costs', published by the Department of the Environment, and based upon research undertaken at the Building Research Establishment.

The fuel models (described in detail in the following sections) were established using data from the questionnaires. An example of how a fuel model was constructed for a lone parent family is as follows; they tended to occupy modern terraced housing and

used gas central heating. The most common form of fuel used by the lone parent households was gas, for heating, hot water and cooking.

Limitations

There were several limitations contained within the fuel estimate methodology, which may have impacted upon the validity of the findings. During data collection at the pilot study stage, respondents were initially asked for their last year's quarterly fuel bills, to determine a weekly estimate. Many could not find them or had thrown them away. It was decided for the main study, to ask for approximations of how much people, *put to one side* from their weekly budgets, to meet the impending fuel bills. For some, the approximations were based upon regular monthly payments, calculated by the fuel companies, for others they were rough estimations. However, the fuel expenditure data of the sample, *was not* used in the formulation of the minimum estimates, as had been the case in Rowntree's studies. This would have inflated the fuel estimates, thus reflecting the inadequate and inefficient methods of heating and low levels of insulation. The collection of the fuel expenditure data would, however, serve to compare actual expenditure of the study's low income sample, with current expenditure patterns.

The respondents were assured of confidentiality, yet when questions arose which requested information of arrears, many of the respondents said did not know how much they owed, or they only had a vague knowledge of how much they were paying weekly towards those arrears. The results will indicate that extent of arrears will almost certainly be an under-estimation, and the amounts cited as being repaid may be under-reported or inaccurate.

The questionnaire requested the respondent to state the type of insulation present, the total number of measures present in the household was then calculated. The insulation details were placed upon a database for further analysis. The survey did not inquire whether the insulation measures met with current regulations. It was felt that a limitation of the study was that questions regarding standards of insulation, were not asked, however, previous research has found that many people are unaware of the standard of their insulation i.e., what level of loft insulation they had or whether they knew of the current standards (Kempson *et. al.* 1992).

Results

Questionnaire

The following set of results define a set of a fuel 'models' for various household types. The fuel models are essential in the construction of minimum fuel estimates for various household types.

Tenure

Households were asked whether they were renting or buying their homes.

Although there was no statistically significance association, the majority of the households were renting their homes.

Household Type	Rent	Buy	Own
	%	%	%
Couple	62	39	8
Couple 60+	72	6	22
Single	74	21	5
Single 60+	71	16	13
LP&Dep	74	23	3
LP&NonDep	71	29	- *
Couple &Dep	62	36	2
Couple&Dep	62	38	-

N= 207

* sample size very small

Ethnicity of Households within the Sample

The sample comprised, 88% of British born white, with 5% of mixed race, Chinese and Asian accounted for 2% and British born black 5%. Although no statistical significance was found between ethnic origin and tenancy, there was an observation that among

mortgage owners, 94% were British born and white as opposed to 6% for all the other groups.

There was found to be statistical association between types of accommodation and household categories. The Chi² Test, shows that the majority of all the groups resided in terraced housing $p= 0.021$. A high percentage of single under 60 (33%), lived in converted flats and a large number of lone parents with dependants (28%), lived in semi-detached houses.

Household Type and Tenancy

It was found that there was statistical significance between the household types and the tenancies they held, $p = 0.05$. However, a higher percentage of all mortgage holders occurred amongst the couples under 60 (32%), whereas the majority of households with children, held tenancies with housing associations, i.e., couples with children (32%) and lone parents with dependants (32%), also single households under 60 (39%).

Within the household sample, the majority of local authority tenants came from households over 60, and all adult households, lone parents and non-dependants (43%) and couples and non-dependants (44%). Only 14% of the sample rented from private landlords and 8% owned their home outright.

Insulation Measures

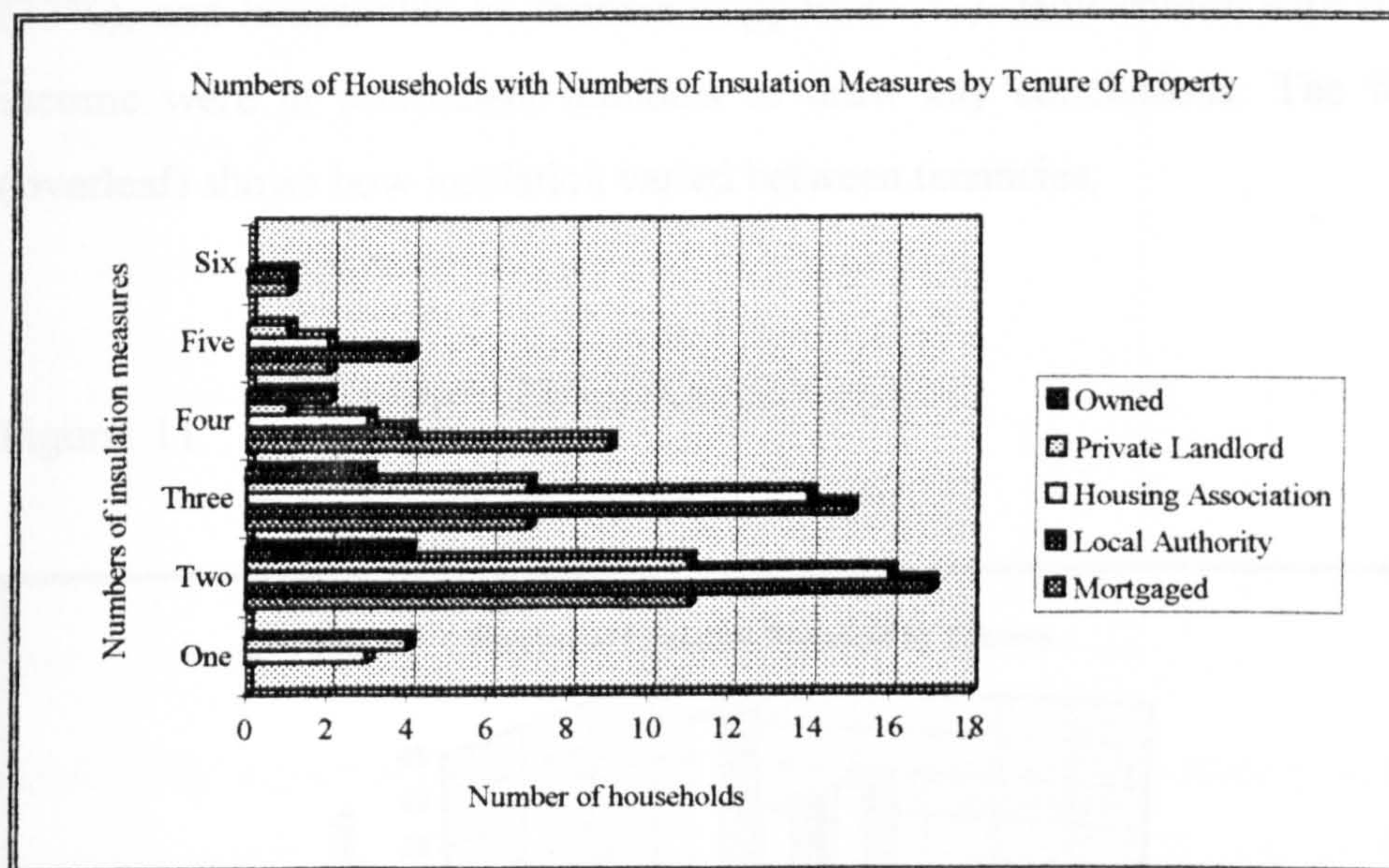
The sample were asked what insulation measures they had in their homes, from the following list;

Loft insulation	Hot water cylinder jacket
Full double glazing	Part double glazing
Cavity wall insulation	Draught-proofing

For the purpose of analysis, the number of insulation measures were counted.

The relationship between different tenancies, and the number of household insulation measures present at the time of the survey, were found to show statistically significant association, using the Chi² Mantel-Haenszel test for linear association, $p = 0.03$. **Amongst all tenancies, the majority (58%), had only one or two insulation measures, and 23% had three measures.** Mortgagees generally tended to have at least two measures (78%), with 32% having three or more measures.

Figure 10:



Local authority tenants (56%), had one or two measures, with 44% having three or more measures. Of households reporting no insulation measures, 14% of landlord rented property tenants said they had no insulation, and 6% of Housing association tenants similarly reported no insulation.

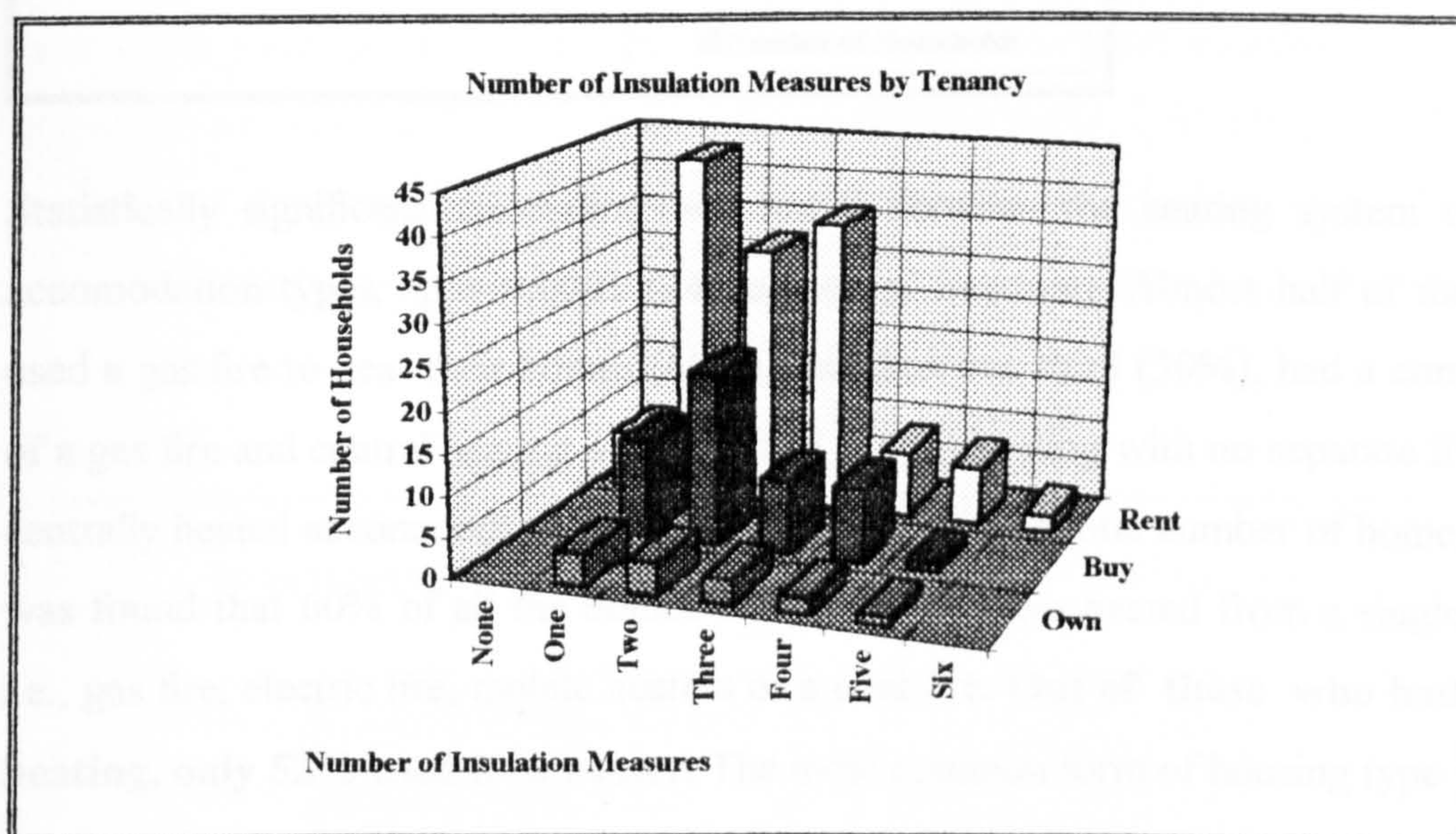
Out of the whole sample, 32% had three or four measures and only 5.5% had five to six.

In all households types, there was found to be no statistical significance between the households, in terms of the number of insulation measures they possessed.

However, 3% of the sample reported no insulation measures at all, these included singles under 60 (11%), Couples under 60, (5%), Single over 60 (7%), and Lone parents and non-dependants (2%).

Insulation did not vary to any significant degree between households of varying income sources. It was observed however, that those with three or more measures were highest amongst those earning a wage (55%), followed by state pensioners (50%), unemployed (33%), and households on Income Support (32%). Households with other sources of income were in insufficient numbers to draw any conclusions. The following graph (overleaf) shows how insulation varied between tenancies.

Figure: 11

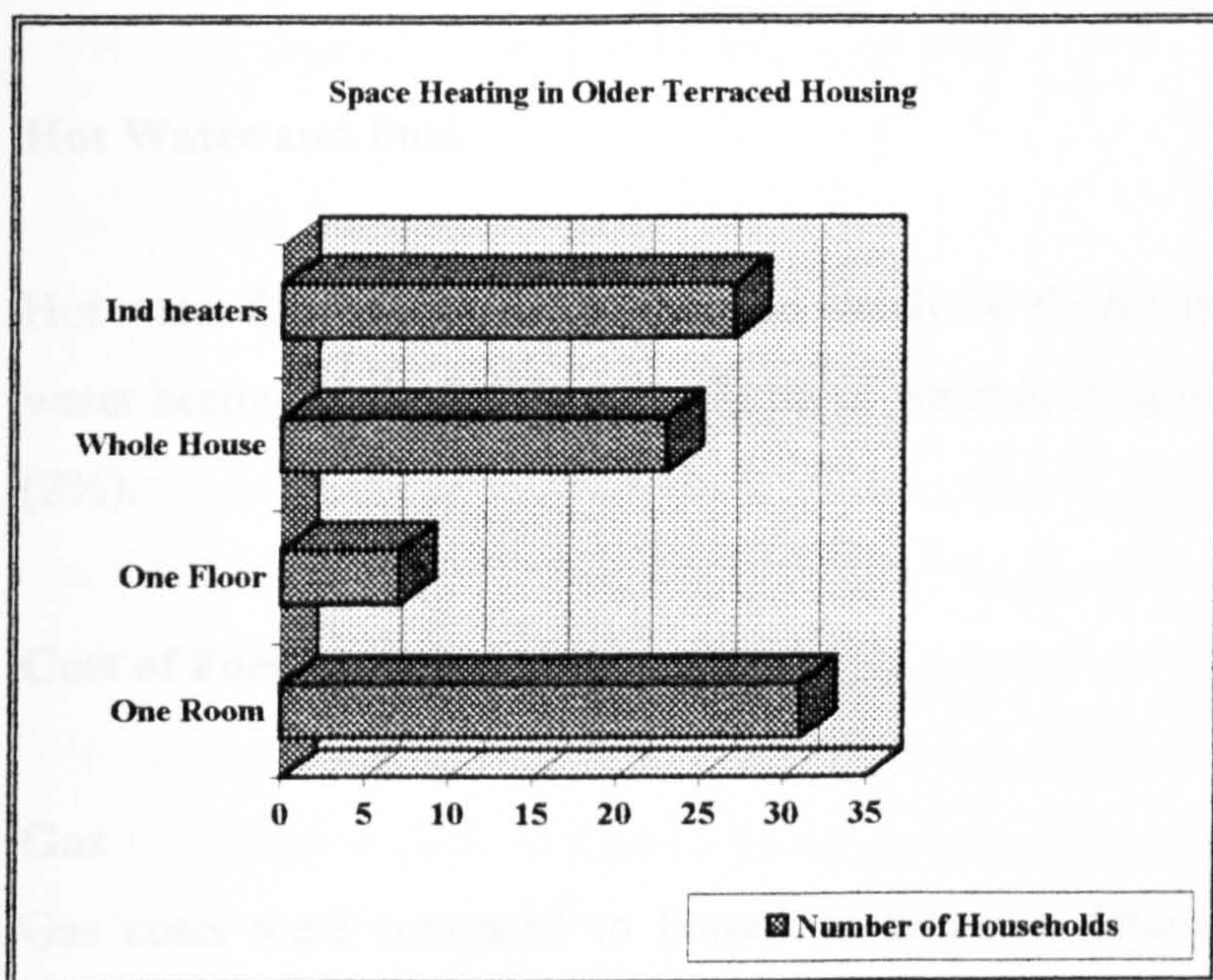


Space Heating

There was statistically significant association found between, the type of accommodation, the heat source and the type of heating used. In terraced housing, households were more likely to heat only one room, but in more modern accommodation, they tended to heat the whole house, this was statistically significant

using the Chi² Test, $p = 0.0001$. Figure 12 illustrates the types of space heating in older terraced housing.

Figure 12:



Statistically significant association was found between the heating system used and accommodation types, $p = 0.0001$ (24 degrees of freedom). Almost half of the sample used a gas fire to heat their homes (46%), less than one third (30%), had a combination of a gas fire and central heating and 10% had central heating with no separate fire. If the centrally heated accommodations were deducted from the total number of homes, then it was found that 60% of all the homes in the sample were heated from a single source, i.e., gas fire, electric fire, mobile heaters or a coal fire. **Out of those who had central heating, only 52% used it in winter.** The most common form of housing type was pre-war terraced (44%), followed by modern terraced properties (18%), with semi-detached accounting for 15% of the properties.

When asked why they did not use their central heating, 21% preferred other sources of heating, and 67% said they either, could not afford to run it, or they feared the high cost of bills.

Cooking Fuel

Households generally tended to cook with gas (83%), rather than with electricity (16%). Less than 1% used liquid (Calor) gas for cooking.

Hot Water and Fuel

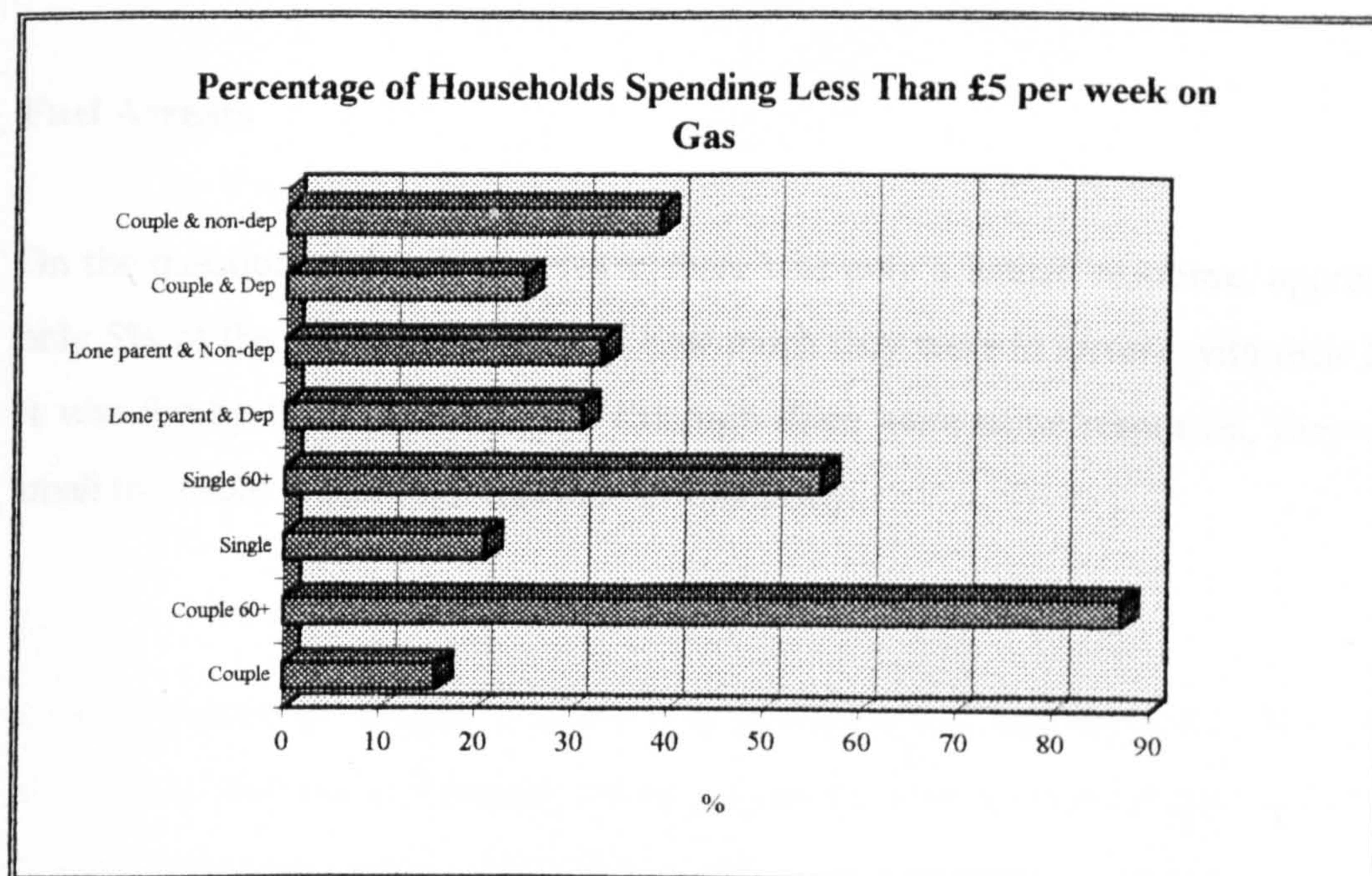
Hot water for the sample was supplied mainly by electricity (54%), with 42% using gas water heating methods. The other forms of water heating were coal (4%), and liquid gas (2%).

Cost of Fuel

Gas

Gas costs were compared to household types to determine whether there was any statistical association. It was statistically significant using Chi^2 $p=0.00001$, that the majority of the sample spent under £8 per week on gas. However, in the lone parent households with dependants, the majority spent between £9 and £11 per week (34%).

Figure: 13



Electricity

The majority of the sample spent between £6 and £8 per week on electricity. Anyone in the sample with dependant children or with two or more adults, appeared to spend more, whilst single householders spent the least. This was statistically significant at $p=0.0007$, using the Chi² Test (Pearson, 56 DF).

Methods of Payment

Statistically significant association was found, among households with their methods of payment for fuel. Almost half of all households with children (47%), tended to pay for their fuel by direct deduction from benefit. Couples with children, either had their fuel deducted from benefits (29%), or they paid monthly (39%) using either direct debit, or with a monthly scheme, and only 10% paid their bill quarterly. Payment of bills by the quarterly method (8%) seemed to be less popular with the sample than paying monthly (41%).

The use of pre-payment meters varied between gas and electric consumers, with 32% of the sample paying for their electricity using the pre-payment meter, as opposed to only 10% of gas consumers. Using the Chi² Test for association $P= 0.0000$.

Fuel Arrears

On the question of details of arrears, there was only a limited response, approximately, only 5% of the sample were sure of how much they were in arrears with their fuel bills. It was felt by the researcher, that although there were some responses, they were too small to enable a thorough analysis for this study.

Interviews

The following section focuses upon comments and discussions made by the sample on issues concerned with fuel costs and budgeting strategies which occurred during the interviews.

VAT on Fuel

The interviews were carried out prior to the introduction of VAT on fuel bills. There had been a great deal of discussion in the media about the two stage imposition of VAT, firstly 8% and then 17.5%.

Expressing her fears over VAT on fuel, a pensioner said, *'I don't know what will happen if extra VAT goes on fuel. The only thing I can cut down on is, insurance, food and heating. I already cut down on food and clothing if something unexpected happens'*. (Single over 60)

Another elderly lady voiced similar fears, *'I am dreading the extra VAT on fuel bills. I don't think pensioners should pay standing charges on Gas and Electricity. If they took the standing charges off it would help a lot with fuel bill'*.

Paying for Fuel on a Low Income

'I have £10 a week deducted from my 'dole', and now I have got to start paying a social fund loan back at £10 a week, this will mean I will only have £37 a week to live on, plus my child benefit'. (LP1C)

A single female flat dweller explains how difficult it is to heat her home, *'the rent is £25 a week and that doesn't include heating, I put £3 a week away for gas and £5 in coins for the meter (electricity)'*. (Single aged 24)

A single parent who teaches at a local Further Education college, with teenage children, said *'If we [referring to her now divorced husband] were a couple and we were both working we could have afforded a house in the past, instead of being on benefit for so long...this is my first job since 1982, so I have nothing to fall back on, I am on £11,500 a year and I'm even finding it hard paying my bills, I thought it would be easier but it's not'*. (CNDP)

'I would always try and borrow rather than press that button [emergency fuel button], and if I was ever that desperate, really desperate, well I would still go and borrow that £5 till tomorrow'. (C3C)

'Sometimes you say to yourself ,oh God, will I have enough left for a 'leccy card' if I pay £10 off that'. (C2C)

'I put £5 a week towards the bills, I don't use the central heating, it's the blown air type, and two of the children have asthma. I only switch the heat on in the morning and I use the cooker to heat the room up... when they have gone to bed, I wrap up in a blanket if I'm watching the telly'. (LP3C)

Mary is a single pensioner living in a high rise block of flats, *'I got the leccy bill in this week, it was £30, now I will have to go in there [Manweb] each week, and pay £10 off it, and that's the way I'll have to do it'*.

Replacing a washing machine was beyond the means of this couple in their fifties, *'so I have to hand wash here and I go over there, to dry [launderette], it would cost too much to go and wash there, about £12 a week to wash and dry'*. (Couple under 60)

For a couple on state pension the gas bill for £210 was questioned, *'they said it was right, even though I had it checked... they were never that high before. My husband has a bowel disorder and needs constant hot water for washing, and extra clothes washing. I pay them both [bills] quarterly, When I get my pension I sit down, and sort out my money... you put so much away, and that's your bills, and what is left is for food. I put between £40 and £50 a week away to cover my bills'*. (Couple 60+)

'I could not afford the fuel bills, so in the end, I asked for a card meter... my last bill was £164, and that was the summer bill, my Christmas bill was £258 [Electricity]. I am worried about the gas bill coming in. I am sorry though, if it is over £100, then I can't pay it, they [gas] will have to put me on a meter card for that too. My sister has one she says it is easier than having a quarterly bill coming in hanging over your head'. (C3C)

On a Friday night, I can end up with only £2 to last me until Wednesday, I end up pressing the 'emergency' button for the 'leccy'. (Single female aged 54)

A single parent explains how it angers her to be lumped , *'into a specific category because I am divorced and have children...I worked all my life, from when I was sixteen until I was 34 and I then had Darren, so I had worked for eighteen years. I needed to be here for the children after the divorce, he wasn't, but I also needed to go to work for me, but I had to do what was best for them'*. (LP2C)

One respondent kept her own account book and illustrated to the researcher how she tries to budget, *'sometimes though it doesn't always work out, I had to press the emergency button on the meter and we used up the £5 worth, so we had to turn everything off in the house or else we wouldn't have had enough to boil a kettle'*. (LP4C)

'.. If I need anything I will approach the DSS...I tried to get a grant to get the central heating fixed for the kids sake, the timer wasn't working. They told me to turn it off as it wasn't safe, ...they agreed to give me a loan. The way I look at it, at least I haven't got to borrow it off someone else and pay interest on it, and I've got used to it now, I pay £3.66 a week'. (LP2C)

'I got into that much debt with the fuel, I don't honestly know how much they are deducting off me now'. (LP1C)

'I am in all kinds of debt with my fuel bills. This place [housing association flat), charges £2.36 a week for the gas, but I haven't been able to pay it for six weeks now'. The room was very sparingly furnished, with a small portable black and white television in the corner, one bookcase, and a couple of cushions on the floor, no other furniture. The curtains were very thin, but the windows were double glazed. (Single aged 27)

Another couple have refused to consider taking out a social fund loan to pay off a fuel bill, *'we put £10 a week away for the gas and £10 for the leccy'. (C2C)*

Strategies for Cutting Down on Fuel Bills

A grandmother told of how she only uses her central heating on certain occasions, *'I generally just use the central heating when the grandchildren are here'. (Single over 60)*

'I'm waiting to be moved on medical grounds, it's too draughty in my place, I come in here [family centre] to get a warm and something to eat. I don't put the heating on at all during the day, I only put it on when Donna comes in from school, it goes off

then when she goes to bed. If me and him wants to stay up and watch telly we pull a quilt over us to keep us warm'. (C1C)

A similar story was told by other mothers, *'I can manage without the heating on, I just keep busy, cleaning up. I keep wrapped up...I sometimes stop, make a cup of tea, then put the fire on about half an hour before the kids come in, and it's on then till bedtime'* (LP2C).

A single lady over 80, told of how she gets up later in the winter and gets her porridge, gets ready and goes out, she sits on the buses to keep warm, and rides around the city the whole of the afternoon. Edie's home is well furnished, but she had a very old one bar electric fire and an open grate for coal. She spoke of how she was not able to 'make up' a coal fire any more, due to her arthritis, and she felt the electric fire made the meter, 'spin around'. Fearing the high bills she to keep her heating down to a minimum. She had no heating in her bedroom.

Fuel at any Price

'I would rather go cold and hungry than not pay my bills', said the woman. Her husband had recently had a stroke, and was not likely to return home, they were both in their seventies. This type of response is typical amongst the older age groups, who tend to always give their fuel bills a high priority, and pay their bills no matter what other urgent needs arise.

A similar attitude was displayed by another older respondent, *'well they have to be paid don't they? You just have to cut back as best you can'*. (Single over 60)

'The Poor Pay More for Fuel'

One single householder, explained how she is aware she is losing heat due to her spartan surroundings, *'You lose a lot of heat because of a lack of carpets and curtains'* (Single under 60).

'I haven't got the money to get heavy curtains, that would help', she has a very large sash window that does not shut properly, there is no curtain on the window. Her landlord has been asked to repair the window some time ago, but as yet, he has not managed to do it. (Single aged 24)

'I don't have a washing machine, I have to go to the laundrette, it costs me £6 a week, for washing and drying' . (LP2C)

The Need for Extra Fuel

Amongst the groups, many cited having special needs, either associated with illness, or age or simply that they needed their homes to be warm for their children.

A young mother explains how her child needs extra care due to his illness, *'He costs a lot in washing, he wets the bed a lot. The psychologist said it is probably due to him being stressed, or if his sugar goes up, [he is a diabetic] so I'm washing all the time'*. She explains she gets disability benefit for him and comments that it is all taken up on his extra needs, i.e., food, extra fuel costs, cost of replacing mattresses, etc. (LP2C)

An eighty six year old lady, explained how she took over the landlord rented home after her mother died, she told the researcher how she managed to budget for fuel, *'...well the gas is £23 a month, and I pay electricity ... £5.75 a week. I leave the gas hall*

heater on all day and night in the winter, the social services came out and told me to leave it on low, all the time, so I do'. The gas heater looks very old, but obviously it keeps the chill off the bedroom and makes the spaces Emma uses a little more comfortable. However, after all her bills are put aside, she has only £6 left for food. (Single 60+)

Lack of a decent heating system is often beyond the resources of low income groups, and is partly determined by the landlord, be it council, private or housing association. A couple in their seventies explained how 'inadequate' their heating was, '*our house belongs to the housing trust, I have a gas fire in the living room and one in the dining room, Amen!*'

In conclusion, the extracts of the interviews help to give an insight into the relative importance the sample attached to fuel and the strategies they would employ to meet its cost. One emergent theme from this section, is that fuel is viewed by some, as a *luxury* they can, or have to, sometimes manage without, yet they feel it important enough to provide for others, i.e., switching the heat off when the children were not in the home, and switching it on when they come in. For others, the need to keep warm was extremely important, as in leaving heat on all night, under the recommendation of social workers. Many of the sample who had central heating decided not to use it for fear of high bills, and others saved using it for visiting relatives.

Some respondents had very inadequately furnished homes, which would add to the feeling of relative discomfort, with curtainless windows allowing in draughts, creating a cold uncomfortable environment. Using other peoples 'heat' helped to keep fuel bills down to a minimum, i.e., by travelling on public transport, or dropping into friends, tea rooms and family centres, *for a warm, and something to eat*. Cooking food was also affected by fuel costs, with some choosing to buy hot pasties as a fuel saving measure.

There were no incidences amongst the sample, who cited fuel as a commodity which was relatively easy to budget for. The overall impression obtained during the interviews was that a variety of measures were currently employed, in order to limit, or keep fuel bills to a minimum.

Construction of 'Fuel Models'

The study used the government publications, issued by the Energy Efficiency Office, 'Cutting Home Energy Costs, a step by step Monergy guide', which was prepared by the Building research establishment for the Department of the Environment. The guide was published to inform households of how to estimate the fuel running costs of their homes. It produced energy costs for every appliance and method of heating, which could be linked with various accommodation models. This study used the guides to calculate minimum fuel estimates for a variety of household types, using specific fuel models drawn from the information obtained from the questionnaire. Combining the 'fuel models' and the scientific principles embodied in the 'Monergy' series, will provide six working models of fuel estimates. The households types have been identified as follows;

1. Couples with Children
2. Lone parents with children
3. Couples, over 60 years of age
4. Couple under 60 years of age
5. Single over 60 years of age
6. Single under 60 years of age.

Minimum Fuel Estimate Models

The most prevalent housing forms and heating types found for each household type is shown below; Household Type 1.

Couple with Children
Semi-detached, Whole house heating, All day heating, Gas central heating, Gas cooking Gas hot water, 2 insulation measures

Household Type 2.

Lone Parent with Children
Modern terraced, Whole house heating All day heating, Gas central heating, Gas cooking Gas hot water, 2 insulation measures

Household Type 3.

Couple 60 + years
Pre war terraced, One room heating, Gas fire, Gas cooking, Electric hot water, 2 insulation measures

Household Type 4.

Couple under 60 years
Pre war terrace, Whole house heating, Wall heaters, Gas fire, Gas cooking, Electric hot water, 1 ins measure, 9hrs heating

Household Type 5.

Single 60+
Pre war terrace, One room heating, Gas fire, Gas cooking, Gas hot water, all day heating, 1 insulation measure

Household Type 6.

Single under 60
Converted flats, One room heating, Radiant convector gas fire, Gas cooking, Electric Hot water 9 hours heating, 2-3 Insulation measures

The fuel 'models' represented a collection of predominant data for six household types. However the models were limited, because in reality, a complex set of variables operate within different households, and by focusing on the most predominant, neglects the thousands of multivariate transfers that could be made. Simplicity of information and accuracy of data was implicit in Rowntree's work, and although a complex assessment of fuel estimates could be drawn from the data supplied, it was not thought to be conducive to keeping the study as simple and accessible as possible.

Constructing a Minimum Fuel Estimate

Example: Couple and Children Household

The following section illustrates how a minimum fuel estimate is constructed for the 'fuel model' of a household, comprising a couple with children, using the Energy Efficiency 'Monergy' Guide.

Heating

Assumptions were made on the type of boilers likely to be installed in homes and the hours of heating required. For couple households with children it was assumed **all day heating** was preferable (from 7 am to 11 pm, = 16 hours). The method of heating was assumed to be **an older well controlled boiler. A smaller semi-detached house** was chosen in preference to a larger semi to keep estimates lower. The Monergy guide gave estimates of heating costs for well insulated and poorly insulated accommodation. The well insulated house with an older well controlled boiler was estimated to cost £125 per year to run and the poorly insulated model £225 per year. The study took the mid point between the two levels of insulation giving a heating cost of £175 (1986 costs). When the cost was uprated with the Retail Price Index for fuel, to October 1994, the cost was **£253.24**.

Electrical Appliances

Using the 'Monergy' guide (overleaf) the number of appliances and level of consumption assumed to be used by a couple household with children were kept to the minimum,

The electrical appliance list used by Monergy includes the running costs for ;

		£		£
Refrigerators	Modern	14	Freezers	Large 40 - 55
	Old	16		Small 20 - 30
.....				
Washing Machine	Modern	9 - 22	Twin-tub	16 - 32
	Old	11 - 24		
.....				
Washing dishes by hand		5 - 25	Electric Kettle	14
Colour Television		11 - 27	Black/White TV	5 - 16
Microwave oven		8	Lighting	18
Tumble Drier		14	Iron	2 - 3
Vacuum Cleaner		1 - 2	Others	7
Dishwasher		27 - 32	(Hi-Fi, Computer, Cassette)	

(Where two figures are given these correspond with high, and low, usage).

The following appliances and their levels of usage were assumed.

	£
Refrigerator (modern)	14
Automatic washing machine, (high usage)	22
Colour television (medium usage)	19
Lighting	18
Iron	2
Vacuum cleaner	1
Hand washing dishes	<u>5</u>
	£81

updated to 1994 prices **£117.21 per annum**

Cost of Cooking

The typical cost for cooking for a family of four in 1986 was approximated at £30 per year, in 1994 this figure was updated to **£43.41**.³

Cost of Heating Water

The cost of heating water using a central heating system to meet the needs of a family of four, according to 'Monergy' was £90. The 'Monergy' reappraisal for 1994 would amount to **£130.24** (EEO 1986, p 22). (Slight variances would occur in larger or smaller households).

³ Monergy estimate that cooking costs vary little for households of different sizes (E.E.O. 1986, p 22).

The cost of electricity required to operate the electric pump of a gas central heating system, was set at £11 in 1986, and in 1994 was re-evaluated at **£15.91**.

The standing charge at 1994 prices for both gas and electric was **£83.06** per year. This was based upon the daily rate x 365 (Days).

The total annual minimum estimate using the above calculations amounts to **£643.20**

+ VAT @ 8%	£ 51.44
Total	<u>£694.51</u>

Table: 33 Minimum 1994 Fuel Estimate for Couple with Children

Fuel Estimate for Couple with Children	
Heating	253.24
Appliances	117.21
Cooking	43.41
Hot Water	130.24
Pump (CH)	15.91
Standing Charge	<u>83.06</u>
Sub Total	<u>643.07</u>
VAT	51.44
TOTAL	<u>694.51</u>
MINIMUM WEEKLY FUEL ESTIMATE = <u>£13.35</u>	

Minimum Fuel Estimates for Various Household Types

Each 'fuel model' was assessed individually on housing type, number of heating hours, type of boiler/heating system, and number of electrical appliances. Table 34 overleaf, represents the result of a methodology designed to produce minimum expenditure

estimates of fuel costs for various household types;

Table:34

Minimum Fuel Estimates at 1994 Prices		
Couples with Children	=	£13.35
Lone parents with children	=	£13.00
Couples, over 60 years of age	=	£10.74
Couple under 60 years of age	=	£11.71
Single over 60 years of age	=	£13.69
Single under 60 years of age.	=	£10.59

Summary of Fuel Estimate Results

The results represent a combination of information from the study sample which determined characteristics for the 'fuel models'. The scientifically determined running costs for the 'models', used a variety of heat sources and both all day heating costs as well as morning and evening only costs. These were applied to the model as appropriate, based upon the assumptions of the households heating requirements. The costs represented a minimum of appliances and levels of insulation based upon an arbitrary mid point, between the poorly and well insulated⁴ models in Monergy, (assuming loft insulation of 4 inches depth and a hot water tank cylinder jacket).

⁴ Poorly insulated = 1 inch Loft Insulation, Well insulated = 4 inch Loft insulation, Good draughtproofing and wall insulation (EEO 1986,p.28).

Discussion

An adequate temperature requirement for dwellings should be sufficient to ensure the health of the occupants, especially the vulnerable, elderly, sick and disabled and the very young. The Universal Declaration of Human Rights reads thus:

'Everyone has the right to a standard of living adequate for the health and well being of himself and of his family'

The passage was cited by Geraldine Van Beuren at the CPAG Annual Conference in York University 1994, when describing poor living conditions of many households in the United Kingdom. Implicit in such a declaration is that, all governments, regardless of country or persuasion, when faced with mounting evidence, finding serious areas of need weighted heavily in one section of society, should be taking action to relieve such exigencies. Low income groups could be said to be **disadvantaged even before they switch on their heating**. The reason for this anomaly is that such groups have lower levels of insulation than households of other tenures, thus they pay more for their heating requirements.

Insulation Adequacy

Qualitative evidence has indicated, that some households *in this survey are unable to resource their fuel needs, due in part to inadequate systems and poor levels of insulation*. Over 60% of this sample had either one or two insulation measures, and these tenants tended to be heavily concentrated in the rented sector. The low levels of insulation recorded in this study for local authority and private landlords, highlight the dilemma many low income groups face in trying to manage their budgets whilst valuable heat is being wasted.

Maintenance of property is ultimately the responsibility of the landlord, failure to adequately insulate a property, can result in wasted heat and higher fuel costs for the occupants. The study found insulation differences existed between the owner occupied sector and the rented sector. Households in the owner occupied category had more measures than those in the rented sector. It could be construed that tenants in the rented sector would seem to be reluctant to improve their dwellings by spending their own money on improving insulation

(even though the benefits would eventually be recouped in fuel savings), or, they do not have the capital with which to insulate the properties.

Packages that offer assistance with insulation are helpful but should be more extensive, however, cuts in public spending necessitated the Chancellor, Kenneth Clark to reduce the funding for the Home Energy Efficiency Schemes (HEES) (Age Concern 1996). It would appear that unless and until finance is provided to enhance and improve insulation and heating systems, many poor households, will continue to waste valuable income through heat loss, due to poor insulation and inefficient heating systems in their homes.

Space Heating and Heating Systems

Access to a good heating system can partly depend upon geographical location. Regional variations have shown that householders in the North West are less likely to have central heating than any other area in England, which may be a partial explanation for the lower levels of central heating ownership of the sample (CSO. 1995). Only 40% of the sample used in this survey had central heating installed, 10% of whom had no other heat source, yet only 52% used their central heating in winter. The main reasons given for non-use of central heating were that they could not afford to run it, or *fear* of high bills. A minority also said that they preferred other heating sources. The study found that older properties were predominantly serviced by one heat source only, however, if all households who reported having central heating, but who failed to use it in winter, were included, then approximately 80% of households used only one heat source with which to heat their accommodation. Qualitative evidence, informs the study that apart from gas fires, many of the sample relied upon less economical sources of heating, i.e., switching the oven on to heat the kitchen, old one bar electric fires, coal fire and portable liquid gas heaters. None of which are cost effective or efficient forms of heating but may have been a preferable 'instant' controllable heat source for short periods, or a strategic device to reduce energy consumption.

Fuel Costs, Expenditure and Arrears

Recent figures suggest, that on average 11.6% of income support recipients are having at least £6 deducted each week for arrears of fuel (CAP,1996,No 76). This study had attempted to quantify arrears, but had failed to show the true extent of fuel arrears; this was due to either ignorance or uncertainty of precise amounts of arrears deductions, or possibly embarrassment of such. Berthoud *et. al.* (1992), found that fuel arrears were a common problem, for households who had to budget on incomes of less than £100 per week, this would include households dependent upon part time and low wages and certainly households on benefit.

Expenditure on fuel varied between household types within the sample. In general the combined lowest weekly costs were around £11 per week, and the highest £19. Households with children, especially lone parents spent more on fuel than the rest of the sample, in addition was found that 47%, were having their fuel costs deducted from benefits. One explanation for their high costs could be found in the type of tenancy they occupied, and also their need to heat their homes for longer periods. This study found that the majority of households with children held tenancies with housing associations, and their properties varied between pre-war terraced, modern terraced and semi-detached housing. The EHCS found that among lone parents, 12% lived in homes of poor condition, and were generally occupied by a parent on low income (EHCS,1986).

A proportion of households with children in this study (29%), were found to be paying for their fuel by deductions from benefit, with 39% paying monthly by either direct debit, budget scheme or monthly instalments. Only 10% of the households with children were paying for their fuel every three months. Looking at the whole sample, 32% were currently using pre-payment meters for their electricity as opposed to 10% for gas, and only 8% paid their bills by the quarterly method. The results would indicated that households with children are employing a variety of budgeting strategies to meet their fuel costs. *However the qualitative evidence suggests, that for some, the amount they can afford to pay for their fuel is insufficient to meet their fuel needs, 'I only switch the heat on in the morning and I use the cooker to heat the room up, when they [the*

children] have gone to bed I wrap up in a blanket if I'm watching the telly' (LP3C).

The information given at interview, emphasised the importance of fuel in protecting the most vulnerable from the rigours of poverty, i.e., the children. If households were not experiencing difficulties in meeting their bills, it would not have been necessary to turn heating down or off, there would have been no need to, 'huddle under a quilt' in the evening to watch the television or 'put on the oven just to heat the kitchen'.

It would appear that there are several variables operating, which impact directly on fuel budgeting, these are, poor insulation measures, inadequate heating systems and insufficient income with which to purchase an adequate level of warmth. The first and most important point to make, is that the 'poor' generally, and those in this sample, have low levels of insulation in their homes, they have less access to the capital expenditure that is needed to conserve the heat they are purchasing; this heat would quickly dissipate due to inadequate levels of insulation, poorly fitting windows and doors, and inadequate maintenance of properties Secondly, in order to heat their homes, they are often forced to rely on insufficient and /or inefficient methods of heating, with usually only one heat source in a dwelling, (except where central heating is installed, *and used*). This means that unless mobile heaters are purchased or wall heaters installed then bedrooms will be cold, thus, *providing conditions in which mould and condensation can flourish placing the health of the occupants at risk in an unhealthy environment.*

To attempt to provide warmth for other rooms, households with one heat source (other than central heating) would need to apply the maximum level of heat that source would allow, and leave all interior doors in the dwelling open. However, part of this 'heat' would then be lost through inadequate levels of insulation. Some households meet the criterion to qualify for entitlement to financial assistance to schemes designed to improve the levels of insulation in their homes. However, many of those eligible, appear not to have awareness of the availability of such schemes. Greater provision needs to be implemented, to target inefficiently heated homes in order to preserve valuable fuel, improve the quality of life for the occupants, and limit the environmental impact of producing energy that is wasted to the atmosphere.

For many households on low income changing their heating system may be a possible answer to some of their problems, but financially it is not a viable one. Inefficient heating systems in homes can be replaced if the householder has the capital to do so. Households can also purchase central heating on credit schemes, the general requirements are, that the prospective purchaser has a current bank account and a level of income sufficient to cover the payments. Households in this sample were living on incomes that were 60% below the average income for the UK (DSS 1994). For many of the sample, insufficiency of income precludes them from taking on extra debts, or engaging in any form of capital expenditure. In many cases the decision to update the heating systems rests with the landlord, however, they are often unable or unwilling to undertake the improvement (Campbell 1993).

Addressing the immediate problems of fuel wastage, requires increased levels of capital expenditure, which would ultimately bring about some reductions in fuel costs, especially the householders on low income. Increasing fuel payments to benefit claimants would help in the short term, but would do nothing for the waged households on low income, in part time or poorly paid work. Various households at different stages of their lives consume greater amounts of fuel. This is the case for the very young, the unemployed and the elderly and infirm, and in households where children spend a greater portion of their time in the home. At present no such extra help is afforded, except for a system of Social fund loans, of which repayments only add further to the week to week burden of budgeting on low incomes (Cohen R 1991). Conceivably, budgeting for fuel is a problem for many households with children (In the study, incidence of pre-payment meters and fuel direct is highest among this particular group). Different strategies are adopted by the older age groups, with some quite wilfully going without food and heat in order to pay their bills, 'I'd rather go cold and hungry than not pay my bills' said one elderly respondent. Perhaps this response typifies how older groups hold a distinctly different set of values, and prioritise in other ways to households with children. The older groups may perceive their personal needs not to be as important as those of 'saving face', and being able to meet bills on time. They prefer to hide the indignities of poverty, in the privacy of their homes or in other ways, by sitting in the cold or *riding around on the bus to keep warm or only spending £6 per week on food*, because that is

all that is left after the bills are paid, i.e., *'that [poverty] which is not seen'* (Rowntree, p 1901).

For households with children high values and dignity are sacrificed to provide for the needs of their children, forsaking warmth for themselves to eke out what income they have, to provide heat and cook food for their children. To this end households with children seem to be forced to adopt pre-payment meters or agreements for fuel direct. This ensures supplies of fuel are maintained, though they continue to be self limited and financially monitored, **'I can manage without the heating on,[I] put the fire on about half an hour before the kids come in and it's on then till bedtime'**(LP2C). Households with children need to be able to heat their homes for the appropriate length of time the house is occupied.

Budgeting for fuel involves very different strategies than for other commodities, such as food, clothing and other necessities. When attempting to limit food costs a number of alternatives emerge, either reducing the quality of the food purchased or changing the types of food consumed; in times of severe cutbacks people cut down on food intake. Food and clothing can be given as a gift, to 'help out' in hard times. *It is not possible for domestic users of gas and electricity to bargain hunt for cheaper fuel. Fuel bills can only be reduced by restricting the heating to a lower setting, limiting the heating and restricting the hours of consumption.*

Minimum fuel estimates constructed for this study, when compared with fuel expenditure of similar households, illustrate quite clearly, that for couples with children, the minimum fuel estimates for this study are lower than average expenditure for households with incomes between 40% and 60% of average income (FES,1995). The FES survey shows, that expenditure increases in proportion to the number of persons in the household. This is due to extra energy requirements i.e., for hot water, washing of clothes, hygiene requirements and heating of bedrooms.

Table: 35 FES Fuel Expenditure of two adult households with children by Income Quintile

Fuel Expenditure of two adult households with children by gross income quintile group (FES 1994/5 extract from Table 4.6)						
	Lowest 20%	Second Quintile	Third Quintile	Fourth Quintile	Highest 20%	All H/holds
lower £ boundary	<£257	£257	£379	£492	£647	
Fuel	£13.55	£13.94	£15.03	£14.51	£18.78	£15.16

(FES 1995)

The minimum fuel estimate for couples with children was calculated to £13.35, and for lone parent households to £13.00. However, the models upon which this research constructed its estimates, allowed for very few electrical appliances, those included were the most cost effective. The fuel estimates for study groups in this research are generally lower, than quoted fuel expenditure of similar groups within the Family Spending survey (CSO,1994).

Fuel expenditure of childrens households in the bottom 20% or 40% of income levels, in the Family Spending sample, are approximately equivalent to the Rowntree 1994 estimates for this study. However, when compared to the average expenditure of all couple households with children the estimates are appreciably lower (FES 1995).

Fuel expenditure of lone parents with children in the lowest income quintile, (FES, income below £85 per week) spend on average £12.65 on fuel, this equates to approximately 15% of their total income. Qualitative evidence would indicate, that households' budget as much as they can to minimise fuel bills, but are limited by their need to provide adequate heat for the needs of their children and by the type of housing and heating system installed. The Family Spending figures clearly demonstrate, the difference in fuel expenditure between income bands, and provides further evidence that the poor are paying *more* for their fuel. The 1994 Rowntree fuel estimates for households with children are similar to the weekly fuel expenditure of households whose incomes are in the bottom 20% of the FES sample, see table .Thus we can reflect that, the estimates produced for this study, are comparable with fuel expenditure of the lowest income groups, whilst being appreciably less than the weekly fuel expenditure of

households within Family Spending. However, it should not be construed that because equable figures have resulted, that the features which enabled the study estimates to be devised, in any way reflect the housing, insulation or heating characteristics of many low income households. It is probable that the expenditure is indicative of the variety of cost cutting measures that the poor employ to limit their fuel expenditure, because of their wasteful and inefficient heating and housing types.

Table:36 Comparison of Households with Children FES data and the Rowntree 1994 Fuel Estimate

Comparison of Fuel Expenditure (FES) with 1994 Fuel Estimate for Households with Children			
	1994 Estimate	Family Spending Lowest 20%	Spending (1994/5) Average of all Households
Couples with Children	£13.35	£13.55 (incomes <£257)	£15.16
Lone Parents with Children	£13.00	£12.65 (incomes < £85)	£13.86

In the majority of cases, households comprising of two adults, spend more on their fuel than the minimum amount calculated for the Rowntree 1994 fuel estimate. According to Family Spending, couple households, spend approximately £13.44 per week on fuel, with retired households spending £12.73, see Table 37. For couple households who are reliant on State Pension, as their main source of income, expenditure amounts to £11.23. The variation in fuel expenditure by couple households, may be attributable to hours of fuel consumption level in relation to householder status, i.e, working or retired couples.

Table: 37 Comparison of FES Fuel data with 1994 Fuel Estimate for Couple Households

Comparison of Fuel Expenditure data (FES) with 1994 Fuel Estimate for Couple Households		
	1994 Estimate	Family Spending (1994/5)
Couples over 60 years of age	£10.74	£12.73 (Retired) £11.23 (Mainly State Pension)
Couples under 60 years of age	£11.71	£13.44 # (non-retired)

Average age 47

The condition of the dwelling and heating system, will also play a significant part in determining the level of energy consumption required. In general the Rowntree 1994 fuel estimates are lower than fuel expenditure of couple households in FES. The exception being, couples whose main source of income is State Pension. Their lower levels of fuel expenditure may be explained by housing and heating efficiencies, i.e., efficient heating systems, sheltered accommodation. Alternatively, there may be some degree of self imposed limited fuel usage, designed to limit fuel costs as a result of income constraints, a factor which has been noted in this study.

On the basis of the qualitative evidence provided by older age groups in the study sample, there would appear to be a compunction to pay bills regardless of the personal deprivation that must be suffered. This belief compels many elderly people to cut back on their fuel consumption, rather than risk a high bill, or possible fuel debt (Liverpool Quality of Life Survey 1989). With a *'reduced ability to sense the cold'* (Boardman 1991), the elderly, especially those living alone, are more prone to respiratory illness and hypothermia. Single households on low incomes, could, rather than go into debt, endure sacrifices, which would only affect themselves; they can switch their heating off, or heat only one room. Whereas, if others were present, i.e., spouses or children, then the affect of their economies would be shared. They do not readily *choose* to go into debt, but with the welfare of other family members removed from the equation, single households are placed in a position, where **they can choose to deny themselves heat**. After all, why should a single pensioner spend only 75% of the fuel expenditure of pensioner couples, as cooking and heating needs are broadly similar? Table 38 overleaf would seem to indicate that stringent cutbacks, such as those highlighted in this study, of turning heating down, riding around on buses, or staying out most of the day, are possible explanations for the differences between the 1994 estimate and that of fuel expenditure for single retired households in FES (CSO, 1995).

Table: 38 Comparison of Single Household Fuel Expenditure with Rowntree 1994

Estimate

Comparison of Actual Expenditure with 1994 Fuel Estimate for Single Households		
	1994 Estimate	Family Spending (1994/5)
Single over 60 years of age	£13.69	£13.17 (Incomes < £157 per week)** £ 9.01 (Incomes >£157 per week)** £ 8.41 (mainly State Pension)##
Single under 60 years of age	£10.59	£ 9.14 (non-retired) *

* Average age 41 years, ##Average age 76 years, ** Average age 73 years.

Slight differences in comparisons are anticipated, as this study used information from households over sixty, which would include some state pensioners, however, the FES use state pensioned households for their analysis. Explanations for lower levels of expenditure in FES, could be,

- 1) That FES data does not accurately reflect the true fuel costs of people over sixty. As these are based upon a sample of average age between 74 and 77, and therefore, are more likely, to live in well insulated, sheltered or warden controlled housing, as opposed to those between 60 and 74.
- 2) That state pensioned households are cutting down on essential fuel needs, in order to meet their fuel bills.
- 3) That the 'fuel models' used for this study, may not be typical for the *whole* population of single households over sixty. It could be the case, that some are occupying better insulated homes, or inhabit different types of accommodation.

The fuel models, however, are representative of the most common type of housing of *the low income sample over sixty years of age.*

Comparisons between the FES, non-retired single households fuel expenditure, and the 1994 estimate for the single, *under sixty* household in this study, show that fuel expenditure is less than the study's fuel estimate. The research estimate for the under sixty age groups, encompasses a rather large age range, from nineteen to sixty, which included a cross section of ages, and therefore, different levels of consumption may

occur. Singles, under sixty in this study, generally occupied a converted flat, with one room radiant fire heating, thus perhaps reflecting a less efficient model than is true for the average FES sample.

It is possible, that many low income households are reducing their fuel consumption as a fuel economy measure, this may be a reflection of the lower actual expenditure found in FES. The qualitative evidence suggests, that for many households, the only way in which a fuel budget can be met, is to limit the number of hours of heating. The estimates for fuel have been based upon scientifically derived principles, from the Building Research Establishment, and have been applied to a set of characteristics of heating systems, insulation measures, and accommodation types, for specific models of household requiring both, all day and part day heating. The fuel estimates *are a guide to what a minimum cost of fuel could be*, for certain low income households, who have similar housing and heating systems, with moderate levels of insulation. The reality is, that for many, the results of the fuel estimates represent an underevaluation of the fuel needs of households, who have, poor quality, cold, hard to heat housing, who are unable to, change their heating systems, unable to install inadequate insulation and who require longer hours of heating, due to family composition, i.e., needs of children, illness, age, or employment status.

Chapter V

Clothing

Introduction

The aim of this chapter is to evaluate the amount of money required by low income households, of varying composition, to provide for their minimum clothing needs. Perceptions of what constitutes a minimum clothing standard will vary between households, socio-economic group and age. Should a clothing list be constructed to an absolute minimum or should it be socially derived? Most academics believe that the nature of a subsistence living standard is a social construction, and is associated with the 'relative' view of poverty. Should a household possess only one pair of shoes and one outfit to meet minimum clothing standards, as happened in Rowntree's first study, or should the wardrobe be 'minimum' compared to cultural and social norms? George asserts that there are certain minimums, which to be without would constitute poverty, he writes that,

'...in all times and in all countries...there is a core of basic necessities that is irreducible and which must be satisfied if people are not to be in poverty. Thus poverty consists of a core of basic necessities as well a list of other necessities that change over time and place. (Geirge, 1988,p.208).

In relation to clothing, it could be assumed that a quantifiable minimum standard should be supplemented with items of clothing that change over time and place. The items of clothing in Rowntree's 1899 were minimal. However, it was in keeping with the lifestyles of the people he was investigating and the minimal nature of a basic wardrobe at that time. Research into the needs of low income groups has generally used scientifically derived data to determine what the individual needs in terms of food and warmth. Clothing is an equally important component of a basic set of essential needs that are necessary to maintain health. However minimum clothing *needs* are more difficult to define. Clothing is more than just a layering of material to keep out the cold. In the 1990s, clothes symbolise class, confer status and enhance self esteem. Clothing is often marketed using brand names on which individuals confer a perceived 'added value'. In this study, 'needs', must be defined as a *minimum* wardrobe, that allows *only*

for items of clothing that are essential for the 1990s. Therefore the minimum estimate cannot be determined by assumptions based upon expenditure data as Rowntree had done in 1936 and 1951. Expenditure data does not specify what type or quality of clothing is included in the data; use of expenditure surveys pre-suppose that the people surveyed have been able to meet their basic clothing requirements and that the clothing costs cited are economical. However, the methods upon which clothing budget standards have previously been defined, have rested largely upon statistical consumption details, and the use of 'normative' perceptions based upon 'expert' construction of lists and costs (Piachaud, 1979, Bradshaw & Morgan 1987, Oldfield & Yu 1993) For low income groups, the reality of clothing replacement cost is very different it entails using a variety of budgeting strategies in order to *maintain a minimum* wardrobe of clothing and footwear (Cohen R, 1991). Rowntree had pioneered a methodology in 1899 that utilised information provided by *his* working class sample, based upon what *they* perceived to be minimum quantities and costs for clothing and footwear (Rowntree 1901). In doing so Rowntree had acknowledged the competence of the poor in managing their low incomes, considering *them* to be the best informants on what constituted a minimum wardrobe and how cheaply those items could be attained.

This research utilised government clothing lists that were formerly used by civil servants to determine the need for replacement clothing under the Exceptional Needs Payments (ENP); the supplementary benefits payments could use the lists to determine cost and quantities for clothing for people on low incomes (not just claimants) (Albeson J, 1984). Whilst completing the lists, the sample were able to fill in the sections on costs and quantities, they refincd the items into individual lists that were more in keeping with current lifestyles. The sample supplied details of the number of items needed, the cost of those items, and the length of time they would expect them to last before replacement was necessary. The National Foster Care Association Clothing lists, which are devised to guide the professionals, state that they, 'may help social workers to assess what clothing...is considered necessary and reasonable'. The clothing lists of children were used to compare with information on the NFCA guidelines (Own emphasis) (NFCA 1991, p.75).

Veit-Wilson argues that Rowntree's definition of poverty was more liberal than his minimum subsistence budget, in which he had included items that were not necessarily essentials. In the other components of household goods and sundries the evolution of the 'minimum' was more noticeable, in that he included extra, for gifts, beer, radio and newspapers (Veit-Wilson 1986). Details of Rowntree's methods are discussed later, however, it is worth noting the increasing number of clothing items he included on his lists from 1899 to 1951. For women in 1899, he cited 11 items, in 1951, 24 items. For this research, 35 items were included on the list, with additions to accommodate the various changes in style.

Background

Home Economics research has ignored the qualification of basic clothing requirements, and has generally diluted its contribution to home based crafts of sewing and knitting. In fairness to the profession, recent changes to the National Curriculum in the UK has diverted teachers of the subject away from the core areas of teaching basic skills, which in the past have helped many low income groups to supplement their clothing needs. Individual resourcefulness is an attribute that many value, regardless of the level of income; to dilute instruction of home based skills in favour of a broader curriculum, although worthwhile, reduces the advantages that can be gained from applying certain household skills to specific problems. It is not suggested that these skills should be targeted at low income groups, however, low income groups are unable to 'buy' their way out of a clothing shortage situation and may have welcomed the opportunity to learn these skills.

Low Income and Clothing

Clothing shortages are often hidden from the untrained eye, as Rowntree had informed his readers,

'...many of those interviewed knew what poverty meant, and had learnt by hard experience what could be 'done without,' and how to obtain most cheaply that which was absolutely necessary' (1901 p. 107) .

Observation of the outerwear and footwear of low income groups during bad weather confirms the prioritisation that occurs within the household budget, resulting, in what some describe as, the feminisation of poverty, wherein women subjugate their own basic needs for those of others (Glendinning & Millar, 1992). It is not unusual to see young mothers wearing only a thin coat to keep out the cold, treading carefully between the puddles or snow, in shoes, not boots, that provide neither warmth nor protection from the cold and wet; the children with them are wrapped up warmly with hats and gloves firmly in place. Townsend found in a study of London wards that 10.6% of the sample in the most deprived wards had inadequate footwear, and nearly 21% had inadequate clothing for protection from the rain (Townsend : In MacGreggor S, 1991).

Studies into the living conditions and budgeting measures of households on low income, have generally been focused upon the experiences of households with children. The studies have discovered that clothing needs are often resolved with the use of credit purchases, using either catalogues, cheque trading, second-hand or cast-off clothing (Berthoud and Kempson 1992, Bradshaw & Holmes, 1989, Middleton et al 1994, Cohen et al 1992).

Social studies have tended to highlight the issues of clothing and its replacement either in the context of the difficulties low income groups encounter and the anxiety caused by the cost of replacement or from a financial analysis of the ways in which low income groups 'manage' to budget, however, both aspects are inextricably linked as low income households respond to the demands of maintaining a level of decency and dignity. Evidence suggests that wearing clothes until they are no longer serviceable, is but one strategy used by low income groups to keep themselves adequately clothed. Elderly households tend to stop buying new clothes and make their clothes last many years,

'...she never uses charity shops or second-hand dealers, preferring to manage with the clothes she has' (Mrs Austin, aged 76, cited in Middleton *et. al*, p.12)

Berthoud, found that younger households buy cheaper or second-hand clothing, resorting to informal or formal credit to fulfil their needs, (Berthoud & Kempson 1990) For some people buying second-hand from jumble sales or market stalls reduces cost, while for others it is preferable to 'pay off' clothes in shops, or use the catalogues of

families and friends, spreading the cost over a period of time (Middleton, *et. al.* 1994) Some commentators believe that , '*...it is not so much that the people have problems, as they do not have the resources to resolve them*' (Spicker, 1993) .

Households with children found that keeping up with the rates of growth of children to be particularly difficult. In the 1992 pilot study it was found that some children would need their shoes replacing as often as every six weeks. The study also found that parents found problems in meeting the clothing needs of children who had grown into adult sizes, with larger clothing subject to VAT, thus making clothing and footwear purchasing more expensive. Apart from keeping up with growing needs, parents were also subject to the demands exerted upon them by children for 'named' goods, especially training shoes. One mother reported how her child had refused to wear a pair of training shoes bought cheaply at a local market, instead, he put on his old 'named' trainers (Grant & Stitt 1993). Refusal to wear particular clothing and footwear is in part explained by the increased independence maturing children naturally wish to exert in their effort to establish their own identity, but it is also due to peer pressure and the need to be 'accepted' by reference groups (Foxall 1989) In theory this behaviour can be explained and related to Hanna's development of Maslow's hierarchy of needs, when he focused his model on the needs of consumers and how they can satisfy their needs through consumption¹ (1994).

The Safety Net

Under the old system of Supplementary Benefits (SB) many households applied for and received Exception Needs Payments for clothing (ENP). *Households did not have to be in receipt of SB to be eligible to apply.* Prior to the 1980 amendments to social security benefits, when ENPs ceased and single payments began, it had been much easier to obtain clothing grants. The changes made to the Income Support System in 1988 resulted in single payments being abolished and special needs such as clothing were now only available from the Social Fund. Evidence has suggested that the abolition of ENPs,

¹ **Belongingness** (Maslow, 1943) , Acceptance by others - the need to consume products so as to be associated with a significant other or a special material comfort (Hanna, 1980)

Self Esteem (Maslow 1943), Recognition from others - the need to consume products so as to be acknowledged by others as having gained a high status in ones's community (Hanna, 1980)

the introduction of single payments and more recently social fund loans, are cumulative factors in the inability of families on benefit to meet their clothing needs (Raphael & Roll 1984, NCH 1992). The Social Fund guide states that a community care grant (CCG) can be awarded if a person possesses too few clothes, or a budgeting loan can be obtained if clothing is not sufficient. The Citizens Advice Bureau believe that no person should be forced to take out a commercial loan to meet a basic need, '*...for basic items such as cookers, bedding and clothing*', especially if the repayments are so high as to cause severe hardship. When a CCG is refused and the individual is subsequently offered a social fund loan, the CAB believe that this can cause 'severe impoverishment' (NACAB, 1992). The social fund guide rates clothing only as 'medium priority', therefore it would appear that clothing is not deemed a basic need (National Welfare Handbook 1995). Bradshaws study into the living standards of families on welfare, which took place after the changes in benefits, found that nearly half of the families were, '*short of clothes*' (Bradshaw & Holmes 1989). The Family Service Unit found that people living on benefit and trying to obtain a social fund loan to purchase essential items of clothing, were being refused (Cohen, 1991). Social fund loans have been found to create further debt for low income families, as the repayment deductions from benefit leave little room for financial manoeuvring. The following quote illustrates the anguish caused, '*I wish I'd never applied for the loan,...it left us more in debt...*' (Middleton, *et al.*, 1994). It should also be noted that for many people on low wages or part time work, access to an interest free loan for clothing from the social fund is not an available option, therefore other methods have to be found.

Families and friends have been found to be a source of support for low income groups, by choosing to give gifts of clothing at Christmas and Birthdays. For parents fortunate to be able to rely on such support the help is much appreciated, '*Grandad pays for all of their shoes, that was his present to us when they were born, he will pay for every pair while he was alive, so that was alright...*' (Middleton, 1994, *et al.*, p. 121). However, for many households relatives are often in similar financial positions and are constrained in the amount of help they can offer. In the 1992 pilot study one woman told of how she and her mother each put £1 away each week to buy her children small items of clothing (Grant & Stitt, 1993).

Additional and unexpected clothing costs were found to be incurred because of 'untypical' situations, i.e., during spells in hospital when night wear had to be borrowed or bought. (CPA, 1989, p. 60) These normally '*unseen*' items of clothing are a way of *hiding* the overall privations of clothing poverty. The 1992 pilot study of this research found that one family would thread the necks of old T-shirts with elastic to make alternative nightwear for children. Many of the basic items on the pilot study clothing lists were not deemed as necessary by some of the sample; many men did not have pyjamas nor did the partners know how much a new pair would cost (Grant & Stitt 1993) Studies have highlighted the problems parents face in keeping up with the clothing needs of growing children, while at the same time trying to quell their childrens demands for '*named*' brand clothing and footwear (FSU,1992). The FSU (Family Service Units) study, looked into the budgeting strategies of low income groups and found many areas of unmet need. One mother reported deliberately keeping her son away from school because he needed new school trousers; the schools policy was to send home any child whose clothing did not meet with the requirements of the uniform. Around 80% of the parents in the National Childrens Home Survey, which obtained information from 347 low income households, stated that shoes and clothes were items which they felt their children *needed* ,but *which they could not afford* to provide (NCH, 1992).

If everyday clothing is difficult to obtain from limited incomes, then cultural traditions requiring special dress codes, i.e., funerals, christenings or weddings, present added problems, especially if the whole family is required to be clothed. Bradshaw found that approximately one third of the families interviewed, said that the most common restriction their low income imposed upon them was a lack of a social life (Bradshaw, Holmes 1989). In the 1992 pilot study of this research, one household 'paid off' weekly in a shop, for two new dresses for her daughters for Easter. Christmas and Easter are occasions when households not constrained by income can expect to purchase a 'rig out', (new set of clothing) for children. Attempts by families to adhere to these social and cultural traditions can cause severe hardships.

Commentators have blamed the combination of low pay, rising unemployment and benefit cut-backs, on the escalating problems faced by many low income groups in their struggle to resource their basic and immediate needs for clothing and footwear (Hutton, 1992, *Guardian*). When households were asked what they would do if they had an extra £10, the NCH survey found, that 19% of those on benefit and 13% of waged, would spend the £10 on clothing. The NCH also compared the outgoings of the low income groups on clothing with that of the average household, they found that the average weekly expenditure per person on clothing and footwear for households in the UK was £5.71, whilst the low income households spent only .62 pence (NCH,1992, p.19.) *This chasm in clothing expenditure, highlights the obvious differences in consumption, replacement and quality of clothing purchases, between the low income groups and the average household.*

Second -Hand, Second -Class?

Handed-down clothes passed on by family members were thought to be vital in suppressing the expense of renewing clothing. Using a case study approach and detailed weekly budgets, the Combat Poverty Agency in Ireland investigated the experiences of low waged and benefit households and found that many families faced a constant struggle obtaining clothing. Various agencies would act as second-hand clothing points from which clothing could be purchased. Although clothing was regularly bought for adults and children, the sample did not care to buy second-hand footwear for their offspring. During interviews with children, Middleton *et.al.*,(1994), discovered that there was a stigma attached to wearing second-hand clothing. Most of the poorer children intensely disliked the need to wear other peoples old clothes, although they understood the need for the situation. It was found to be a more common occurrence for junior school children in less affluent areas to have *their* second-hand clothing obtained from jumble sales, than it was for those from better off areas. The childrens main fears were those of rejection by their peers. Middleton asserted that, the more affluent wearers of second-hand clothes quite liked wearing them, but explained that this may have been because they also had a stock of new clothes, as opposed to the less affluent children, who were reliant on the second hand clothes *as substitutes* for new clothes. The mothers in the study also discussed the merits of buying 'quality' or

oversize clothing to cater for the hand-me-down factor, which required the clothes to have a longer than normal lifespan. However, mothers of some boys, lamented the fact that their children tend to ruin clothes, so their best option was to buy 'cheap' from market stalls (Middleton, *et. al.* 1994).

Statistical information derived from Family Spending (1995) gave another perspective of relative costs of clothing. The survey provided data which illustrated the expenditure differential between socio-economic groups. Included in the survey were expenditure on second hand clothes this was not differentiated from new costs. The significance of including second-hand costs is that it may have a knock on effect for other agencies who uses FES data. The FES data is an essential ingredient used in the uprating of the Retail Price Index, the method which informs the uprates in pensions and benefits and sets allowances for tax and savings (FES, 1992). The information is also used by Trade Unions and Industry, presumably in negotiations on pay rates etc. The purchasing of second-hand clothing is common among all income groups to varying degrees, however, it can be argued that it is disproportionately purchased by low income households to obtain basic essentials they could not otherwise afford (Cohen, *et.al.* 1992). *Purchasing second-hand goods therefore operates against the best interests of low income groups, by giving an unrealistic cost of goods (second-hand), in the compilation of the RPI, thereby adversely affecting possible increases in wages or benefits.*

Credit, Catalogues and Clothing

Low incomes groups have been found to use several forms of credit, a clearly important kind is mail order catalogues, however, it is not only households with children who are heavy consumers of credit from catalogues (PAS 1987, Berthoud and Kempson 1990). The Public Attitude Survey (1987) found, that one third of sixteen and seventeen years olds use catalogues for the sole reason *it is the only form of credit available to such age groups*, it highlights the significance of this source of credit to the 'young' poor, and reflects the importance placed upon clothing by the young, so much so that many are prepared to go into debt to be able acquire them (Ford, 1991). Mail order debts accounted for nearly 5.5% of all debts brought to the attention of the CAB, higher than those reported for gas, electric and water rates (NACAB, 1992). In Cohen *et. al.* (1992)

study, it was found that over half of the white families on benefit made weekly payments to catalogues for childrens shoes and other household items, whereas Asian families tended to confine their debt for clothing to local shops. Cohen found that, households were spiralling downward into debt, which was partly explained by repayments of social fund loans that had tended to deprive the claimant of the chance to budget for much needed clothing, *'..I could have used this money for shoes for the kids, they always need shoes'* (Cohen, 1992, p. 44)

School Clothing

'Education authorities may only give grants for: School uniforms, 'necessitous clothing' which is not actually school uniform. This could be sports kit. They are free to determine the level at which grants (if any) will be paid and to make their own eligibility rules'

(National Welfare Benefits Handbook, CPAG 1994).

Families who receive Income Support and some (although not all) families whose incomes are below Local Authority income thresholds, can be eligible for clothing grants, however, it is discretionary. School uniform has the advantage of *levelling out* clothing inequalities between schoolchildren; many households welcome school policies that seek to enforce adherence to school uniforms. But some children will still try to carve out a distinct identity within the confines of the uniform, i.e., they will pressure parents to provide, for example, a distinctive school bag or a particular style and brand of shoe, (Middleton *et.al.*, 1994) Although an invaluable help, many recipients of school clothing grants thought them to be insufficient to provide for all the uniform requirements of their children, thus requiring parents to spend more from the grants on one item or one child. Often the rigidity of regulations governing the types of clothing required, can result in suppliers charging more for a pullover with a school emblem, whereas a plain pullover would cost half as much. Parents faced with grants inadequate to provide for all of the school clothing, would attempt to prioritise the needs of their children and perhaps buy a winter coat with the grant, and 'make do' for a few more months with the old uniform (Grant & Stitt 1993).

Summary

There have been very few studies that have looked into the problems and concerns that low income groups face when attempting to meet their clothing needs. The evidence presented here spans the last sixteen years and helps to place clothing issues of low income households into perspective. Studies that have looked at the problems of low income households have invariably found that replacement of clothing has emerged as a major area of difficulty. Raphael and Roll (1984) identified clothing as a distinct area of unmet need, when they investigated the changes in benefit which had abolished the ENP in favour of single payments. Single payments were eventually phased out, and the introduction of the Social Fund with its 'safety net' of grants and loans were subsequently researched. Bradshaw and Holmes (1989) found that clothing needs emerged as a commodity which, after food and fuel was increasingly difficult to budget for on a low income. Social fund loans for clothing were frequently refused, a factor also found by Cohen (1991). Middleton's survey (1994), had asked the opinions of parents and children on the experiences they had of managing limited budgets. Once again replacement of clothing was a key issue, with repayments causing further embarrassment and stigma for parents and children. Berthoud and Kempson (1992) and Ford (1991) reinforced the evidence from previous studies which highlighted that various methods of replacement for clothing were utilised by low income groups, which involved credit, obtaining social fund loans or using credit purchases from catalogues. In addition purchasing second-hand clothing was usually from jumble sales or market stalls, and 'paying off' clothing at clothing retailers as well as borrowing from families and friends. In general, contemporary research has discovered that clothing needs of the 'poor' are in many instances not being met adequately. It also highlights the need for further study in this area.

Family Budget Unit clothing standards, seek to determine a wardrobe of clothing and footwear using a modest but adequate level, based upon the opinion of experts (McCabe, 1991). Clothing standards of modest but adequate, would seem to be a level which many low income households find unattainable. Only one recent study has sought to identify *low cost* budgets, however, they also used the 'expert' opinion approach (Oldfield & Yu, 1993). *Clothing estimates have never been constructed using the*

initial method employed by Rowntree, that of using the actual experience and informed opinion of the 'poor'. This study will develop and construct a minimum clothing expenditure, using government department clothing lists. Analysis of the completed clothing lists will provide quantitative data which will bring new evidence of minimum estimates for various individuals. The qualitative material will identify the coping strategies employed by low income groups in replacing basic items of clothing and footwear.

Rowntree's Clothing Methodology

1899

Rowntree gathered information from a 'large number of working people', for the minimum estimate for clothing. 'Many of those interviewed knew what poverty meant, and had learnt by hard experience what could be "done without"' (Rowntree 1901, p.107). Rowntree and his helpers conducted the interviews themselves, and when dealing with mens clothing they asked this: -

'What in your opinion is the very lowest sum upon which a man can keep himself in clothing for a year?. The clothing should be adequate to keep the man in health, and should not be so shabby as to injure his chances of obtaining respectable employment. Apart from these two considerations, the clothing to be the most economical available' (ibid p. 108).

Rowntree went over every item of clothing for each of the interviews, and asked for the cheapest way in which the clothing item could be secured. He also asked, 'the average length of time' the items would be expected to last. He found that 'the bulk of the estimates varied within narrow limits'. The following table illustrate the nature of Rowntree's list;

ESTIMATES OF THE MINIMUM NECESSARY ANNUAL COST OF CLOTHING FOR A WOMAN

		s. d.
No 1		
Boots	.. 1 pair 5s.6d.; repairs 3s.6d.	9 0
Slippers	.. Wear old boots.	.
Dress	.. Ready - made skirt 8s.;	.
	Blouse 2s	10 0
Aprons	.. 4 at 6d each	2 0
Skirt	.. Go without	.
Stockings	.. 2 pairs at 9d	1 6
Underclothing	One of each article	2 10
Stays	.. 1 pair	2 6
Hat	.. New one would cost 4s. 6d., but would last several years, say	1 6
Jacket	.. Do, say	1 6
Shawl	.. Do, say	1 6
		<u>31 10</u>

(taken from Appendix C, clothing list No 1, p395, 1901)

After excluding estimates that were too high from the calculations he presented his findings,

Table: 39 Clothing Estimate for Moderate Household 1899

	Per Year	Per Week
Man . . .	26s	6d
Woman . . .	26s	6d
Boy of 12 . . .	27s	Average 22s*
Child of 2 . . .	17s	4d

* This average price has been taken to be the minimum necessary expenditure for clothes for all children under 16 years of age.

Table taken from Rowntree 1901, p 108.

Rowntree would not take into account clothing that was second-hand or given from charitable sources. He recognised that the amount [of help] given from charity to the poor was considerable. His thoughts on charitable gifts were explained thus,

'... it is not possible to ascertain the extent of such gifts. ...For broadly speaking, the recipients of charity are the poor, i.e. those who from causes "primary" or "secondary" are below the poverty line; and the number of poor who are lifted above it by charity must be small...any gain in material comfort would have been dearly purchased at the cost of independence of character, and the consequences of such artificial support would be grave, economically as well as morally'. (ibid pp. 114-115)

In keeping with the Rowntree philosophy on second-hand goods and charity, this study chose not to include the costs of such clothing nor to ask whether second-hand clothing were purchased. However, the qualitative evidence volunteered by the respondents, will illustrate that for many in the study, acquisition of 'worn' clothing helps to relieve immediate 'needs' until other provisions can be made.

1936

To arrive at his 1936 estimate, Rowntree made 'enquiries among a number of men and women who knew from first hand experience at how low a cost it was possible to clothe a family' (Rowntree, 1937, p. 94). After excluding high estimates obtained from some men, Rowntree used the remainder of 12 estimates, which varied between 2/6d and

3/6d, to produce an average cost of 3s per week for clothing. He used estimates from twelve women whose costs varied between 1/6½d and 2/4½d, the average of which he estimated to be 1/9d per week. For children he received forty estimates for different ages and gave an all-round estimate of 1/1d. The following table is taken from Appendix F (Rowntree 1937)

Table: 40 Clothing Estimates of Men 1936

Sample of Returns Received on which the Estimate of the Cost of Clothing for Men has been Based									
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
Suits	50 0	35 0	55 0	17 6	40 0	21 8	26 8	50 0	45 0
Overcoat	15 0	15 0	23 0	11 6	20 0	16 8	21 0	18 4	17 6
Mackintosh	25 0	5 0	20 0	10 6	7 6	10 0	16 3	10 0	11 3
Coat and Flannel Trousers				11 0		17 1	50 0		
Footwear	57 0	36 6	55 0	38 11	21 0	22 0	34 4	21 0	23 11
Shirts day and night	17 0	20 6	4 0	20 0	19 8	14 2	21 8	16 5	15 0
Vests and pants	5 0	1 11		10 6	7 0	5 8	11 8	8 0	7 11
Socks	12 0	6 10	26 0	5 0	8 0	9 0	4 0	9 0	6 0
Overalls	10 0	11 0	34 0	24 0	11 10	5 6	11 10	12 0	11 10
Hats and Caps	8 6	12 0	10 0	2 6	3 9	4 7		7 6	2 6
Sundries	3 0	8 0	5 9	10 0	12 0	3 3	11 3	2 9	2 0
	202 6	151 9	271 9	161 5	150 9	129 7	208 8	155 0	142 11
Weekly Expenditure	3 11	2 11	5 3	3 1	2 11	2 6	4 0	3 0	2 9

Rowntree ruled out high and low estimates, in his calculation of the male estimate, he wrote:

'...With regard to men's clothing, if we rule out certain estimates which were very much higher than the rest, of the twelve remaining replies the estimates vary from 2s. 6d. to 3s. 6d., and we shall not be far out if we adopt a figure of 3s. In the case of women's clothing twelve estimates varied from 1s. 6½ to 2s. 4½. and I take 1. 9d. as my figur'. (ibid, p. 94).

For children, Rowntree used forty estimates, and produced an all-round figure of 1s 1d. for all children regardless of age. Once again he made no allowance for old clothing. The 1937 study was concerned with fixing minimum wages and as such Rowntree stated that:

'...we have no right to assume charitable gifts, which at best are exceedingly precarious; and, moreover, it is becoming increasingly unusual for well-to-do families to dispose of their old clothing to second-hand dealers instead of giving them away' (ibid, pp 95-6).

1951

For his 1951 survey Rowntree found a much wider variance in expenditure of between 4/4d to 19/6d per week. He reflected that this was due to the increased prosperity which allowed households to '*spend according to personal inclination*' (Rowntree & Laver, 1951, p. 17) He had used the **three lowest accounts of expenditure** on clothing repairs and footwear, which averaged out to 6/1d for a man, 5/2d for a woman and 16/6 for three children, making a total for Rowntree's moderate family of £1. 7. 9d.

A change in methodology occurred from 1899, when he had used the opinions of the poor on their clothing needs, costs and lifespans. In 1937 he simply used the lowest *expenditure*, in 1951 he used the lowest three estimates to determine the minimum estimate for clothing. It can only be assumed that Rowntree was becoming less concerned with determining minimum *needs*, perhaps he believed that clothing needs were being met in 1936 and 1951 and that variance in expenditure only represented the amount of income that was spent 'according to personal inclination' and was not constrained by low income. The evidence highlighted by contemporary research has indicated that for some low income households, basic needs for clothing are not being met. The knowledge and experience of low income households will be utilised in this study, as Rowntree had done in 1899, when he asked them their basic clothing needs and how cheaply they could purchase them. By asking people whose lives revolve around making economies in their day to day budgeting of household needs, the study acknowledges that the true experts at managing low incomes are the 'poor', a section of society who are not afforded the luxury of making unnecessary purchases, thereby it is 'they' who are best qualified to judge, how many items of clothing are needed, at what cost and for how long they will last. The study therefore makes the estimation of minimum clothing estimates upon the 1899 methodology, using the information and opinions of people on low income as those best placed to make such judgements, on the most economical way in which a minimum clothing estimate can be determined.

Methodology for Clothing Estimate

The research chose to utilise the methodology of Rowntree's 1899 study, as this was considered as being a fairer depiction of what constitutes a minimum clothing estimate, thus utilising the knowledge and experience of those who have to manage on a low income. The following lists form the basis of the construction of the clothing lists used for this study to define minimum clothing needs. The lists below illustrates the guidelines of costs and numbers of items that civil servants used when making assessments for exceptional needs payments under the old supplementary benefits scheme. Welfare Benefits Handbook 1981/2 (CPAG).

Mens Clothing	£		
Anorak	19.75		
Cap	4.30		
Cardigan	10.75		
Dressing Gown	17.25		
Overcoat	46.50		
Pullover	7.00		
Pyjamas	9.20		
Raincoat	30.50		
Shirt	7.00		
Shoes	14.00		
Mens clothing	£		
Slippers	4.30		
Socks	1.20		
Sports Jacket	36.50		
Suit	55.00		
Trousers	14.00		
Underpants	6.50		
Underpants short	4.85		
Vest woolen	5.50		
Vest - singlet	1.95		
Working clothes			
Boiler suit	11.50		
Boots	14.00		
Donkey Jacket	19.75		
Dungarees	9.20		
Jeans	11.00		
Overalls	10.50		
Wellingtons	9.20		
		Women's Clothing	
		Blouse	6.80
		Boots (ankle)	16.75
		Brassiere	3.65
		Briefs	1.40
		Cardigan	8.60
		Corset	9.20
		Dress Summer	12.50
		Dress Winter	16.00
		Dressing Gown	12.50
		Hat	2.70
		Jumper	7.30
		Knickers	1.95
		Nightdress	6.80
		Nightdress long	8.60
		Pyjamas	9.20
		Raincoat	30.50
		Shoes	13.50
		Skirt	9.20
		Slippers	4.30
		Stockings/Tights	.65
		Trousers	9.80
		Vest cotton	1.85
		Vest woolen	4.30
		Boys Clothing	Small/Large
		Dressing Gown	8.60-11.75
		Duffle Coat	14.75- 19.75
		Jacket/Anorak	11.00-14.75

Overcoat	18.25-26.00
Boy's clothing	Small/Large
Pyjamas	4.90 - 6.15
Raincoat	13.50-20.75
Shirt	4.30 - 6.50
Shoes	8.60 -11.75
Slippers	3.25 - 4.10
Socks	0.70 - 0.95
Sweater	4.90 - 6.80
Trousers long	6.80 - 9.80
Trousers short	4.30 - 5.50
Underpants	- 1.25
Vest	- 1.45
Wellington	3.75 - 5.50
Girls Clothing	
Blouse	4.30 - 4.85
Brassiere	- 2.70
Briefs	- 1.10
Cardigan	4.60 - 6.80
Dress summer	5.50 - 8.60
Dress winter	7.50 -10.75
Dressing gown	8.60 -11.75
Dufflecoat	14.75-19.75 cont over.
Girls Clothing (continued)	
Jacket/Anorak	11.00-14.75
Jumper	4.90 - 6.80
Nightdress	4.90 - 6.80
Overcoat	17.25-25.00
Pantie-Girdle	- 4.90
Petticoat	- 3.05
Pyjamas	4.90 - 7.30
Raincoat	13.50-19.75
Shoes	8,60 -11.75
Slippers	3.25 - 4.10
Skirt	5.90 - 8.60
Socks	0.70 - 0.95
Stockings/tights	- 0.65
Trousers	6.50 - 9.70
Vest	- 1.35
Wellingtons	3.75 - 5.50

Number of Items

Mens clothing

Overcoats or Raincoats	(1)
Jacket	(1)
Trousers	2 pair
Waistcoat/sweater	(1)
Socks	3 pairs
Boots or shoes	2 pairs
Shirts	(2)
Under-vests	(2)
Nightshirts/pyjamas	(2)

Women's clothing

Overcoat/anorak	(1)
Anorak/jacket	(1)
Cardigan/pullover/sweater	(1)
Dresses	(2)
Under-pants	(3)
Stockings/tights	3 pairs
Shoes	2 pairs
Petticaots	(2)
Vests	(2)
Knickers	(3)
Brassieres	(2)
Corsets	(1)

Nightdresses	(2)
--------------	-----

Boys clothing

Overcoat/raincoat	(1)
Jacket/windcheater	(1)
Trousers	2 pairs
Sweater	(1)
Socks	3 pairs
Boots or shoes	2 pairs
Shirts	(2)
Under vest	(2)
Underpants	(3)
Nightshirt/pyjamas	(2)

*continued from previous page

Girls clothing

Overcoat/raincoat	(1)
Anorak/jacket	(1)
Cardigan,pullover,sweater	(1)
Dresses	(2)
Socks or stockings	3 pairs
Shoes	2 pairs
Petticoats	(2)
Vests	(2)
Knickers	(3)
Corsets	(1)
Nightdresses	(2)

To compile a clothing list for the study the above list was updated and the quantities were left blank. The respondents were asked to comment on what would be an economical cost, an accurate lifespan and how many items they they would require. The following clothing list relates specifically to childrens clothing and has been taken from the National Foster Care Association guidelines, and gives guidelines for social workers on clothing deemed to be necessary and reasonable for children.

Table: 41 Clothing Lists for Children in Foster Care

Babies	Boys	Girls	Teenagers	
2 doz. nappies	Coat	Coat	(School Uniform + 3 out of school outfits)	
6 prs plastic pants	3 prs trousers	2 dresses	Girl	Boys
3 pairs pyjamas	2 tee shirts	1 pr trousers	Dress	4 shirts
6 outfits	3 sweaters	1 sweater	Skirt	2 trousers
1 zip-through suit	3 vests	1 cardigan	3 blouses	2 sweaters
6 vests	7 prs underpants	3 vests	2 cardigans	School tie
	2 prs pyjamas	2 petticoats	Tie	Blazer/jacket
	7 prs socks	7 prs knickers	Blazer/jacket	Coat
	1 pr shoes	4 prs socks	Coat	7 prs pants
	1 pr wellingtons	2 pairs pyjamas	10 prs knickers	3 vests
	1 pr slippers	3 prs tights	3 bras	7 prs socks
		1 pr shoes	2 petticoats	2 pyjamas
		1 pr wellingtons	2 nightwear	School shoes
		1 pr slippers	7 pr socks	Best shoes
			2 prs jeans	2 prs jeans
			2 tops	2 sweaters
			Shirt	1 pr trousers
			Skirt	2 tee shirts
			School shoes	P.E. Kit
			Best shoes	2 prs shorts
			P.E. Kit	Tee shirt
			Skirt	Reversible
				Rugby
			Top	shirt
			Plimsolls	Plimsolls
			Hockey boots	Trainers
			/socks	Football boots
			P.E. socks	Football socks
			School bag	P.E. socks
				School bag

(NFCA September 1991 p 75)

The following clothing lists show the items the items of clothing included in the clothing lists used by the study to determine minimum clothing estimates.

Man	Woman	Boy 12-16 Boy 7-11 Boy 4-6	Girl 12-16	Girl 7-11/4-6	Child 0-3
Suit	Anorak		Winter Coat	Winter Coat	Winter coat
Jeans	S Skirt		Summ Coat	Summ Coat	Summ coat
Trousers	W Skirt		Best Dress	Best Dress	Best outfit
WinterCoat	Jeans	Winter coat	Winter Dress	Winter Dress	Wint drss
Anorak	Shorts	Summ Coat	Summer Dress	Summer Dress	Summ dress
Shirts	Trousers	Tracksuit	Suit	Suit	Tr Suit
BestShirt	Sm Shirt	Jeans	Dungarees	Dungarees	Dungarees
Tie	W Jumper	Shorts	Cardigans	Cardigans	Cardigans
T Shirt	Cardigan	T-Shirts	Jumper	Jumper	Jumpers
Wi Jumper	Sm blouse	Trousers	Trousers	Trousers	Trousers
S Shirt	Blouse	Shirt best	Shoes	Shoes	Shoes
Shorts	T Shirt	Jumper best	Trainers	Trainers	Trainers
Swimtrunks	Swimsuit	Sch Shirt	Slippers	Slippers	Slippers
Upants	Nightdress	Swimsuit	Sandals	Sandals	Sandals
PJs	Dress Gown	Boxers	Pumps	Pumps	Pumps
Dress Gown	Briefs	Vests	Wellingtons	Wellingtons	Wellingtons
Socks	Bras	PJs	Swimsuit	Swimsuit	Swimsuit
Scarf	Waist Slip	Dress Gown	Pants/briefs	Pants/briefs	Briefs
Gloves	Tights	Win Socks	Vests	Vests	Vest
Winter Hat	W Tights	Sum Socks	Underskirt	Underskirt	Petticoat
Thermals	Socks	W Jumpers	PJs	PJs	Sleep suit
Vests	W Hat	W Hat	Dress Gown	Dress Gown	Dress gown
Belt	Scarf	Scarf	Sleepsuit	Sleepsuit	Bibs
Smart Shoes	Gloves	Gloves	Longsocks	Longsocks	Lo Socks
Walking Shoes	S Shoes	Shoes	Ankle Socks	Ankle Socks	Ank Socks

Man	Woman	Boy 12-16 Boy 7-11 Boy 4-6	Girl 12-16	Girl 7-11/4-6	Child 0-3
Trainers/sandals	E/day Shoes	Trainers	Winter tights	Winter tights	Winter tights
Slippers	Trainers	Canvas pumps	Shorts	Shorts	Shorts
Tracksuits	Sandals	Wellingtons	T-Shirts	T-Shirts	T-Shirt
Kagoul	W Coat	Slippers	Winter hats	Winter hats	Hat
Jacket	Track Suits	Shirt (School)	Scarf	Scarf	Scarf
Boots	Boots	Trousers	Gloves	Gloves	Gloves
Gilet	Slippers	Pullover	Blouse	Blouse	
Vests	Thermal vest	Kagoul	Skirt	Skirt	
	Panty girdle	Tie	Cardi	Cardi	
		Shorts	Tie	Tie	
		T-shirt	Tights		
		Gym shoes	Bras*	Were Applicable	
		Blazer	Blazer	PE kit*	
		School sweatsh	Sweatshirts	PE skirt*	
			Summ tops	PE blouse*	
			Jog suit	PE shorts*	

Shown below is an extract taken from a completed clothing list.

	A	B	C	D
	Number of Items	Cost per Item	Lifespan	Weekly cost
1 Jumper	3	4.99	1-2	0.191
3 Trousers	3	4.99	1	0.287
4 Shoes	1	9.99	6 months	0.384
5 Trainers	1	6.99	6 months	0.268

To calculate the cost of clothing to a weekly amount the sample were asked to complete columns A, B and C. Where lifespans were given in a range i.e, one to two years the mid point of the range was used. For item 1, the respondent cited that three jumpers would be needed, the minimum cost would be £4.99 each and she would expect them to last between one or two years (1.5 yrs / 52 weeks) The calculations were made using Works spreadsheet shown as follows, $A \times B = N$, divide N by the number of years and then by 52 to obtain a weekly cost. The lists were grouped into male and female and into age bands of pre-school, aged 4 to 6, aged 7 to 11 and finally aged 12 to 16. In some cases the researchers discretion was used to alter some unrealistic lifespans, but only in order to minimise the estimates, never to increase them.

All the weekly estimates for each group were input into a spreadsheet, generally the estimates varied very little, but when high weekly estimates occurred (over £10) they were deleted from the calculations, similarly very low estimates (under £5) were also deleted. The average of each group was then calculated. Examples of completed lists are shown.

Womans Clothing					
No...					
Item	No Items	Unit cost	Lifespan	Weeklycost	
Anorak	2	30	2	0.577	
S Skirt	4	10	4	0.192	
W Skirt	2	10	4	0.096	
Jeans	1	10	4	0.048	
Shorts	2	5	4	0.048	
Trousers	3	10	2	0.288	
S Shirt		0	0		
W Jumper	6	13	1	1.500	
Cardi	0	0	0		
Sm Blouse	1	10	2	0.096	
Blouse	2	7	4	0.067	
T Shirt	4	3	1	0.231	
Swimsuit	2	8	4	0.077	
N Dress	2	6	2	0.115	
D Gown	2	10	4	0.096	
Briefs	7	1	0.25	0.538	
Bras	2	7	0.5	0.538	
Waist Slip	2	5	3	0.064	
Tights	1	0.6	0.19	0.061	
W Tights	4	1.5	0.5	0.231	
Socks	0	0	0		
W Hat	0	0	0		
Scarf	0	0	0		
Gloves	2	6	4	0.058	
S Shoes	1	20	0.5	0.769	
Eday Shoes	1	13	0.75	0.333	
Trainers	0	0	0		
Sandals	1	10	1	0.192	
W Coat	1	25	5	0.096	
Track Suit	0	0	0		
Boots	1	20	1.5	0.256	
Slippers	1	2	1.5	0.026	
dresses	4	25	4	0.481	

17.07

Mans clothing

Item	No Items	Unit Cost	Lifespan	Weekly cos
Suit	1	70	15	0.090
Jeans				0.000
Trousers	4	15	3	0.385
WinterCoat				0.000
Anorak	2	35	3	0.449
Shirts	8	7	3	0.359
B Shirt				0.000
Tie				0.000
T Shirt	6	1	2	0.058
W Jumper	6	15	3	0.577
S Shirt	6	3	3	0.115
Shorts				0.000
Swimtrunks				0.000
Upants	12	0.5	1	0.115
PJs	4	8	10	0.062
D Gown	2	20	10	0.077
Socks	6	0.5	1	0.058
Scarf				0.000
Gloves				0.000
Winter Hat				0.000
Belt				0.000
S Shoes	1	30	2	0.288
Walking Sh	1	30	2	0.288
Trainers	1	15	2	0.144
Slippers	1	5	1	0.096
Tracksuits				0.000
Kagoul				0.000
Jacket	1	50	10	0.096
Boots				0.000
Gilet				0.000
Total				3.257

BOYS WEARING 12 - 16 YEARS

WINTER JUMPERS	-			1
WINTER HAT	-			1
SCARP	-			1
GLOVES				
SHOES	-			
TRAINERS	ONE	60.00	2	
CANVAS PUMPS	-			11
WELLINGT ON	-			
SLIPPERS	-			
SHIRT (SCHOOL)	FIVE	5.00	2	
TROUSER	ONE FIVE	45.00	2	
PULL-OVER	ONE	18.00	2	11
KAGOUL	-			
TIE	ONE	1.00	2	
SHORTS	THREE	10.00	3	
T-SHIRT	TEN	6.00	3	
GYM-SHOES	-			

Thank you for taking the time to complete this ver questionnaire

Boots: ONE 46.00 4
 School trousers: THREE 10.00 2
 WAISTCOAT ONE 45.00 6
 School BLAZER ONE 42.00 2
 School BNDIC ONE 1.00 2
 School CIRNANT RECEIVED ALL C TRAMPERS COST

ITEM	NUMBER OF	COST	EXPECTED LIFE YEARS	WEEKLY COST
WINTER COAT	ONE	60.00	4	
SUMMER JACKET	ONE	5.00	3	
TRACK-SUIT	TWO	15.00	2	
JEANS	TWO	45.00	1 1/2	
SHORTS				
T-SHIRTS	FIVE	5.00	2	
BEST TROUSER	1			
BEST SHIRT	ONE FIVE	15.00	2	
BEST JUMPER	1	-	1 1/2	
SWEAT-SHIRT	ONE	10.00	1	
SWIMSUIT	ONE	10.00	3	
BOXERS/ BRIEF	SEVEN	3.00	2	
VESTS				
PYJAMAS	FIVE	5.00	2	
DRESSING GOWN	ONE	17.00	4	
WINTER SOCKS	SIX	2.00	1 1/2	
SUMMER SOCKS	FIVE	1.00	1 1/2	

COST: 41

WOMAN'S CLOTHING

ITEM	NUMBER OF ITEMS	COST PER ITEM £	EXPECTED LIFE YEARS	WEEKLY COST £
ANORAK	2	£20	2	
SUMMER SKIRT	3	£15	2	
WINTER SKIRT	2	£22	2	
JEANS				
SHORTS				
TROUSERS				
SWEAT SHIRT				
WINTER JUMPER	4	£10	2	
CARDIGAN	3	£10	2	
SMART BLOUSE	1	£11	1	
BLOUSE	2	£8	1	
T-SHIRT				
SWIMSUIT				
NIGHT-DRESS	2	£11	18 months	
DRESSING GOWN	2	£15	2 yrs	
BRIEFS	6	£150	1	
BRAS	4	£900	1	

WINTER TIGHTS	3	£450	6 mths	
SOCKS	1			
WINTER HAT	2	£10	2 years	
SCARF				
GLOVES	2	£5	2 yrs	
SMART SHOES	1	£28	2 yrs	
EVERY DAY SHOES	1	£20	1 yr	
RAINERS				
SANDALS	2	£15	2 yrs	
WINTER COAT	2	£40	3 yrs	
TRACK-SUIT	1			
ROPPERS				
SLEEPERS	2	£3	6 mths	

best and quality

Results

The following table shows the results of the average clothing costs for each age group.

Table: 42 Rowntree Minimum Clothing Estimates for 1994

	Average of all estimates	Final Estimate - minus high and low estimates
Women	7.23	7.03
Girl 12-16	9.13	9.16
Girl 7-11	13.82	6.68
Girl 4-6	9.96	7.93
Men	8.07	6.75
Boy 12-16	12.62	7.67
Boy 7-11	8.21	7.90
Boy 4-6	9.30	7.26
Pre School	10.29	10.29

The individual estimates shown in table 42, represent the minimum clothing needs of individuals in low income households. They were compiled using the clothing items cited as being necessary by the households. The estimates represent the number of items of clothing required to meet everyday needs. The costs represent the most economical costs as cited by the respondents with lifespans based upon the experience of the sample. The next stage of the clothing assessment uses the individual costs to construct clothing estimates for various household compositions.

The households types were;

Single household

Couple household

Single parent and one child = LP1C

Couple household and one child = C1C

“ “ 2 children = LP2C

“ “ 2 children = C2C

“ “ 3 children = LP3C

“ “ 3 children = C3C

“ “ 4 children = LP4C

“ “ 4 children = C4C

The following table illustrates the ways in which the estimates utilise the data drawn from the sample, and illustrate how the different age bands of children are incorporated within the household estimates.

Table: 43 Clothing Estimates for Lone Parent Households 1994 prices

	-high & low	LP1C	LP2C	LP3C	LP4C
Women	7.03	7.03	7.03	7.03	7.03
Girl 12-16	9.16			9.16	9.16
Girl 7-11	6.68				
Girl 4-6	7.93	7.93	7.93	7.93	7.93
Men	6.75				
Boy 12-16	7.67				7.67
Boy 7-11	7.90		7.90	7.90	7.90
Boy 4-6	7.26				
Pre School	10.29				
Totals		14.96	22.86	32.02	39.69

The highlighted examples in tables 43 & 44, illustrate how the minimum clothing list for the whole household is compiled. They represent the minimum weekly sum needed to clothe a household using the Rowntree methodology, originally employed in Rowntree's 1899 study and updated for the 1990s.

Table: 44 Clothing Estimates for Couple Households 1994 prices

		C1C	C2C	C3C	C4C
Women	7.03	7.03	7.03	7.03	7.03
Girl 12-16	9.16			9.16	9.16
Girl 7-11	6.68				
Girl 4-6	7.93	7.93	7.93	7.93	7.93
Men	6.75	6.75	6.75	6.75	6.75
Boy 12-16	7.67				7.67
Boy 7-11	7.90		7.90	7.90	7.90
Boy 4-6	7.26				
Pre School	10.29				
Totals		21.71	29.61	38.77	46.44

Adult Couple **13.78**
Adult Single **6.89**

Interviews

The following section taken from interviews illustrates the issues surrounding clothing on a low income, the comments made by the sample convey the importance of clothing in the 1990s.

Childrens Clothes

School Uniform

In Liverpool and some of the surrounding boroughs, school grants are available for clothing to households on low incomes or who are claiming income support. Many of the families in this survey were recipients of such clothing grants. School uniform is a great benefit to parents as it helps to extend the life of out of school clothes. Many parents felt that uniforms were a help, however, some had experienced problems in keeping up with the requirements of their children's school uniform demands.

One mother felt that her children were being singled out by teachers in the school for not having the exact requirements of the school uniform,

'Jeannie was called into the heads office for not having the correct colour green, I had to go up to the school. When I was there a girl walked past with yellow socks on I said, 'have you pulled that girl there?', she said 'oh, no'. I think they just pick on the William's. Their uniform costs £135 that's just for one, £260 for the two, so it wasn't a very good summer holiday, we just had to cut down. You have to get them at [expensive major store], they are the only suppliers. At one time I would have been able to go to "Ethel Austins" ² (C3C)

'School clothes?, I get the grant, three I've got in infants and juniors. It covers coat and shoes, so I just have to get the cardigans the dresses and the blouses. The others [older children] change their uniform [when they go to] Holly Dene, I got £40 [grant] the jumper was £17 the skirt was £17, so I did have to put a fair bit towards it, so now I've got to find £62 for the winter green coat. I'll have to wait until after Christmas'.(C3C)

'Well the school clothing grant is £17 for an infant child. Out of that you have to buy a jumper one shirt, one pair of trousers and a set of underwear and socks. Shoes could cost

² Ethel Austins is a clothing retailer in the Merseyside area, who specialise in economical clothing.

£10 and to make them last you need to have leather shoes. They should last a good few months from September to July'.(C3C)

'School clothes, well it's covered partly by the grant, so its cost me roughly £15 for Frannie. Her cardigan was £10, out of Marks, if you don't get the good quality, then they don't last; she's got slips and two blouses that the grant didn't cover'.(LP2C)

School clothing was discussed as the women filled in their clothing forms at a local school. Local Authority Grants in Liverpool are paid in two ways, for primary school children in cheque form, secondary school parents are issued with vouchers for clothing and told where they can collect them. The parents obviously did not like the latter method. They said all the children know who has had to go to this outlet for their clothing, and because **all the coats are of the same design colour and quality**, the other children can pick out those children who have been clothed by the grant, thus identifying which child has parents on Income Support, low income or who has a single parent. Teenagers still at school can and do occasionally obtain part-time jobs that help out with their own needs, thus taking the pressure off parents.

Some families do not live in areas where grants are available for low income households, or they are just outside the income threshold. This mother told of how her husbands income was low but not low enough to qualify for a grant, still she found the cost of new uniforms prohibitive, *'we don't get grants so we have to buy second-hand at 'the centre'.* (C4C)

'... well they get one set each [school clothes] and they have to last the year. They only get 'outside' clothing at Christmas and Summer, just enough to see them through, and it's the cheapest we can buy'. (C2C)

'My son works part-time in a 'chippy' at night, it gives him £10 a night, and he works three nights. He buys his own [clothes], he gets a small school grant too, so he is alright, he does not ask for anything. His grant goes on clothes, not school clothes, as he is in the lower sixth so he can buy trainees and stuff like that'. (C2C)

Some parents encouraged their children to save their pocket money towards special items of clothing, *'I help my son out with his clothes [15 year old], I buy hers, she helps by saving up her pocket money. I buy second-hand for myself'. (C2C)*

Special Clothing for Special Occasions

'Christmas is the worst time of the year. Easter, you can go to Ethel Austins and dress them in a £2 tee-shirt, cheap pumps. That's okay for the little fella, but the kids do get skitted when they wear cheap shoes, by the other kids. I can dress 'him ' (six year old) for about £11, T shirt, shorts, pumps and socks. But then the bigger ones are saying that their mates are getting Reeboks, and they say "well I'm not wearing them"(if you get cheap ones) So you find you are going into debt all the time. It's like a never ending debt that is rolling all the time, you wonder when you are ever going to get above the water and the debt will be cleared'. (C3C)

Attendance at a family wedding in London was out of question for a lone parent,
'It is a struggle for me as the baby is growing so quickly, I won't pay a lot for them [baby clothes], I try to put £2 away each week. It's bad news really, I don't go out much at all. I have relatives in London who have sent us an invitation to a wedding,' we can't afford to go, never mind buy an outfit, but they are going to send us the tickets to go' . (LP1C)

When contemplating minimum clothing needs it may not be usual for households to consider the clothing needs required to pursue a hobby or sport. The lack of such clothing can severely limit a persons level of involvement with such activities.

'I like mountaineering, I have sometimes gone away with the 'Redrope'. They have weekends when they go mountaineering, its great, it includes all your food as well.... I haven't been able to go now for some time, at the moment I don't have all the gear. The boots [points to boots] are Airwear, anywhere else I would have paid at least forty pounds for them, but they were on sale in Liverpool for ten pounds. I was lucky as I take a size nine and they only had large sizes left!' .(Single under 60)

'That's another thing about being on low money you can't even go cycling. I have the bike, I bought it from a friend, he let me pay for it at 50p a week, it took ages but it was worth it. I

need the cycling shorts (why?) well, they are padded, if you don't have the right equipment then you are really sore after a long bike ride ' . (Single under 60)

'I go through trainers far too quickly really, it is because I do a lot of sport aerobics and jogging and yoga. If I had to stay in here for too long I would go mad, I try to get out as much as possible. I go to the unem. (LP1C)

Doing Without

This section emphasises how some of the sample live with the problems of clothing inadequacy.

Are you able to save any money each week? 'My God, if I could do that I would save to go away for a holiday wouldn't I, or buy some clothes for myself'.(C2C)

'At present he has no winter coat [11 year old]. This coat [on the baby] I borrowed to bring him out . Neither of them have got proper winter coats. (LP2C)

'I never buy any [clothes] the only thing I bought... was shoes, she [Sue] lent me the money. We can't afford presents for each other, we only buy for the kids at Christmas, I buy bits at jumble sales here [family centre]'. (C2C)

'I just can't buy decent clothes, the little girl has one pair of shoes which are decent. The older daughter can't wear the same clothes as her friend, this sometimes upsets her. We can't buy the named clothes that her friends wear'.(C2C)

'I need shoes, but when you have other things to pay, you say, "oh well I just can't get them", you know, and this is the way it goes'. (Single over 60)

'It gets very stressful on a low income, me and my fella we have fights sometimes, I feel like treating myself and I can't - [how] - to be able to go to the shops for clothes or a nice shampoo'.(LP non-dep)

Second Hand Clothing

The use of second-hand clothing was widespread, the items were obtained from charity shops, jumble sales or from friends and family.

One young mum was offered the chance to rummage through her neighbour's old clothes before she took them to a charity shop, *'...I look through her bin bag and she looks through mine'*. (C3C)

'Basically I buy all my clothes from Oxfam, friends give me old sweatshirts and jeans and stuff. I got a really good coat from there, it was only £1.50, it would have cost at least forty pounds in the shops'. (Single under 60)

'I mainly buy in second-hand shops, except for underwear, I don't even buy new stuff for special occasions'. (Couple under 60)

'...well I have got four boys, and god love him, the youngest never gets anything new, except for shoes, he even wears their old underwear'. (C4C)

'My kids know I go to the charity shops, they don't like it, not by any means. Me and him (husband) have clothes from charity shops or jumble sales, and there's not only me who goes either (indicating that many mothers do the same) The kids outside skit each other, I say to them, 'hey I seen so an so's mother in there too, and lots of others', but the kids go hysterical if I go, they don't understand. We can laugh at them when they have gone to bed, and we sit there and talk about what they have said, but some of it is heartbreaking though, it really is, it is so important to them not to look 'poor' in the eyes of their friends'. (C3C)

'My sister works and she says to me 'do you want this?'. (LP2C)

Are you able to replace clothing when needed,? *'no, not really, well, I have got a beige coat there, but I got that off my friend's sister, I went down to see her and she gave me this coat, a big heavy woolly one. It's ages since I've bought a coat, well I bought a Mac, and my daughter gave me the money to buy that two Christmas's ago. Sometimes I go into these second-hand places, I have got some good stuff, they are a godsend. This skirt, I got it*

from there, it was only £2. The other week I went to Solitaire and I got one for £3.99 for my holidays.

(Single over 60)

'At one time I used to go to the market and buy the odd pair of shoes, I can't do that now, sometimes they are nearly new for half the price. These shoes I have on I've had for two years, they were only £2.99. I have corns and I have to get a pair that are comfortable. I was looking in 'Hughes and they were £20, I can't afford that, but they were lovely and comfortable. I just couldn't get them'. (Single over 60)

How do you budget for clothing for yourself. *'I don't really, I am lucky down there (Age Concern)'* Edie works as a volunteer in the tea shop and the manageress lets her have the odd item of clothing for helping out at the shop. *'I get a coat or skirts and undershirts. There's one thing I wouldn't wear... second-hand shoes, 'cause you don't know where they have come from. And there again corns are caused with wearing tight shoes. I am never able to go and buy myself something new, not on this money'. (Single over 60)*

The perks of working in a charity shop on a voluntary basis were appreciated greatly by this mother, *'I do two days a week in the charity shop, It's a 'godsend'. I ...can pick up good quality clothing, a skirt or a top, I daren't tell them (children) where I got it, it's the first thing they ask, 'cause they know I haven't got any money. I say "it was new so I bought it"...My daughter had been away for two days with the school, and I was able to kit her out from the shop'. (LP3C)*

'I buy the clothes in here (Age Concern) I can't afford to go to the shops'. (Single over 60)

'...mainly second-hand really, or sometimes cheap fashion clearance lines. We have to shop around and find reasonably priced shoes,... Tommy Balls or somewhere like that'. (C3C)

'I buy a lot of second-hand clothing and I rely on my friends who are in jobs to help me out'. (Single under 60)

Exceptional Needs

This mother spoke of how she is able to use the attendance allowance for one of her children to meet his exceptional clothing needs,

'We get £142 a week and that is with the Child Benefit. We got an increase for the middle lad. It's his though, to be spent on him. He's hyperactive and is in a special school. His clothes and shoes wear out quickly, he got trainers in April and now, four weeks later, he needs another pair. He is always climbing, and I have to take that into consideration even when they all need clothes, he is the one who needs dressing all the time. Its not that he doesn't look after his clothes, it is the way he is, he just wears things out a lot more than they do'.

'I lost three stone last year,... I had a nervous breakdown after losing my mother. All my clothes were too big , I couldn't afford to replace them, even my shoes were too big'.
(Couple over 60)

'Making Do'

'I try to keep to the stuff I've already got (clothes) I have a good coat I get it out every year. I haven't had a new coat for a very long time'.(LP2C)

'I make a lot of my own stuff, its out of necessity though. The grandparents buy most of their' [childrens] clothing'. (LP2C)

'I won't buy anything new for myself, it costs me £3.50 for material for a skirt, I will make myself something. I am lucky in that way, I do like clothes and I feel more confident if I look nice and I want the kids to look nice, so I am lucky in that way I can make a few things'.(LP2C)

'I juggle around with my own clothes and do without to put on them [children], '. (LP2C)

'I do make a lot of their clothes, I knit their jumpers and make a lot of the skirts and trousers'.. (LP2C)

'I put money away for their clothes each week, a coat each and nice clothes'. (C2C)

'I look after my clothes I make them last, I hang them up and put them up in the wardrobe. But with all the increases [bills] I would have to put so much [money] away, its no good me saying that I could afford some things, because I can't'. (Single over 60)

Catalogues and Credit

The sample who used catalogues knew the items cost more than the shops, but found them useful for acquiring the items they would normally be unable to buy.

'I sometimes use the catalogue, I haven't had a new coat for a few years now, but the catalogue is expensive'. (Couple under sixty)

'I order from the mail order, I need shoes every four or five months . I can't afford to pay out £20 to £40 though'. (Single under sixty)

'The catalogues are expensive, we use the catalogue for clothes or household goods because we don't get the chance to get credit from [famous store] or anywhere. So I got the TV and some trainers on the catalogue '. (LP2C)

'I buy a lot from Ethel Austins, but I like to buy good stuff though that will last, the only way I can do that is through the catalogue really. I do buy a lot out of the catalogue, even David's (sons) clothes. I like their stuff 'cause it lasts, and it washes well. The likes of coats or shoes I will pay cash for, I'll just leave something [bill] that week and buy them, but for the rest I get the catalogue. I prefer to do that, I've always been in a catalogue. (LP1C)

Growing Needs of Children

'My son is in size 8 shoes, he's been in men's prices for the last couple of years, there's nothing you can do about that is there?'. (LP2C)

'You only get a few months out of the clothes, she likes 'Tammy girl'. (LP1C)

'The babies feet are so big that 'Clarks' said he would need his shoes making, they would cost £50 or £60. So he has to wear slippers. I can't afford to buy them, so I got these from

my sister (Slippers) I don't get any clothes for myself, I wash these jeans every night and put them back on the next day'. (LP2C)

'My son is big for his age and they reckon he will be a six-footer, so I think about that day when he will need mans clothes, how I'll do it. But you can only take each day as it comes, you just plod on really, you can't worry too much, as long as he is healthy and I am coping...'. (LP1C)

Parents knew from experience that as children grew older they made more demands for particular clothing. This mother was just grateful her children had not yet reached that stage, she had gone 'down town' to [a discount store] yesterday and bought three tracksuits for her children and three pairs of trainers, the children were all under seven years of age, so she knew that they *would be grateful* of these items. She told of how her own clothes were often bought from jumble sales.

Failure to provide the 'correct' clothing resulted in the teenage son of this mother going to school in winter without a coat. *'..He has grown so fast really [sixteen year old son], and he won't wear just any coat. He goes to school in his shirt sleeves, he hasn't got a coat'. (LP3C)*

During a talk with mothers, it was agreed that childrens shoes were one of the highest expenses associated with family budgets one woman said jokingly *'I often think if I stop feeding them then their feet won't grow so much!'*

Help from Family and Friends

'My family help out, they see them [alright] at Christmas and we all try to help each other out. He (estranged husband) said " how long have you had those boots", I said, "six years", but if they [children] need them, they need them straight away'. (LP2C)

For another mother separation from her childrens father still left her reliant on him to clothe her children, she felt as though she was always asking for money from him, *'I have to rely on the childrens father for clothes, I don't like it though'. (LP1C)*

A pensioner told of how her married son helps her to buy clothes, *'I haven't got enough to buy clothes so my son helps out and I sometimes get a 'Provi' cheque'*. (Single over 60)

Being elderly had compensations, as this woman explained how she viewed the issue of replacement clothing. *'...a lot of my clothing is bought for me with presents on birthdays and Christmas. Being elderly we have already got a good wardrobe of clothes...it helps being old. We don't really have to worry about the latest fashions or name tags!'* (Couple 60+)

Similar sentiments were echoed by another older women, *'..I have a good wardrobe of clothes which I have had for many years. I find I use charity shops to replace clothing or else I rely on my family to buy them for Christmas or birthday presents'*. (Single over 60)

A mother of three explains how her sister helps her clothe the children, *'...she's good, my sister, buys her (daughter) a winter coat every two years'*. (LP3C)

Sadly some of the sample had only themselves to rely on for thier clothing needs. A pensioner pointed to her shoes under the sideboard, *'...I got them in Clarksons, it must be more than twenty years ago. I paid 13 guineas for them, it was a lot then. I get them repaired every winter, but this time the man told me they were too old to be repaired. I went to town to see if I could get a pair but the ones which comfy were over £20, I couldn't afford it. I bought these (lace up plimsolls) instead, till something cheaper comes along'*. (Single 84 yrs)

Younger women on low incomes view clothing as much more important and with the help of family this women explains just how difficult it can be coping with small windfalls *'..when you are on a low income you have a choice of buying cheaply and have the clothes fall apart after a couple of months or going to a charity shop. I am lucky my mum helps to buy me clothes, she sends money at Christmas and birthday. This Christmas she sent me £50 to buy my clothes. I could not handle it. I had to make choices, should I spend the lot on clothes or just a portion. I could spend some of it on enhancing my social life over the Christmas period, or buying a few luxury items. I found it difficult to cope with having so much money. I could go around the shops with my friends without getting depressed, because I knew I had the money to buy what I wanted. I opted for the longer lasting clothes like jeans, but after you have worn them continuously for six months you start to look tatty, but it really gave me a lift over the Christmas'*. (Single under 60)

Discussion

The clothing element of the Rowntree 1994 estimate used empirical data to define, a) what amount of money is required to purchase a minimum wardrobe of clothing, including footwear, based upon the knowledge and opinion of low income groups, and, b) to investigate, using qualitative methods, the budgeting strategies of low income households in relation to clothing needs. Rowntree had used only clothing lists with which to determine his minimum clothing estimates. This study deviated slightly to include the budgeting strategies of the sample. The methodology employed in this study produced a contrariety of information on clothing needs and budgeting strategies. The perceived minimum clothing needs and costs of the sample were incompatible with the coping strategies they adopted to meet their clothing exigencies. This section will discuss the qualitative evidence, based upon the experiences of clothing acquisition of the low income sample, and will conclude with explanations for those differences.

Interviews

The coping strategies employed by low income households to acquire their clothing employed a diversity of methods. These included enlisting support from family and friends, to purchasing clothing items in second hand shops or jumble sales. In some instances 'gifts' of clothing from agencies and second-hand outlets was also cited. Rates of growth of children posed particular difficulties, on the one hand parents experienced difficulties in keeping pace with their childrens growth, whilst on the other, maturing children placed greater demands on their parents resources for particular clothing. Failure to provide such clothing or footwear could result in the child refusing to wear the cheaper alternative. Parents were faced with a double dilemma, a) to give in to childrens demands, if they could find a way, or b) just accept that the children would not wear what they could afford to buy and let the child 'do without'. This occurred within a number of households, two of which have been highlighted in this section. When a 'cheap' pair of trainers were bought and the child refused to wear them, this resulted in the parent using a catalogue to obtain the 'correct' pair. The other example occurred when a lone parent's sixteen year old son refused to wear 'just any coat', it had to be a particular type, which the parent could not afford. Rather than waste her money she had to watch him go to school every day, often in cold weather in his shirt sleeves, because he would not wear a cheaper brand of coat. Both situations are 'no win' scenarios; people in better circumstances are quick to judge and throw their hands up in horror at

such rationales, preferring to castigate parents for either giving in to such demands or allowing their child to go to school scantily clothed. The children, in most cases were already disadvantaged materially, which in itself is quite difficult for them to accept when surrounded by children whose parents are able to materially provide for their needs. To be subject to possible rejection by their peers is more than many children are willing to accept. Parents understand how vital it is for their children not to feel disadvantaged as one mother in the sample pointed out, *'it is so important to them not to look 'poor' in the eyes of their friends'*.

Adults in the sample seemed prepared accept a lower standard of clothing for themselves, a point which was also highlighted by Townsend (1990), by buying second-hand or obtaining clothing from family or friends. Parents cited quite often that they never bought any clothes for themselves. Occasionally the pressure of living on low incomes took its toll and became the cause of arguments and anguish, one woman said she was fed up economising all the time and just wanted to buy *'new clothes'* or a *'nice shampoo'*. One single woman in her twenties, spoke of how she relied on her *friends 'who had jobs'* for her clothing. This study found that low income households purchases of second-hand clothing were similar to those cited by Cohen, *et. al.*, (1992), with many households citing shopping for second-hand charity shop clothing for their clothing needs .

Grandparents and estranged partners also provided for the needs of children. However the mothers felt quite belittled at having to ask for help with their childrens clothing from the childrens fathers. Grandparents help was both welcomed and appreciated, with some displaying thoughtful generosity, by providing presents of clothing and footwear, thus taking a share of the burden of replacement costs.

It would appear that clothing or the lack of a reasonable outfit would deter people from accepting social invitations, other studies of low income groups have given similar explanations (Bradshaw & Holmes, 1989). Generally the clothing strategies of the sample reinforced the findings of earlier studies, which indicated that it was more probable that they would buy *'new'* for children, mainly from stores who specialise in more economical clothing lines (CPA 1989, Middleton *et. al.* 1994). Only a few of the sample thought that buying a better quality clothing would be cost effective in the long

term, and this would only be the case if there were other children of the same sex, to hand the clothes down to. One parent told of how she only bought Marks and Spencers clothing *from jumble sales* as they lasted much longer. Adults tended to buy the cheapest, or obtain second-hand clothing, or in some rare instances making clothing for themselves, or simply do without .

School uniforms were looked upon as a great help, ensuring 'out of school' clothing lasted longer. School clothing grants seemed to be insufficient to provide for all the uniform needs; finding the extra cash to complete a school uniform proved difficult. Women told of how they managed to stretch the grant out over a couple of years. One year they would buy a winter coat, which would probably make do for a couple of years whilst the next years grant would pay for blouses, shirts, trousers or shoes. Where there was more than one child, parents would adopt a prioritising stance, by using a portion of the younger child's grant to subsidise an older child's needs, in the knowledge that the clothing would be passed down eventually. Shoes were cited as one of the most expensive items of clothing which required replacing quite often. As one mother in the sample explained, her son was very heavy on his shoes and a pair of training shoes bought four weeks earlier, now needed replacing. Specialist school clothing was more problematic for households on low incomes. Some schools insisted upon a school jumper with a crest, whilst mothers knew that they could have obtained a quality jumper and sewn on separate crests which would have accumulated considerable saving.

A further point which emerged on the issue of school clothing, was that of supply. In Liverpool the secondary school clothing grant used a voucher system. This appeared to instil in parents a feeling of stigmatisation at having to queue up at a specified outlet. They were then treated like soldiers in a queue, each given similar bales of clothing to the next person (varying only by size). The situation of the child was also laid bare for all to see, as other children were able to identify who was 'poor' from what type of school clothing worn. Not all authorities in the Merseyside area have clothing grant schemes, and where they do, they are often distributed in the form of a cheque, giving the parent the chance to 'shop around' for the best value in uniforms.

It became quite clear that the quantitative and qualitative methods of data collection for clothing estimates, highlighted great differences in perceived needs and costs of clothing

when compared to the current prices pertaining at the time of the survey. Most of the sample were aware of the most economical cost of clothing, as they cited very low prices, i.e., the cost of a winter skirt at £7 or £8, whereas in Liverpool city centre prices varied between £10 to £40. The sample did not cite the 'higher' costs incurred from catalogue purchases, although qualitative evidence suggested they had used them quite frequently, confirming the findings of other studies (Berthoud & Kempson, 1990, Ford 1991, NACAB 1992). The same was also true for shoes, often the sample would cite for example, only £5 for a pair of shoes purchased in a market, whereas similar shoes, would normally cost upwards of £25 in shoe shops in Liverpool.

Only very rarely would a respondent give high prices, one possible explanation could be due to recently changed circumstances of the respondents who may have previously been in a position that enabled purchase of more expensive items. High estimates were disregarded by the study. Lifespans of clothing reflected the quality of the item and the rates of growth and replacement. Respondents generally worked on the premise that certain regularly worn items, i.e., jeans for men, would require at least three items, one pair being worn, one in the wash and one drying. Underwear and hosiery for all was cited as needing several items of each, which needed replacing quite often. The study was occasionally offered second-hand prices, but rather than ask for 'new' costs, the researcher would alter them to a more realistic price based upon a discount clothing stores prices. This was in keeping with Rowntree's notion that it would be extremely precarious to accept the reliability of second-hand or charitable gifts that may be nearing the end of their usefulness and which would need replacing more quickly. The unreliable lifespans of cheap clothes and second-hand items was pointed out by one of the respondents, '*when you are on a low income you have a choice of buying cheaply and have the clothes fall apart after a couple of months, or going to a charity shop*'.

The indications are that people have limited choice when replacement clothing is required, as their low income denies them the opportunity of acquiring quality clothing that may last them longer. The tendency to make the clothes last longer, was one which has been cited by Middleton *et. al.* (1994). In general the sample did not cite any of the main high street stores for replacement clothing, (except for childrens coats which were occasionally mentioned as being bought from C & A, or BHS.) 'Saving up', from their low incomes would seem to be an impossibility for many, as other, more needs would always seem to come along.

The study has illustrated that minimum estimate expenditure on clothing seems to be beyond the resources of many low income households. The sample had used the best means they could, to ensure that shortages did not occur, even if it meant relying on the help of others, purchasing second-hand clothing, rummaging through a neighbour's bin-bag of discarded clothing or in some cases going into debt. The question Rowntree asked of his sample, had assumed that people *should not* have to use such methods, and that *clothing should be new*. Implicit in this reasoning was the assumption that the wardrobe should fulfil the requirements of a suitable dress code for job interviews. Appreciating that the 'poor' are the 'experts' on how best to manage their incomes, Rowntree believed that they would be the most able to give an accurate assessment of a minimum clothing list and estimate.

'What in your opinion is the very lowest sum upon which a man can keep himself in clothing for a year? The clothing should not be so shabby as to injure his chances of obtaining respectable employment. Apart from these two conditions the clothing should be the most economical available' (Rowntree 1901). In discounting both second-hand clothing and charitable gifts, Rowntree was looking for the most economical cost based upon the price of new clothing. It may be relevant at this juncture to rephrase the 1901 question in order to bring it into line with present day. The following is offered as an alternative to Rowntree,

'What in your opinion, is the lowest sum, using 'new' clothing prices, that would ensure you (and your family) can attain a 'reasonable' wardrobe of clothing. Including everyday clothing needs, you should also include in your clothing list one set of clothing which is suitable for a variety of purposes i.e., job interviews, funerals and special occasions. When listing your clothing you should ensure that the clothing is sufficiently weather proof to protect you (your family) from adverse weather conditions and that you have sufficient items to cover laundry requirements, finally all the clothing must be economically priced'.

In essence, the sample clearly followed the same criteria when compiling their clothing lists, but many did omit the cost of a 'special' set of clothing.

This final section will examine the relationship of the clothing estimates to the actual expenditure of households on clothing and footwear as portrayed in the Family Expenditure Survey (CSO, 1995). The FES survey asks only how much is spent (during a 14 day recall)

upon clothing. It does not take into account some of the unexpected needs or seasonal variations in expenditure, and is not able to differentiate between new and second-hand costs of clothing (personal communication with CSO, London) In many ways the FES is limited by the depth of questions it asks of the sample.

Adult households in FES show that single households reliant on state pensions, spend on average only £2.84 per week on clothing, as opposed £10.80 for single households under retirement age (ave age 47) The estimated cost of the perceived clothing needs as derived from the sample was approximately £6.89 per week based upon minimum costings. However, the study did not differentiate between clothing needs based upon the age of adults, although it was recognised that younger households would spend more, whilst elderly households would tend to make their clothing last longer, thus reducing their estimated cost. The minimum estimate for clothing of single households is almost halfway between the average and the lowest. expenditure in FES. Similarly the FES cite expenditure on clothing for couple households as between £5.93 per week for state pensioned households (average age 73) and £18.45 per week for non-retired couple (average of 47) Once again the minimum estimate derived from this study, £13.78 for couples, fell at some point between the higher and lower expenditure. In hindsight, it may have been more useful for comparative purposes to have used various age bands for adult households to determine different clothing estimates. However, this would have involved collecting many more clothing lists which was not possible due to the studies time limitations.

For households with one adult and children, clothing expenditure varied between income bands. The highest 20% of the income distribution (with incomes of £219 or more), spent approximately £28.47 per week, which equated with £10.97 per person. The clothing estimates from this study ranged from £14.96 for a one parent, one child household, which produced an average weekly expenditure per person of £7.48, to £39.69 for a one parent, four children household, making weekly expenditure £7.33 per person. For lone parent households with incomes in FES with incomes between £140 and £219, average weekly expenditure on clothing was £3.68, for those on incomes of below £85 per expenditure was £2.71 per person per week. The Family Spending Survey (FES) illustrates the marked difference in expenditure between households who are not constrained by income; expenditure of those who are on low incomes quite conclusively show that such households

would *not be able* to meet a clothing requirement defined as minimum by the low income groups in this study.

Similarities in cost were found when comparisons were drawn with Family Budget Unit data, see table 45.

Table: 45 Comparison of 1994 Clothing Estimate with Modest but Adequate Standard

	LP2C	C2C	Single	Couple
MBA	£22.91	£29.86-£31.85	£6.99	£14.95
Rowntree	£22.86	£29.61	£6.89	£13.78
1994 Study				

Although the estimates are broadly similar they were derived by very different means. This study asked the sample what clothing items on the list they would need; how many of the items they required; the minimum cost they would expect to pay for each item, and how long the clothing could be expected to last. The Family Budget Unit (FBU) costs were expertly constructed using clothing data from Family Spending (FBU, McCabe M, 1992). It could be argued that the methodological approach of the FBU clothing estimate is not a comparable instrument for this study. The FBUs lifespans of clothing, which are expertly constructed, cite lifespans of shoes, especially those for children of one year, and in some cases lifespans of three and four years for childrens tee-shirts, shirts and underwear (McCabe App 3. p.3 1991). The actual experience of the low income sample in this study, gave much shorter lifespans for childrens shoes, due to growth and wear and tear, in one case with a pair of training shoes lasting only four weeks. Underwear of the low income group was also cited as needing replacing within months rather than years. Whether a 'poor' expert or an 'educated' expert, calculation of clothing needs are broadly the same for each person, differences in clothing lifespans will be directly related to the quality of the clothing, as well as the number of times the clothing is worn. In low income households clothing is replaced when 'needed', as opposed to better off households who can afford to buy clothes as and when they may 'want' to. When there are more clothing items in the wardrobe, clothing will receive less wear and tear, will last longer, and they will need less washing. However, when clothing items are kept to a minimum then the clothing is worn more frequently, washed more often and therefore does not last as long and is less likely to be in a suitable condition to be 'passed down'. The main points that can be drawn from comparison with MBA standards

and the estimates derived from low income households, is that both have extensive experience of how to provide for clothing needs, but they adopt different approaches in so doing. The 'poor' base theirs on immediate short term relief of clothing shortages, whilst the MBA seem adopt a more quality based long term approach. That both estimates have provided similar costs is ironical as the the costs cited from the poor were far less than those of the MBS standard, lifespans were lower than the MBA and the number of items cited by the low income groups were less than the MBA. Thus this would prove that limited incomes prevent households from accessing good quality clothing which may last much longer than the more economical choices of the 'poor'. A minimum number of clothing items also ensure that the clothing of the 'poor' will be subject to more wear, washing and will ultimately wear out more quickly.

Clothing expenditure in Family Spending Survey does not relate solely to the costs of *new* clothing. It is quite possible that an underestimation of clothing expenditure may also occur in FES data collection, *if households are reluctant to disclose their second-hand purchases*. Inclusion of the cost of second-hand clothing in FES, is bound to deflate clothing expenditure. Gifts of clothing will also impact on the true cost of meeting clothing needs. Whilst it is customary to give and receive gifts, if those gifts are relied upon to provide for basic needs then this would mask the true cost of meeting basic essentials. To what extent this 'internal economy' in second-hand clothing and gifts contribute is unclear, therefore it may not be useful to compare the estimates defined by the study sample *for clothing requirements* (based upon new clothing costs), with clothing expenditure data which does not differentiate between old and new. However, the comparison is helpful as it illustrates quite clearly *how little* low income households in the FES survey were *actually* spending. But when this is compared, with what they would *need to spend if they were acquiring the new clothing and footwear, then the disparity between 'needs' and the ability to meet them on a low income is exposed*. A further reinforcement of the minimal nature of the estimates can be found by making comparisons with Foster Care Finance. The NFCA (1994) allowances estimate that 18% of the minimum weekly allowance for children should be spent upon clothing, which is clearly far in excess of the amount actually spent on clothing in low income groups, and far in excess of the estimates derived from households with children in this study.

In conclusion, this section has used Rowntree's methodology for determining a minimum estimate for clothing using the opinions, experience and knowledge of the low income sample. Low expenditure on clothing for some low income groups (CSO), coupled with the qualitative evidence obtained from this study, has identified that the methods adopted for clothing acquisition, give strong indications on how low incomes households are able to '*appear*' to manage their incomes. Clothing is one way to cut down on expenditure if prioritisation of basic commodities is taking place. Clothing shortages can to some extent be absorbed by the individual, especially for the older age groups (Middleton 1994), who reason that because of their age, they are less concerned about replacement clothing or even contemplating a purchase of new clothing, '*I am never able to go and buy myself something new, not on this money*' (Single over 60). Most households have limited choices, their need to eat, stay warm and keep a roof over their heads are priorities. Clothing necessities take a back seat as all the routine essentials take precedence over meeting clothing needs.

The help and support between friends family and neighbours in this sample was also observed in Rowntrees studies, '*There is no doubt that poor people are very good to each other, and that those who are in the poverty period not infrequently receive gifts of clothes...from family and friends...such assistance mitigates the full pressure of want in certain cases [but] it is neither general enough or sufficient in amount to interfere with the ...effects of "primary" poverty*' (Rowntree, 1901, p. 138).

Estimates constructed for this study emphasise the difference in the minimum clothing requirements and the experience of attaining such clothing. The estimates *do not reflect* the experiences (referred to in the qualitative data), of , 'doing without' in order to pay for childrens needs, or obtaining second-hand clothing, both of which are measures to supplement clothing needs. **The estimates reflect the amount of money a low income household would need to be able to purchase clothing for their minimum needs at economical prices, without having to resort to the use of credit, reliance on supplementary second-hand clothing or the charity of others.**

Chapter VI

Household and Personal Sundries

Introduction

The results of this study's investigation into household and personal sundries, provided the final element necessary to compile a minimum budget for each household type.

In 1899, Rowntree based his minimum household estimate on information he and his investigators had gathered, *'from a large number of working people'* (1901, p.107). The information determined, how the sample could, *'obtain most cheaply that which was absolutely necessary'*. He estimated the, *'necessary expenditure...for...households sundries such as [fuel, light], soap, replacements, etc.'* Rowntree did not include any thing whatsoever for, *'travelling, recreation or luxuries of any kind.....it would suffice only for the maintenance of merely physical efficiency'*. In his 1937 study Rowntree expanded his household list to provide for the *'renewal of linen, [and] pots and pans'* and introduced personal sundries into the budget. However, for the list of personal sundries, Rowntree relied upon his own judgement, believing it was, *'far less easy to fix a standard for such items as beer, tobacco, amusements and holidays...than it was for clothing and fuel'* (1937, p.98). By the 1951 study, he again used his own discretion on what items he should include and cost into the personal sundries estimate, they included the cost of life insurance, Trade Union subscriptions and further items which are discussed in greater detail in the Rowntree Methodology section. Rowntree's 1951 estimate of household and personal sundries increased in line with price rises that had occurred since 1936. In the 1936 and 1951 studies he made provision for young couples who were *'starting out'*, to provide for the basic furnishings and household needs that would be required when building a home.

Many changes have occurred within the society of the consumer, which have resulted in expansion of the range of products now available. Gardner and Sheppard argue that consumption has now become a question of identification:

People have increasingly turned to commodities to differentiate themselves as individuals, to imbue themselves with a different style and create for themselves an identity perceived as lacking elsewhere. Products of all kinds - particularly clothes but also electrical appliances, cars, beverages and food - have come to signify *who* their wearers are. Consumption has ceased to be purely material or narrowly functional - the satisfaction of basic bodily needs. Today, consumption is both *symbolic* and *material*. It expresses in a real sense, a person's place in the world - his or her core identity. (Gardner and Sheppard, 1989, p. 45)

As standards in hygiene and social and cultural boundaries expand, so do perceptions of what constitutes a minimum need. In 1899, all cleaning and washing was done with a block of household soap, by 1951 toilet soap, washing up liquid and powders had come onto the market, however by 1994 a vast array of cleaning materials and toiletries existed, aimed at meeting every possible need, i.e. Bubble bath, shampoo's, conditioners, deodorants, after-shaves, to name but a few. Obviously the single items that satisfied consumer needs in 1899, would be unacceptable by today's standards. The relative importance of certain items within the household budget of the 1890s and those of the 1990s have changed. A prime example being that of the practice of letter writing to '*absent children*' (Rowntree 1901). Letter writing was the only form of communication in the 1890s and has been largely superseded by the telephone.

The commodities which were the subject of investigation for this study, were numerous and diverse, varying from furnishings; life insurance; public transport; school trips; intermittent school costs; price of a newspaper; a trip to the swimming baths, plus many other goods and services. To evaluate each individual item contained within this section, would have required more than a single researcher's input, as Rowntree had done, when he used his own skill and judgement to evaluate minimum needs. This study deviated from Rowntree's methodology, to draw upon the experience and expertise of a panel of Home Economists, who determined the items to be included on the list of household and personal sundries.

There has been very little research into the field of households and personal sundries. The Family Budget Unit produces estimates of household and personal goods at a modest but adequate level and have produced a 'low cost' budget (Yu & Oldfield, 1993). The FBU budgets are not devised to represent typical household behaviour, as

Bradshaw points out, *'it is the essence of budget standards methodology that the standard is not overly constrained by lack of income or representative behaviour'* (Bradshaw Ed. 1994), whereas this study, based upon the Rowntree standard for 1994, is governed by limited income. According to the Social Policy Research Unit, establishing a budget standard requires answers to three key questions, firstly, what items should be included in a standard, secondly, how many items per person should be included and finally, what price to be paid for the purchase of each item (SPRC WP.282.2/86). To devise a list of requirements for minimum 'needs' on household and personal sundries, this study would require scientifically derived research, in accordance with current standards. A longitudinal approach, using both qualitative and quantitative methods to investigate the needs of low income households would be required. *Current welfare benefits are not derived from such methods and are loosely based upon assumptions that were made during the inception of the Welfare State* (Vincent 1992). Yet, implicit in the Social Fund loan regulations, is the acknowledgement that, *certain basic needs* do exist for, *'the important intermittent expenses...for which it may be difficult to budget'* (National Welfare Benefits Handbook, CPAG 1994). The lack of research into the *basic minimum need* of a household, has left gaping holes in the knowledge available to enable a determination of such *needs*. Occasionally, studies have referred to household and personal sundries, when assessing the adequacy of benefits or in quantitative research into the causes of debt, etc.(Bradshaw and Holmes, 1989; Cohen *et. al.*, 1992). These studies have commented on and illuminated the problems, however, there have been no attempts to quantify a minimum need based upon the Rowntree methodology.

In the Bradford study, Cohen *et.al.*, (1992) found that half of the white claimants were paying out weekly sums to, *'clubmen, catalogues, ...for ...small household items'*, which they could barely afford, having to leave some or other regular bill payments. Most of the claimants studied had debts with their local shops for items such as furniture, *'bought on tick'*. Asian households tended to favour *'paying off'* items with local shops. Practical help was offered to sons and daughters of Asian households when getting married, with relatives providing furniture and carpets for the young couple starting out in married life (Cohen, *et.al.*, 1992). The birth of children can further

increase the household expenditure for approximately the first five years, with equipment for new born babies ranging from £100s, for the bottom 10% of incomes, to £1000s, for higher income households (Johnson, *Guardian*, March 1996).

The Combat Poverty Agency in Ireland, found that very few choices on spending were available to low income groups. Routine expenditure tended to swallow up all available resources, leaving virtually nothing for unexpected needs. Occasions which required extra expenditure, i.e., Weddings or Christenings, caused financial crises from which it was difficult to recover. Replacements of expensive household goods, caused similar problems, as often they necessitated borrowing, repayments of which added further to the financial dilemma (CPA, 1989).

CPAG research, based upon a study of low income households in Tyne and Wear, found many areas of unmet need. The survey found that 32% of households did not have, or could not afford a telephone, and 25% did not have a 'best outfit' for a special occasion. The study also revealed that a network of help was often available from family and friends, who would provide support in times of need. The CPAG study, cited that help was received by 44% of the sample for, decorating costs and repairs to cars, bikes and household equipment. Also 29% were able to borrow money for two or three days (during a four week period). Seventy-five percent of the Tyne and Wear sample, did not have, or could not afford, a holiday away from home; leisure equipment for children (7%) i.e., bikes etc., and 3% did not have enough to cover for public transport costs for their needs (Bradshaw and Holmes 1989).

Middleton, *et al.*, (1994) asked children from affluent and less affluent backgrounds, about what possessions they would like to own. Thirty-three percent of the less affluent group of children cited a bicycle (25%), toys (12%), and a stereo (25%). However, the children's 'wants' are quite different from a households unmet 'needs', and research by the Policy Studies Institute (PSI) and the National Children's Home (NCH), found that, many low income households were financially unable to meet their 'basic needs', let alone provide for items such as toys for their children (NCH 1992, Berthoud and

Kempson, 1992). When asked what they felt they needed, but could not afford, the PSI sample gave the following responses in the following table.

Table: 46 Percentage of Households Unable to Afford Certain Items (NCH)

Household Needs	% of Households Unable to Afford
Decorating or home repairs	34%
Presents for the family	23%
A holiday or family outing	23%
Large items of home equipment	18%

The PSI sample were asked, is there was anything they really needed, *but could not afford*. The report found that households with incomes of less than £100 per week, averaged almost three times as many 'unmet' needs than people with weekly incomes of more than £400 (Berthoud and Kempson, 1992, p.25).

Recent reports have highlighted, non-participation by low income households, in some of what Rowntree had termed, the 'necessary' areas of expenditure, i.e., life insurance (A.L.A., 1994, Berthoud and Kempson, 1992; Macleod *Sunday Mail* 1995, Campbell, *Guardian* 1994). In 1994-5, households in the lowest income quintile, spent a total of £1.15 per week on life insurance and mortgage endowment. C.I.S, insurers in 1994, cited that the minimum premium for the most economical funeral costs, would be in the region of at least £1.50 per week (personal communication with B Haycock, C.I.S.). This implies that many households may not be fully covered or are not covered at all. Should a fire, burglary or a death occur, the lack of insurance cover could plunge a household into severe debt. Many households have had to seek assistance for the cost of funerals - presumably necessitated by the lack of insurance to cover the cost - from the DSS. The DSS ceiling of £500 on funeral grants, falls short of what funeral companies say funerals actually cost i.e., upwards of £800. In 1992-3, £48 million was paid out in Social Fund loans, helping households to meet the 'basic' cost of funeral expenses. Lack of life insurance, can therefore lead to a dependence on the State, to meet some of the burial costs, either from a grant, if eligible, or a social fund loan (*Independent* 15 July 1994). With insurance premiums higher in many high risk areas, low income households have been unable to afford insurance for contents and accident, thus leaving low income groups open to more hardship, should they lose their

possessions by theft or accident. (Association of London Authorities 1994; Campbell D; *Guardian* 1994).

The National Children's Home survey, investigated the problems faced by low income families, and found amongst other things, that many households were in arrears with their community charge and utility bills. The households surveyed, tended to prioritise their fuel, rent/ mortgage and food bills, over the community charge. The pilot sample used for this study, felt they were 'going without' a variety of things, such as days out and holidays. They also felt as though their children were deprived of many items (Grant and Stitt, 1993). The following table, is taken from the NCH survey and illustrates the commodities and percentage of households, either earning and on benefit, who felt their children were deprived of various items.

Table: 47 Items which parents felt their children needed, but which they could not afford

	Benefits =213	Earned n=63	All n=290
Clothes and Shoes	82%	75%	80%
Toys, books, computers and bikes	35%	43%	37%
Household equipment, furniture	18%	11%	45%
Holidays, trips	15%	3%	12%
Food and drink	9%	0%	7%
Nothing	7%	8%	8%
Other, (uniforms, music lessons)	21%	10%	18%

(NCH,1992, p.15)

According to the NCH survey, almost half of all the households felt that they needed some item of furniture. Holidays were perceived by the NCH sample to command a lesser priority than other commodities. However, in a survey of GPs by the Family Holiday Association, it was found that GPs felt that both a low income and unemployment led to symptoms of insomnia and stress related illness. The doctors indicated, that a holiday or break away from home may possibly alleviate some of the symptoms and be beneficial to the whole family (FHA 1993).

A number of parents in the FSU study (1990), spoke of the problems they faced when they had been asked to fund the cost of school trips. They were only able to afford them by cutting back on other basic needs, or else, suffer the stress and resentment of their children, if they did not allow them to go (FSU 1990). Expenditure on goods and

services, can occasionally be beyond even the most thrifty of households. The National Association of Citizen Advice Bureau's, found in their survey of national CABs, that people had great difficulties in paying their council tax and television licences (NACAB 1992). Estimations of households, without a television licence in 1987, put the figure at 1.6 million households (Wall & Bradshaw ,1987).

National statistics on household expenditure, can show on average, *how much* people spend on various commodities, which varies between household composition and income group. The Family Spending survey, indicates, that the poor spend a greater percentage of their incomes on food and fuel, than higher income groups (CSO,1995). Highest earners spend greater percentages of their incomes, on leisure, motoring, and household goods etc. Therefore, when on a limited income, basic necessities such as food, fuel and housing, take up a greater proportion of the household expenditure, leaving far less for the household and sundries budget. The FES survey, informs only on what is purchased with the household budget, *it cannot tell us what items are left out, because of an inadequate income. This study, will go part of the way in quantifying a minimum list of basic 'needs', as determined by experts. The study will price those 'needs', in the most economical way possible, to determine, what sum of money would be required by various households, in order to provide for the minimum standard in personal and household sundries. As a result this section, will present new material on the minimum needs of households, and opens up an avenue of research which has been ignored by academia. Arguably, any assessment of minimum needs, involves subjective opinions and relies heavily on perceptions of social class and lifestyle, rather than with scientifically derived needs. In order to introduce a more objective assessment than that used by Rowntree, of a minimum need in this component of the household budget, the study's use of the expert and neutral opinion of Home Economist's, will determine the nature and content of a minimum need for this component.*

Council Tax

Households Below Average Income (HBAI), is the data set for households on low incomes, which will be compared with the final minimum estimates of this study. The

publication cites two measures of income, *before* and *after* housing costs. Income *before* housing costs, include net earnings from employment after tax, national insurance etc....and is net of domestic rates, community charge (council tax) and repayments of social fund loans. Income *after* housing costs, is derived by deducting *a measure* of housing costs from income *before* housing costs (DSS, 1994). Council tax replaced community charge in 1993, and is treated in the same way as community charge for the purposes of compiling the income measures (M Uglow, DSS, personal communication 1994). Housing costs in HBAI, include the cost of water rates, rent, mortgage, structural insurance premiums, ground rent and service charges. In order that a comparative analysis may be facilitated, the household and sundries estimate also included a minimum level of council tax. Water rates were researched to determine minimum costs, however, in hindsight they were not required for the purposes of constructing minimum estimates, as the HBAI regard water rates in the same way as rent and mortgage. This factor in the study was unknown at the outset, and would have required the respondents to give accurate details of the cost of their water rates, in order that the researcher could *deduct* them from incomes (in the same way rent and mortgage were deducted). Failure to implement this has ensured that the income level of the households surveyed, may actually be less than the 60% below average income threshold.

The amount payable by households for Council Tax, is dependent upon the price band of the property. The average bill per dwelling in 1994, was £492.66 per year. Some households can obtain rebates, these include, people living alone and single parents, who pay only 75% of the council tax. People who previously qualified for rebates under the Community charge, now receive similar relief on Council Tax. Table 48 overleaf illustrates how the council tax is calculated for properties of different market value.

The table informs how the council tax is related to the standard band 'D'. The cost for band D is the rate at which the council set their Council tax. For example, if a council were to set a rate of £500, then those households in band D would pay £500 per year, whilst those in band A would pay 67% of £500 (£335) and those in band H would pay

twice the amount of band D (£1000 per year) (Public Finance and Accountancy 1993; Knowsley MBC 1993; Dibben M, *Sunday Times* 1992).

Table: 48 The Relationship between Property Price Bands and Council Tax Ratios

Band	Value of Property	Ratio to standard tax	
A	under £40,000	67%	e.g. £335
B	£40,001 to £52,000	78%	
C	£52,001 to £68,000	89%	
D Standard	£68,001 to £88,000	100%	e.g. £500
E	£88,001 to £120,000	122%	
F	£120,001 to £160,000	144%	
G	£160,001 to £320,000	167%	
H	£320,001+	200%	e.g. £1000

There are many components contained within the estimate for this section, to research every facet within the estimate would require an individual study on household and personal sundries alone. The items in the list have been included on the basis of judgements made by the Home Economists.

Rowntree Methodology

Rowntree's household sundries estimate, was informed by the responses given to a lady helper, who had obtained details from the women, on the expenditure needed for *'household sundries such as fuel, light, soap, replacements, etc.,'* Rowntree found that a family of average size, used about 1½ lbs of soap per week, which was used for all washing and cleaning. The details of the household requirements for all the other items was difficult to assess. Inquiries by the investigators, as to the expenditure needed to replace household goods, was usually met with a reply such as, *'if we have to buy anything extra, such as pots and pans, we have to spend less on food, that's all'* (Rowntree 1901, p.109). Rowntree calculated that 2d per head would allow for all other sundries other than fuel and clothing. The following table shows how Rowntree compiled his minimum weekly expenditure for household sundries for the *'moderate'* family:-

Table: 49 Minimum Weekly Expenditure for 'Moderate' Family 1899

Clothing	s. d.
Father	0.6
Mother	0.6
3 Children at 5d	1.3
Fuel	
1½ bags at 1s.3d, say	1.10
All other Sundries	
at 2d per head	0.10
Total	4.11

Rowntree household sundries allowed nothing for the social 'need', the standard was guided by the need to adhere to the concept of 'physical efficiency' only,

A family living on the scale allowed for in this estimate must never spend a penny on railway fare or omnibus. They must never go into the country unless they walk. They must never purchase a halfpenny newspaper or spend a penny to buy a ticket for a popular concert. They must write no letters to absent children, for they cannot afford to pay the postage. They must never contribute anything to their church or chapel, or give any help to their neighbour which costs them money. They cannot save nor can they join a sick club or Trade Union, because they cannot pay the necessary subscriptions. The children must have no pocket money for dolls, marbles or sweets. The father must smoke no tobacco or drink no beer. The mother must never buy any pretty clothes for herself or for her children, the character of the family wardrobe as for the family diet being governed by the regulation, "nothing must be bought but that

which is absolutely necessary for the maintenance of physical health, and what is bought must be of the plainest and most economical description". Should a child fall ill, it must be attended by the parish doctor; should it die, it must be buried by the parish. Finally the wage earner should never be absent from his work for a single day.....If any of these conditions is broken, the extra expenditure involved is met, and can only be met, by limiting the diet; or in other words, by sacrificing physical efficiency (Rowntree 1901, p. 133-134).

Rowntree's 1936 estimate was concerned with setting a standard for the human 'needs' of the worker, he saw a clear distinction between the principles which guided him in fixing a minimum wage, and a standard that determined wages above the minimum.

'The former should be based upon the human needs of the worker, the latter on the market value of the services rendered'(Rowntree 1941, p. 15).

In fixing a minimum wage Rowntree assumed that, the '*home has been got together*'.

'I know too much about human beings to assume we can count upon the voluntary savings of young married people to any appreciable extent. It is easy for the armchair moralist to charge the working man with being thrifless; but, after all, it is harder for a young man to save than one who is older. He is at an age when demand for life runs high...his instincts are generous rather than prudent....he may not wilfully mortgage the future but he will mortgage the present'(ibid p.42-43).

For households sundries he questioned working class women. He found that their estimates varied, '*within narrow limits*', and costed this to 1.8d per week for a family of five persons (moderate family). On the subject of household sundries Rowntree included such items as,

'washing and cleaning materials, and renewals of linens, pots and pans'. He wrote, '*nothing is allowed for the purchase of new furniture*'.

For the personal sundries element Rowntree '*was forced to rely upon [his] own judgement*', he discovered this area was quite difficult to assess, but, he included items which he felt were compulsory. These included health contributions, sick club and Trade Union subscriptions. Rowntree included the expense of travel, acknowledging variation in cost from town to town, he arrived at a somewhat arbitrary figure of 1s. per week (1937, p.98).

In his 1937 study, Rowntree addressed the human needs of people in both the psychosocial and the physiological sense. His explanation on why 'poor' households appeared to spend some of their incomes on social needs he wrote,

'The explanation is that working people are just as human as those with more money. They cannot live on a 'fodder basis', they crave for relaxation and recreation just as the rest of us do. But....they can only get these things by going short of something which is essential to physical fitness, and so they go short, and the national standard of health is correspondingly lowered' (Rowntree 1937 p 126-127).

After interviews with a 'large number of men' Rowntree found that their personal sundries expenditure varied widely,

'I have interviewed a large amount of men whose expenditure on personal sundries varied greatly- from 6s.11d. a week in the case of a man with three dependent children, who is extraordinarily economical and neither smokes nor drinks, and has no wireless set, to 20s5½d. for a man with two dependent children' (ibid, p.99) .

As a result of investigations, Rowntree wrote 'I came to the conclusion that 9s. a week was the lowest sum that I could include in my budget for personal sundries'. Rowntree produced the following table, to illustrate how he made up his household and personal sundries estimate.

Table: 50 Rowntree's 1936 Household and Sundries Estimate

	s.d.
Unemployment and Health Insurance	1.7
Contribution to sick and burial clubs	1.0
Trade Union subscriptions	0.6
Travelling to and from work	1.0
Such necessaries as stamps, writing paper etc., for the family	0.6
A daily newspaper	0.7
Wireless	0.6
All else:- beer, tobacco, presents, holidays, books, travelling, etc.	3.4
Total	9.0

(1937, p.99)

Although Rowntree itemised possible expenditure, he only included them as possible ways in which the money could be spent,

'Of course, this is given merely as a typical way of spending the money. Men will spend more or less on different items according to their personal inclinations' (Op.cit., p.100) .

His inclusion of non-compulsory expenditure (shown in the darker shaded area), was explained as items which could not be described as *'extravagant'*. He regarded the purchase of newspapers and listening to the wireless, as *'not absolutely compulsory'*, but not *'extravagant'*. The remaining 3s. 4d. was allowed to provide for *'all else'*. Expenditure was to cover, *'...beer, tobacco, presents for children, holidays, bus rides, all travelling to and from work, books and all amusements such as cinemas, football matches, and so on'* (*Op.cit.*, p.100) . This list began to address the 'social need' that Rowntree had not included in his 1899 estimate.

In proposing so small an amount to provide for expenditure, Rowntree said,

'I am almost ashamed to put forward so low an estimate for personal sundries as 9s a week. I refrain from raising it, however, for two reasons: first I am aware that the period of stringency lasts only for so long as there are three dependent children and second that I want to make my figure of the human needs of labour one which is unassailable'(p. 101).

In the third study by Rowntree, which he conducted with Laver in 1951, they estimated that some items of expenditure would not vary significantly with size of family and gave as examples,

'e.g., (dustpans, pails, sweeping brushes), others will vary to a certain extent (e.g., sheets, towels, crockery, and household soap), and the expenditure on other items will vary strictly with the number of members in the family (e.g., toothbrushes, toilet soap etc.)' (1951, p.17).

By 1951, payment for National Insurance had become compulsory and was deducted from wages, therefore it was no longer included under the heading of personal sundries. The items that came under this heading were burial and sickness clubs, which Rowntree calculated to cost approximately 1s a week. He also raised the cost of subscriptions to Trade Unions. The cost of travelling to and from work remained the same, but Rowntree doubled the sum allowed for stationery and stamps. Even when price increases were allowed for and the amount allowed for 'all else' was doubled, Rowntree remarked that the amount, *'would not buy anything as much as 3s. 4d. did in 1936'*. (1951, p. 23).

Rowntree used the expenditure of the three lowest families with which to determine his minimum estimate in 1951. The table overleaf is a typical schedule collected by

Rowntree, and gives the accounts of household sundries described by the women of the sample.

Table: 51 Typical Schedule Collected by Rowntree for Households Sundries 1951

Household sundries

Family consists of man, wife and three children. Annual expenditure on household sundries £14 4s 0d.

Articles bought	How often	Cost	
		£ s. d.	£. s. d.
Towels	Six a year	1.15. 0	1.15. 0
Tea towels	Odd pieces		
Tablecloths	One a year	1. 5. 0	1. 5. 0
Blankets	Very rarely		
Sheets	One pair a year	1.10.0	1. 10.0
Pillow cases	four a year	16.0	16.0
Dusters	None		
Curtains	Very rarely		
Saucepans	One a year	6.9	6.9
other cooking utensils	About once a year	7.6	7.6
Pails	One in two years	5.0	2.6
Crockery	Odd cups yearly	10.0	10.0
Sweeping brush	One in five years	7.6	1. 6
Scrubbing brush	One a year	2.6	2. 6
Boot brushes	One set in seven years	5.6	.9
Broom	None		
Dustpan	One a year	3.6	3. 6
Toothbrushes for all the family	Five a year	7.6	. 6
Shopping bag or basket	None		
			7. 2. 6
Household soap			1.10. 0
Toilet soap			18. 0
Cleaning powders (all kinds)			2. 5. 0
Toothpaste			18. 0
Soda			6. 6
Floor polish			
Boot polish			1 4. 0

The final amount Rowntree and Laver proposed for the Household and personal sundries estimate was made up from the following.

Rowntree's 1951 Household and Sundries Estimate	s. d.
Contribution to sick and burial club	1.0
Trade union subscription	.9
Travelling to and from work	1.0
Stamps, writing paper	1.0
Daily newspaper	.8
Wireless	.5
All else: beer, tobacco, presents, holidays, books, travelling, etc.	6.8

In the 1936 estimate, Rowntree had allowed a young married couple *with one child* the sum of 5s; if the couple had two children, the lesser sum of 3s. was allowed, in order to build up their home. In 1951 he doubled the amounts to take into account the cost of living increases. The 'extra' allowances were 'taken off' the estimate when the chief

wage earner reached the age of thirty (1951, p.25). Although the health benefits under the National Health scheme were operational, provision was still needed for payments into a sick clubs. Insurance premiums were also included in the estimate, as Rowntree recognised the importance working class people gave to the provision of a decent funeral, *'working people make great sacrifices to ensure their dead are buried with due respect. We therefore include 1s. for expenditure on sick and burial clubs'* (Rowntree 1951, p.23).

1994 Household and Personal Sundries Methodology

This study commissioned the professional opinions of Home Economists to determine the minimum requirement of goods and services, for inclusion in the household and personal sundries list, adequate for the needs of a family of four (two adults and two children). The list was adjusted to allow for the differing requirements for households of various composition. The items were then costed by the investigator at locally based stores, known for their economic pricing policies¹. Water rates and Community charges were determined with reference to current pricing policies issued by North West Water, Ofwat and the Association of Metropolitan Councils in England and Wales. The questionnaire requested details of smoking and alcohol expenditure. Using an open ended question the respondents were asked what methods they would use if a household item needed replacing. Personal interviews were undertaken to gain an insight into budgeting strategies and to determine whether any areas of unmet need existed; their answers gave the researcher an opportunity to explore themes that had emerged from the questionnaire.

¹ Sources of prices: T.J. Hughes; KwikSave; Argos; Index; Johnsons the Cleaners; Merseytravel; Local markets; Comet; British Gas; MFI; Rapid DIY; Post Office; CIS; Local Cinemas, Theatres and Sports facilities.

Results

Construction of a Household and Personal Sundries List.

Family Spending provides figures relating to expenditure of all commodities by households. This study used the information on items numbered 58-77, 82,83B, 84-96 and 100-102 in FES (with some exclusions), to construct a primary household and sundries list (CSO, 1992). Further information was obtained from other research projects from which the primary household and personal lists could be created (CSO 1992, FBU 1992, National Foster Care Association 1994). The researcher modified the primary list to include only items of a basic necessity.

The next stage was to seek consensus between professionals to ensure that the composition of the primary list constituted a minimum requirement. Twelve Home Economists within the United Kingdom, were asked to study the list to decide whether the items, numbers and lifespans could be regarded as a minimum in the 1990s, for a family of four (for a selection of lists see App F). The Home Economists made diverse assessments of what they believed constituted a minimum need, however, it became apparent that unanimous agreement on all commodities was not feasible. During the preliminary stages of the Pilot study, disagreement centred around the *necessities* of leisure goods and services. Examples of differences of opinion ranged from the perceived necessity of a television, video recorder, holidays or trips to swimming baths or the cinema (Grant and Stitt, 1993, p.84-85). The 1994 study came across similar problems it had encountered in the Pilot study, with goods and services causing disagreement between the Home Economists. The final changes in each of the Home Economists adjusted lists was incorporated into the final list.

Rowntree had included extra monetary amounts for young households with which they could build up their home, i.e., furnishings, etc. This study chose to include these items, despite the possible criticism that most households may already possess them. The explanation for inclusion, is based upon the fact that all household goods need replacing periodically, a factor substantiated in the Social Fund budgeting loan scheme, which was designed to meet certain necessary expenses, *'the important intermittent expenses...for*

which it may be difficult to budget'(CPAG, 1994). Qualification for inclusion of the items, is justified on the evidence presented on the apparent difficulties encountered by low income households when attempting to acquire or replace the more expensive household goods (Cohen *et al* 1992; Bradshaw & Holmes 1989; Middleton *et. al.*,1994; NCH 1992 and NACAB, 1992). The Home Economists' raised the issue - in both the pilot study and the main study - on the possible use of costing second-hand goods as opposed to new. The cost and lifespans of such goods would be different for each item, as quality and durability would vary, from cheap second-hand, to quality goods. However, a summary exercise illustrated that costing second-hand furniture and assuming lower lifespans, produced no discernible difference in weekly cost. Pilot study findings had excluded the questionable practice of buying second-hand goods, with some of the sample believing it was a case of *throwing good money after bad* (Grant and Stitt,1993). It should be noted, that purchasing second-hand goods is generally on a cash only basis; it is not always possible for low income groups to pay cash, as they tend not to have the capital to buy outright or the financial flexibility with which to save for such goods (Berthoud and Kempson 1992; Ford 1991). Construction of a minimum list of household sundries and personal sundries involved producing a comprehensive list, which was circulated to Home Economists to produce a minimum list of goods. The changes the Home Economists made were in the lifespans and quantities of items. They were not asked to comment on price as this formed the second stage of the methodology.

Estimating Minimum Costs for Household and Personal Sundries

The researcher chose to re-evaluate the costs originally used for the Pilot study (1992) for two reasons, a) inflation and, b) to attempt to reduce the costs even further. The first list (overleaf) is an extract of the original list (compiled in 1992) which had been circulated to Home Economists within John Moores University, Liverpool. The second list (overleaf) was used in the 1994 study, after the comments and relevant changes in quantities and lifespans suggested by the national panel of Home Economists were made, and using the revised costs made by the researcher.

Household List 1

Using your judgement could you comment on whether the items/services listed are necessities and if so could you then assign a lifespan to the item. Ignore both of the costing columns as these will be researched further at a later date. Thank you for your co-operation.

PERSONAL CARE	Initial cost £	Lifespan years	Weekly Cost (pence)
First aid kit	12.99	2	0.134
other items			0.275
		TOTAL	0.400
PERSONAL CLEANLINESS			
Toilet Soap (30 tablets)	15.55	1	0.299
Toothpaste (13)	14.87	1	0.286
Toothbrushes (4)	3.00	3months	0.230
Hairbrushes (2)	4.00	2	0.038
Combs (2)	2.00	2	0.019
Shampoo (24)	47.97	1	0.919
Sanitary Protection	1.55	1month	0.358
Razor and Blades	7.07	1	0.136
Shaving Foam (4)	3.95	1	0.076
Nail Clippers	0.99	3	0.006
Deodorant 1	1.45	6months	0.006
Haircuts 2 Adults		3months	2.001
Haircuts 2 Children		4months	0.580
		TOTAL	4.954
PERSONAL SUNDRIES			
Toilet bag (1)	2.15	3	0.014
Handbag (1)	14.99	5	0.058
Purse (1)	6.99	5	0.027
Wallet (1)	5.99	5	0.023
School Bags (2)	11.24	2	0.108
Ladies watch	24.99	10	0.048
Gents watch	27.45	10	0.053
Shaving mirror	3.60	5	0.014
Clocks	22.25	5	0.086
Holdalls.	24.70	5	0.095
		TOTAL	0.524

The following list was used for the calculation of the minimum estimate for 1994, for a household with two adults and two children. The list takes account of the modifications given by the Home Economists and the revised prices.

Household type:				Two Adults	2 Children
Personal Care	Cost	No req Yr	Life Span	Weekly cost	
First aid kit					
Plasters	0.89	2	1	0.034	
Antiseptic cream	1.29	1	1	0.025	
Paracetamol	1.00	2	1	0.038	
Witch Hazel	1.00	1	2	0.010	
Cotton wool	0.49	1	1	0.009	
Bandage	0.99	1	1	0.019	
				0.136	
Personal Cleanliness					
Toilet soap	0.99	34	1	0.647	
Toothpaste	0.99	12	1	0.228	
Toothbrushes	1.49	4	0.5	0.229	
Hairbrushes	0.99	2	2	0.019	
Combs	0.19	1	2	0.002	
Nail Brush	0.49	1	2	0.005	
Shampoo	0.99	26	1	0.495	
Conditioner	0.99	17	1	0.324	
Sanitary towels	1.79	12	1	0.413	
Tampons	1.35	12	1	0.312	
Razor	2.65	1	1	0.051	
Razor blades	2.20	26	1	1.100	
Nail clippers	1.59	1	3	0.010	
Cotton buds	0.79	1	1	0.015	
Haircuts Adult	8.95	2	0.5	0.688	
Haircuts Children	5.95	2	0.5	0.458	
Shaving mirror	1.49	1	5	0.006	
				5.002	
Personal Sundries					
Toilet bag	4.99	1	3	0.032	
Handbag	7.99	1	5	0.031	
Purse	1.99	2	5	0.015	
Wallet	1.99	1	5	0.008	
School bag	4.99	2	2	0.096	
Ladies watch	15.00	1	5	0.058	
Mans Watch	15.00	1	5	0.058	
Chills watch	9.99	2	5	0.077	
Holdall	16.99	1	5	0.065	
				0.439	

Three examples of different household composition showing the modified version of the list can be found in the appendices.

The bulk of costs for household items were obtained from a department store in Liverpool, who specialise in well known household goods. The cost savings are passed

on to the customer who can purchase electrically perfect goods cheaper, because of slight cosmetic damage to the casings. In addition, the store offer clearance lines and special offer prices in all of their household sections. Where certain items were not available at the store, either Argos or Index prices were used. For all other components extra research was undertaken to determine whether cost savings could be found. For example, if a set of DIY tools could be bought cheaply in a pack, then they were included rather than cost individual items.

Transport costs included the cost of zone tickets for one week. No allowances were made for the cost of running a car. Wherever possible, household toiletries and cleaning materials were costed at Kwik-Save. One of the effects of the recommendations by the Home Economists, were that trips to the swimming baths could only be undertaken every other week, rather than weekly, as in the pilot study estimate. The amount allowed for a weeks break in an economical bed and breakfast guest house in Blackpool, was £55 per person. This was an alternative but more economical holiday suggested by some of the Home Economists. The Pilot study had included a weeks self catering holiday at a holiday camp, out of season. Many items were revised, and costs reduced from the 1992 pilot study estimate, in an effort to maintain a comprehensive, yet economical list. Certain omissions were made from the minimum lists, such as prescription, dental or ophthalmic charges. The lists were intended to provide for a minimum standard, and as many low income groups currently receive help with prescription, dental and ophthalmic charges, the costs were excluded. It is acknowledged that the average person in the United Kingdom, obtains an average of seven prescriptions per year, of which only 22.2% are chargeable. The data does not give specific age ranges, therefore a greater proportion of the charges would be non-payable for households who are claiming benefits or family credit, children and the elderly and other exempt groups (DoH 1991). However, it is noted that excluding the cost of such items would not take into account those people who are on low income who are not afforded exemption from charges. There was no allowance made for the care of pets, i.e., pet food. Cleaning services were also excluded, i.e. window cleaning. Home computers and software, pools or lottery payments and spectator sports charges were not included. The items of expenditure on the lists, were not meant to be

prescriptive, indeed the cost of a week long break could be forfeited if extra costs were incurred for birthdays or Christmas gifts, or if other more immediate needs were deemed to require extra expenditure. As the list is both, content and cash limited, it allows for only a modicum of social participation.

Table : 52 Summary of Household and Personal Sundries Estimates 1994

Summary Sheet	1 adult	2 adults	1 adult 1 child	1 adult 2 children	1 adult 3 children
Personal Care	0.118	0.188	0.118	0.136	0.191
Cleanliness	2.780	3.215	3.469	4.658	4.673
Personal Sundries	0.200	0.266	0.293	0.439	0.468
Household Textiles	0.330	0.560	0.588	0.736	1.042
Appliances	2.530	2.537	2.537	2.537	2.537
Hardware	1.049	1.060	1.060	1.040	1.060
Tools/Dec Costs	0.289	0.381	0.381	0.381	0.381
House/Goods	1.155	1.521	1.702	1.884	2.108
Floor/ coverings	1.722	2.085	2.085	2.085	2.085
Curtains	0.342	0.342	0.343	0.330	0.343
Sundries	1.198	1.047	1.018	0.950	1.056
Cleaning Materials	1.263	1.263	1.767	1.767	1.767
Leisure Goods	4.502	4.867	5.793	6.889	7.986
Travel	5.625	11.250	6.259	10.694	13.229
Optional	2.638	4.146	6.080	6.661	8.878
Sub total	25.741	34.728	33.493	41.187	47.804
Council Tax					
A under 40K	4.75	6.34	4.75	4.75	4.75
B under 52K	5.53	7.38	5.53	5.53	5.53
C under 68K	6.320	8.430	6.320	6.320	6.320
D under 88K	7.100	9.470	7.100	7.100	7.100
TOTAL	30.49	41.06	38.24	45.94	52.55

Continued overleaf

Summary Sheet	1 adult 4 children	2 adults 1 child	2 adults 2 children	2 adults 3 children	2 adults 4 children
Personal Care	0.191	0.118	0.136	0.191	0.191
Cleanliness	5.207	3.815	5.002	5.018	5.551
Personal Sundries	0.620	0.418	0.439	0.591	0.677
Household Textiles	1.234	0.588	0.736	1.042	1.234
Appliances	2.537	2.537	2.537	2.537	2.537
Hardware	1.060	1.060	1.040	1.060	1.060
Tools/Dec Costs	0.381	0.381	0.381	0.381	0.381
House/Goods	2.295	1.702	1.884	2.180	2.295
Floor/ coverings	2.085	2.085	2.085	2.085	2.085
Curtains	0.343	0.343	0.343	0.343	0.343
Sundries	1.277	1.047	0.979	1.085	1.306
Cleaning Materials	1.767	1.767	1.767	1.767	1.767
Leisure Goods	9.082	6.228	7.340	8.420	9.516
Travel	15.763	11.884	16.319	18.854	21.388
Optional	10.511	6.211	8.099	9.501	11.134
Sub total	54.353	40.184	49.087	55.055	61.465
Council Tax					
A under 40K	4.75	6.34	6.34	6.34	6.34
B under 52K	5.53	7.38	7.38	7.38	7.38
C under 68K	6.320	8.430	8.430	8.430	8.430
D under 88K	7.100	9.470	9.470	9.470	9.470
TOTAL	59.10	46.52	55.42	61.39	67.80

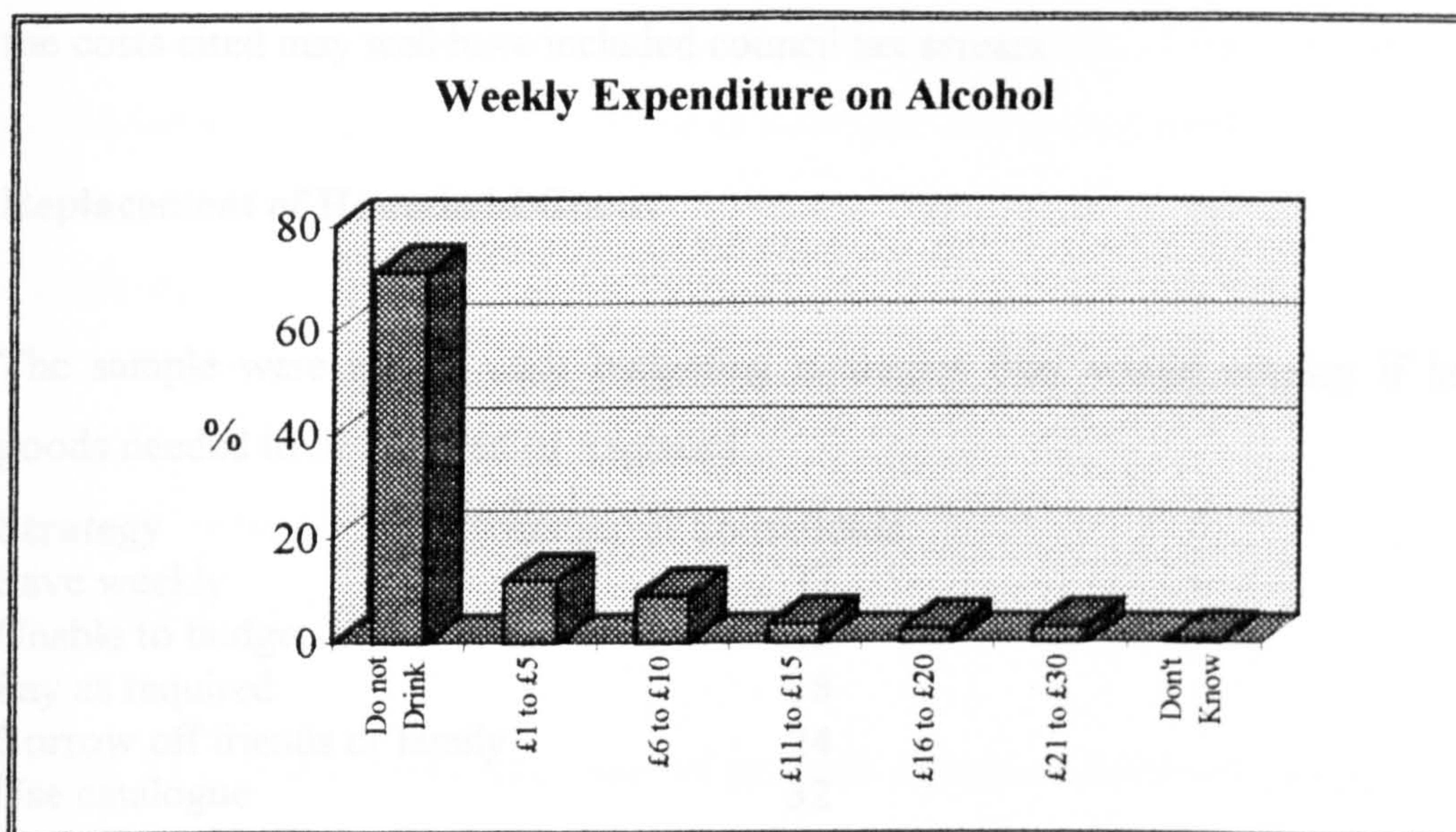
Council tax is payable according to the value of property. By using council tax band A, the study was assured of a minimum cost being estimated. If households live in areas where councils charge more than the average, as in the case of Liverpool, then undoubtedly, their living expenses are going to be higher than those allowed in this estimate.

Questionnaire Results

Expenditure on Alcohol

The sample were asked, *how much they spent weekly on alcohol*. Out of 197 replies approximately 30% drank alcohol, but 70% did not. Alcohol expenditure is shown below.

Figure 14:



Although no statistical association was found, it was interesting to note that 97% of lone parents said they did not drink alcohol, as opposed to 70% of couples with children and 59% of younger couples.

Expenditure on Tobacco

Out of 199 respondents 94 did not smoke (47%). Expenditure on tobacco varied, with 29% of smokers spending between £1 and £10 per week, 21.6% spending £11 to £20 and 1.5% spending £21 to £30.

Social Fund Loans

21% of the sample had a social fund loan (41 households). The majority of households with loans, were households with children (65%) and couples over 19 (17%).

Council Tax Expenditure

Out of 101 responses (many were unaware of the weekly cost of tax), most householders were paying approximately £5 per week (39%) for their council tax, 18% paid between £6 and £8, 13% between £12 and £14 and 17% over £15 per week. However, the respondents were not aware of the amount or weekly cost of their arrears for this component, some said they were included in the weekly cost, therefore some of the costs cited may well have included council tax arrears.

Replacement of Household Goods

The sample were asked, what budgeting strategies they would employ if household goods needed to be repaired or replaced.

Strategy	Number of households
Save weekly	37
Unable to budget	42
Pay as required	18
Borrow off friends or family	24
Use catalogue	32
Pay off weekly in shop	13
Cut down of other household expenses	21
Save with Credit Union	<u>17</u>
	204

Interviews

The interviews were loosely structured around the questionnaire. Some gave very short responses and others went into great detail. The following represents extracts from those interviews.

'I get Income Support and I get £37.45 weekly. Most of the money is used to pay gas, electric, poll tax and the water rates. I do have a telephone....I keep the outgoing calls to a minimum, because the telephone is more for emergency reasons. I live alone and if at any time I have a problem, health wise, I can ring my neighbours or my family' (Single under 60).

'I am unable to afford a telephone, when you have been used to one you really miss it, especially when you have three kids, you sometimes need to call the doctor. I have to use a phone card which is £2 a time' (LP3C).

Paying for a television licence proved to be an additional financial burden on some of the sample. In one incident an insensitive remark made by one of the licence investigators made the woman feel as though she was being unfairly judged, *'I have recently been caught not having a TV licence, the TV licence men came in and noticed I was doing my washing, he said, "Oh! you have got a washing machine, but you haven't got a TV licence"*. She tried to explain to the investigator that the washing machine to which he was referring was a twin-tub, given to her by her brother, which flooded the kitchen every time she washed (LP1C).

'I haven't got a TV licence simply because I can't afford one'. (C3C)

Many households in the sample did not have a television licence. Others bought black and white licences rather than have none at all.

'I have got a black and white one [TV licence] I only got that because I was fined £400' (Single under 60).

Many low income households use weekly savings stamps to cover pending bills such as TV licences and telephone bills. The following comments were indicative of many similar responses.

'I buy £3 worth of stamps every week from the Post Office'. (Couple 60+)

'He is good at managing his money, on a Thursday night he writes down how much for phone stamps, water stamps, what has got to be paid. Some weeks are not so bad, like the week we don't have to pay the insurance, like every other Giro, that's what helps, we try and keep something back'. (C2C)

'We collect the TV stamps for the licence, we do that for the TV and telephone stamps. I get my money every other Wednesday, and I pick up £217 to last me a fortnight. I put £25 leccy, £10 Gas, £14 water rates (monthly), and the stamps. I pay ten pounds a fortnight for the catalogue and with what is left is for food and if I am lucky any clothing that is needed. [What do you mainly use your catalogue for], Christmas stuff. I buy about £500 worth of goods and it takes 50 weeks to pay it off, and then I start again for the next year. I don't worry about Christmas, because the catalogue sorts it out. It is dear, but how else are the poor kids going to get Christmas presents?. (C3C)

'I have to save up for my TV licence, as I was fined £127, I pay £5 a fortnight'. (LP+non dep)

'He gets a stamp every week, he got fined ... he got the lowest, £75. That it because we had just moved house and the old licence had run out. He said (licence investigator) to get a licence the next day, so I did, I photocopied it and sent it off, we got a summons the following week to go to court'. (C7C)

Unexpected expenses, such as the cost of school photographs or the cost of trips out, sometimes have to be denied when money is tight.

'School holidays and school trips can be very difficult times for us. It is embarrassing for the children not to be able to take part in these activities'. (C3C)

'School day trips... it has only been a couple of pounds for the day trip, but I do go without school photographs, they are expensive. What you do is skip a year and don't get them every year'. (C3C)

'The school photographs, I don't get them every year, maybe every two years'. (LP2C)

'School photos we don't pay for, because the nannies do that'. (C3C)

'I 'make do' with the photos other people take of them, I can't afford school photos'. (LP3C)

'I can only afford it [day trips] if I don't pay a bill and we take packed lunches'. (LP2C)

'I try and pay for the school trips, because they [children] don't get much. If someone can't pay then no-one can go, so you try and pay what you can'. (C3C)

'Sometimes it is a case of having to [say no], she asked me for 50p last week but I didn't have it, it was for a swimming cap'. (LP3C)

'My daughter is 12 and because her mates go to the pictures of a weekend or to the baths, I make sure she goes, if I've got to break into my catalogue purse to dip into the catalogue money just to make sure she is going. I won't have her being skitted by her mates, she won't go short. I don't feel guilty about taking it out of the catalogue money, because at the end of the day she's only a child and she's got to enjoy life. It's not my fault that we can't all go together, so she goes with her mates, I won't stop her doing anything with her mates'. (C3C)

'He's in the cubs [son], and they have got a camping trip coming up, to Nottingham. It is £60 or £70 to go. We just can't do it. He's [10 year old son] willing to work, ...been doing odd jobs for the neighbours...he's helped clean out someone's back yard and is helping paint the inside of someone else's Mini, because he knows that is the only way

he is going to be able to go...My mum bought him a sleeping bag and his uncle gave him a haversack'. (C2C)

'Our annual holiday now, is a two day coach trip with the church'. (LP3C)

Insurance

Many households in this study did not have insurance for life or contents. The following are a selection of comments made by the sample. The general observation was made, that older households struggled to keep up with their insurance payments, whilst younger households, especially the single and those with children, find they cannot budget for insurance payments.

'Its another seven years off [pension age] - That's one of the reasons why he won't let his insurance's lapse really, because we've only got a burial one. That is £15 a month for a start...The TV Licence ?...well, I put a £2 stamp away every two weeks. I have got life insurance...we had some when we first got married, then we cashed that in after desperation set in, and we never had any then for years. I don't know what made him do it,[husband arranged for an insurance man to come to the house] he just told me that a man would be knocking with some insurance. He gets depressed sometimes being long term unemployed, he has some 'down' periods, he must have been thinking, what if anything happened, where would you (I) turn'?(C4C)

'We pay £44 a year for our house insurance, this is very reasonable, as we live in an inner city area. Our age has helped us to save money here, because we are insured through Age Concern....We pay life insurance of £14 a month, at our age we dare not stop paying this...we pay Medicash £88 a year'. (Couple 60+)

'Contents! no contents insurance, I keep saying I'm going to get some'. (Couple 60+)

'I pay £28 a year contents, and my life insurance is £12.50'. (Couple 60+)

'It [insurance premium] should have been paid in October, and I've only got £50 towards it'.(Couple 60+)

'No insurance, none at all'. (Couple 60+)

'No life insurance, ...due to money constraints really'. (C+Non-dep)

'I haven't got any insurance, I've lost out over the years with various policies, which I have had to cash in. I had started to pay them, but had to give them up, I lost a lot of money like that'.(Couple 19+)

'I don't have life, contents, or anything'. (C3C)

'I used to have insurance, but I cashed them in'.(C2C)

'We can't afford house insurance, none since we have been married, [how long have you been married] 19 years. We have been lucky as we have never been burgled, one attempted. [How would you recover if you had a break in?] We would have to just start afresh again. We got an estimate seven years ago and then they wanted £15-20 a week, but I think that was the area we lived in then [high risk]'. (C4C)

'I have no contents insurance, they [insurance companies] won't insure them [the people] around here'. (LPNon-dep)

'...I can't afford it , I have life insurance for me and John but no contents'. (LP1C)

'I have life insurance, but I don't have contents insurance because I can't afford it'.
(LPN-dep)

'I haven't got any [life insurance] or fire [accident cover]'.(LP2C).

Decorating/Household repairs

'the damp stops me decorating, and ruins what I've got. He [son] is always coughing with the stench and the damp'. (LP2C)

'Decorating! [laughs] you can't even afford a tin of paint. We keep saying we will try and decorate, ours' is not too bad, but Peter's room is bad, posters cover up most of the wall so we hide it that way'. (C3C)

'One of the bedrooms is leaking, these dormer bungalows are notorious for it. Those opposite have had a slated roof put on them. The windows need replacing, we can't open them anymore, we've done two ...we have a draught coming in at night, the curtain blocks some of it, but you see the curtains moving in the wind.' (C2C)

'Decorating, I've been in this house two and a half years and I still haven't got the upstairs decorated, one room will be like that for about four years. When I do decorate, you are only talking about painting the walls and doing a bit of stencilling, and that is really cheap'. (LP2C)

'I am not in a position to decorate myself [ill-health], but Danny [son] had had a go. People are really good, they give us wallpaper and the odd tin of paint'. (LP3C)

'My daughter is getting married in three weeks, we've stripped the walls, but as yet we have not been able to afford the wallpaper'. (Couple 60+)

'We artexed our house a few years ago. Ours is private landlord, and he was supposed to get a grant but it went into his back pocket. The walls were bad, so we thought, right, we'll artex it. There is only our bedroom and the backroom that isn't artexed. I'm cheesed off with it now, but the walls were that bad. He [landlord] won't come and do it, so we just emulsion it over to keep it clean. The things like curtains and chairs need re-covering, so I'll make them, so I'm handy like that'. (C3C)

'When the sale is on paint is cheap. I don't pay more than £1 a roll for my wallpaper'.
(LP Non-dep)

'I class this [decorating] as a luxury'. (C2C)

'We use emulsion, just to keep it tidy'. (Couple 19+)

'We have become experts at DIY and decorating. But there are some jobs that simply don't get done. We live in a large 3 storey terrace with a timber and cement facing on the front. My husband can't go up to the top of the house, so it is unlikely it will get repainted'. (C3C)

*'...can't afford to decorate... the rain comes in through the windows, it's not worth it'.
(LP5C)*

'Since my divorce I have learned how to plaster and fix up small repairs myself, at times I have to get others to do it...my parents' bought paint and borders for my daughters' bedroom, as she had no wallpaper underneath the window due to condensation. It looks clean and tidy now, but it is not what I would choose to do myself if money was more flexible'. (LP3C)

Holidays, Travel and Transport

Households with children often tried to get a few days away, but not all were successful.

'I've never had a holiday in eleven years,...maybe even longer'. (LP2C)

'It cost £175 for seven of us to go for one week at Pontins'. (LP2C)

'I often have to refuse day trips out with the school or holidays'. (C3C)

'We go to Butlins in April when it is cheaper it costs us £120 for five days'. (C2C)

'The kids have had a little holiday in school, and I've let them go, because we never have the money for a family holiday. To be honest, now, I think I would feel guilty spending it on myself. If someone said "here's a £1000, go on holiday", I would be thinking of all the things we haven't got and I don't know if I could bring myself to spend it on a holiday. I need a telly and a video, the video has been broke for nine months now'.(C3C)

'The last time we went away was to a convalescent home, after my nervous breakdown. They sent us to Colwyn Bay, Steve came with me - it was the only time we have ever been able to have a holiday in fifteen years. All this time Steve doesn't drink you know, because we'll be short, we don't socialise - now that makes you miserable doesn't it'.(Couple mid fifties)

'Thirteen years ago, was the last time I had a holiday. We can't afford a holiday as well as running a house. We go out daily when the kids are off'. (C2C)

'We don't go on day trips, we don't have the money for the coach fare. If you want to go over the water you need £2 each just to go on the ferry. So it's really if we go [for day trips] out, we take sandwiches and a flask. We'd go out for days if we had the money - we're stuck in all the time. My eldest son paid for us to have meal out, we couldn't go out on our own bat for his birthday (grandson) - we'd be thinking of the £10 we spent on the meal'. (Couple 19+)

'Never... no I've never had a holiday, except for going to Scotland to see my daughter. She lives in Glasgow,[how often are you able to go and visit], well she comes down and if she can't, well I go up. I couldn't go anywhere anyway with the animals [cat and a dog], which costs £12 a week in food and cat litter. I used to live in Belle Vale, but the bills were too high, so I got a transfer from the corporation to here [15 storey block of flats, 10th floor]. Not every one likes this'. (Single 60+)

'Holiday?, I've never had one, I went to Wrexham for a weekend once![[laughs]'
(LP3C)

'Holidays, I can't afford, never been on one since I was married, thirteen years'.
(LP2C)

'The school were going on an outward bound course, it was £20 for a day. They were doing absailing and canoeing. I couldn't afford to let Melanie go. She was upset but she understood. I kept her off that day and we bought a cake each from Sayer's.
(LP3C)

'One in twenty years, to a caravan'. (C2C)

'I haven't had a holiday since 1986 when I was made redundant from Jacobs...most of it [redundancy payment] went on bills and household items'. (Couple 60+)

'We haven't had a holiday for eight years, The last time I went away was to Wales'.
(Couple 60+)

'I've never had a holiday in my whole married life, but if you call a weekend away...I went away with a friend about seven years ago, that's all'. (Couple 19+)

'When I was first married 27 years ago, his sister let us go to her caravan in Wales'.
(Single divorced)

'I have a brother in Letchworth, that's my break, its no holiday really'. (CNon-dep)

'No, I've never had a holiday away, well what do you call a holiday? We go to Southport for two weekends in the six weeks holidays, but that is only because we borrow a tent from my Dad and they come with us and pay half. Its cheaper like that'.
(C3C)

'Three years ago my auntie and uncle paid for me to go to Trinidad to see my parents.'
(LP non-dep)

'Day trips, well we go to Croxteth park for a walk, or local places. We don't go often though. Paul's family lives in Worsely, if we have a spare tenner we put petrol in the car and go down for a visit. We never go to the pictures as a family, no, we can't afford it'. (C2C)

'Travel! well if you call going to local markets a day out, well no not really'. (Couple 60+)

My mum lives in Speke but the fare is 75p, so I can't afford to go and visit her as much as I would like to. She hasn't been well either, I feel really guilty about it, but she says not to worry about her, she is alright, but I know she is not. It's bad news really, I don't go out much at all'. (LP1C)

'As a family?....We haven't had a holiday for five years now'. (LPNon-dep)

'I don't bother with a holiday...can't afford one... I'm lucky to be alive'. (Single 60+)

'...haven't had a holiday in years and years, my husband doesn't like going away...Maybe days out now and again'. (Couple 60+)

[What difference does your bus pass make to you?] *'It would be very expensive, we're the only ones though that have got them in Liverpool. It is a big help, but I wouldn't be surprised if they [council] started calling them in'. (Single 60+)*

'We enjoy free travel on the public transport'. (Couple 60+)

'We have days out in the car sometimes, but of course we have to pay for the upkeep of the car. My husband is in his eighties and we need the car, we can't be carrying heavy bags'. (Couple 60+)

'I visit people, I make myself communicate. I allow a couple of pounds each week and I get a Save-away and do all my visiting on one day'. (LP1C)

'My bus pass gets me out and I just go out and wander around' .(Couple 60+)

Household Sundries

'Some weeks you don't need washing up liquid or soap powder, and the week that you do need soap powder is a killer, because something has got to go. You are talking about £2 a box so I buy the bigger box for 4.99, it's is more economical, but it is a big chunk out of your money'. (C3C)

'If anything goes[wears out], it goes to my Mother-in-laws, she is the sewer. She repairs them. She'll patch up a sheet for me. The towels are not too bad, I haven't had to replace them since I was married [11 years ago]. They are not going to last forever...we don't think about buying anything like that'. (C3C)

Personal Sundries

Lack of income or income reduction, had deprived many households from pursuing activities they once regularly participated in, similarly, keeping up with current hobbies or pursuits was met with great difficulty. For others a social life was out of the question as other more pressing needs always came first.

'I've been hard up since my business went bust. We don't go anywhere now, we used to go dancing. Every now and again I make some wine and we have it with a nice meal'. (Couple 19+)

'We can't afford to go bowling or anything like that, it would cost too much. We don't drink, none of us drink. It is the way we have been brought up ... well my Mum and Dad didn't go out when we were growing up. I come from a big family of nine, because we went without a lot when we were growing up we try not to let our own kids go without.'. (C3C)

'My wife has a little bit of a social life by going to the church meetings. She has made some friends and likes going there'. (Couple & Non-dep)

'My daughter has been dancing for two years now, that's £16 a month. Yes it is expensive and it takes a lot to keep up with the things she needs. When it's birthdays or Christmas we usually see to what she needs, maybe tap shoes, and do it that way She also goes to gymnastics once a week, and that's a pound. She goes straight from school, I meet her, it's not worth her coming home it starts at four. I stay then for the two hours, as it is too far to come home and back, ... it would be expensive on the bus. So I stay and have a cup of coffee, she will have a drink and a biscuit, and when she is finished we walk home. It takes us over twenty minutes. I couldn't deprive her of the dancing. Just because he is on poor money doesn't mean they [children] shouldn't do things. She's just as good as any other kids who are well off'. (C3C)

'I can't afford to buy presents like I used to'. (Couple 60+)

'Someone gave me a fiver for my birthday, and I look on that really, like mana from heaven, even though I am not religious it feels like a godsend.' (LP2C)

'We don't have to pay for the eye-test, but we have to pay for the frames, we had to go looking around. It doesn't matter what they look like, as long as they are cheap, Susan's [daughter] were £20'. (C3C)

'I used to smoke cigarettes but I can't afford to buy them. I started to roll my own ciggies in an effort to cut costs. I don't particularly want to give them up, and rolling my own is far more economical'. (Single female under 60)

'I get my prescriptions free, but Ray has to pay for his. He doesn't go to the doctors very much. He had a bad water infection a couple of months ago and he had the prescription for antibiotics in his pocket for over a week, we just didn't have the money. In the end Rays mum paid for it'. (C1C)

'Linda has just come 'unwell'[started her periods] and there is no way on this earth that I would buy those big towels for her, so I spend over £2 for hers and I buy the cheap ones myself, 'cause I'm not doing PE, I don't have to carry them around in my bag. I think that we should get them on prescription myself. [Would you think deodorant and talc are necessities], Yes, don't you? some people would say that soap and water would be enough, well that person must be smelly throughout the day, that is all I can say. When we were kids we didn't have talc, but we have different standards of hygiene now.' (C3C)

'The kids now compare names of shampoos, they compare names of deodorants'. (LP2C)

'all the films [video hire] are 99p on a Wednesday, but we only get one out every 'Preston Guild'....the kids tend to swap with their friends, so if someone has a new one (cartoon), then they swap them around' (C2C).

'We don't drink, smoke and we don't own a car. If we wanted any of these things we don't think we would be able to exist'. (C3C)

'Its £2.50 just to get a fringe cut. Peter has to get his hair cut every six weeks. I do my own. I hack at my fringe, or let my mum have a go. My sister lives in America and she comes over every year. She is a hairdresser, so when she comes home we all get a haircut, perm the lot'. (C2C)

'Can't afford to get a haircut, the cheapest is £5, then it is going to be 'crap'. (LP3C)

'We buy one paper a week, that tickles my Mum, they buy four a day. We read their old papers, old news...I don't buy magazines, my mum buys the Bella and Take a Break, and my friend saves her magazines for me'. (C2C)

'I don't buy newspapers or magazines, if I do I feel guilty, thinking to myself, you might be looking for that [money] later on in the week'. (LP3C)

Treating children to the occasional sweet or toy is something which many low income households have to refrain from.

' You feel as though you are letting them down really, they don't ask for much either. The ice-cream man comes and she just looks out of the window (4 year old daughter). It kills you inside ...having to say "no" all the time it really kills you.' (C3C)

Debts

The hardship experienced by young single households trying to budget on benefit became apparent during the following discourse.

'I don't pay for any gas, electricity, water rates or council tax, you can't on £37 a week. I am in debt, the gas is cut off and the electricity are going to cut me off in the next couple of days. They can't cut off the water because it serves six other people in these flats, so I am alright there'. (Single male aged 18)

'There's always a bill waiting, always someone wanting what you haven't got. And they don't seem to take any notice, they don't understand the situation, over why you can't pay'. (C3C)

Household goods and services

When asked about how they had usually replaced or repaired household goods the sample cited a variety of methods.

'We have a second-hand washing machine, which we had to save up for. We had to be very careful with our food to do it'. (Couple & nondep)

'We use less hot water, switch the immersion heater off, we have grown up children and they help us'. (Couple 19+)

'I leave a bill or borrow off my relatives if I need anything to be repaired'. (Couple 19+)

'I cut back on general expenses, do without coffee and drink hot water instead'. (Couple + dep)

'What we couldn't get from a catalogue we would usually have to save up for or do without'. (Couple 19+)

'We kept a permanent bill going for £29 a week with the catalogue' (Couple 19+).

'I usually cut down on food and only pay half of my bills when something needs repairing'. (C2C)

'I cut down on food, I can't cut down on socialising because I don't go anywhere' . (C2C)

'I need a fire guard for the baby...its £17.85 in the Argos, but I can't afford to get one'. (C1C)

'I try and get interest free credit if I can'. (Couple & non-dep)

'My washing machine, I have had for 8 years now, I never had one for 18 months before that, it's an automatic. Before I got this I washed for 18 months in the bath. I used to wring them out and put them on the line, my knuckles were sore. I suppose I was cutting my nose off to spite my face, because if I could afford to go to the launderette then I suppose I could afford to save up and buy a washing machine. He doesn't like going into debt. I think we were paying off a fire at the time, so we paid that off, he tries to get short term [credit] so that he doesn't have to pay interest. It does cripple you though, for those nine months you are paying off'. (C4C)

'My microwave went on Sunday, I don't know if I can replace it'. (Couple & nondep)

'It depends on what items needs replacing. My television has been broken now for six months, I have had to borrow my daughters portable telly, I can't afford to pay to get it repaired.' (Couple 19+)

'I have had my 3 piece for 4 years my mum and dad bought a new one and gave me their old one, before that I only had a second-hand suite. There is no way I can contemplate getting a new three piece, I wouldn't even get one out of my catalogue, because they are too expensive. If I had to pay out each week, my kids would suffer, and there is no way I am going to let that happen, because I know what it feels like, and they are not going to do without. A three piece is not a priority, their clothes, and their little bit of a social life is what matters, not what we sit on. I don't care about the contents of my house and I am clean and respectable, and we both just live for the kids'. (C3C)

'I pay £2 a week to the mail order catalogue, I always keep this bill going. If something very expensive 'goes' [breaks], I will just have to do without. I might have to buy second hand' (Couple 19+)

'I feel it when my friends get new carpets, new suites. I don't begrudge what they have got, they have worked hard to get what they have, but I'd love it'. (C3C)

'I am in the credit union, so I borrow from the credit union, you pay in £10 and you can borrow double that amount.' (LP non dep)

'Those curtains were given to me by my cousin. She had her windows altered an they didn't fit, I said they will fit mine.' (C2C)

'If some household equipment breaks I could not afford to replace it. My Hoover has just broken and I can't afford to get it fixed. I am using a brush, which is difficult with three kids in the house' .(LP3C)

Some of the sample were claiming welfare benefits which made them eligible to apply for Social fund loans, the following selection illustrates how their claims were received. A respondent who had said she was unable to budget for replacements goods or repairs said, *'I apply to the Social fund loan... knocked back loads of times, but after trying loads of times I can usually get it on medical grounds' .(LP2C)*

'I applied for a three piece suite and tables and chairs and they said "no", it's not a necessity [DSS]. I appealed and they sent me £150, which bought that second-hand suite, no tables and chairs. I had to get a cottage type one and had to recover the cushions. I went to 'El Kilo' for sponge [to renew the seating] but they were £6.50 each, so I had to recover the perished sponges'. (LP2C)

Another single parent explained how she was forced to use mail order because she was refused a loan, *'I was refused a Social Fund loan for furniture. I have had to buy a three piece suite from a mail order catalogue, costing £1000. I am in debt now way above my head. I don't know how I am going to pay for it all'.* (LP3C)

'I got a social fund loan to get a new bed'. (Couple 19+)

'We just keep renewing the social fund loan as often as we are allowed to. We usually take one out just before Christmas to help us buy presents'. (Couple 19+)

Special Occasions

Christmas and birthdays can be a nightmare providing for children's wants as opposed to their needs can be very difficult.' (C3C)

'I would find it very difficult to clothe the family and provide a present for a wedding or a 21st. I usually make excuses for us not to go, like pretending we are already going out on the date'. (C3C)

'At Christmas the catalogue is a necessity because you can't see them without anything. At other times of the year I wouldn't use a catalogue because you have always got to find the money to pay off'. (C2C)

'Well I've started already, I've got four presents reduced from £1.49 to 49p. Only little soaps and bubble baths, but they will do for the kids to give as presents at Christmas. I

bought two Oil of Ulays for £1.50, they must have fell off the back of a lorry or something, but I wasn't complaining'. (C2C)

'Christmas is just another day for me. I don't even care about it any more. I got myself into a state last year, all I had was £15 to spare and I got them a towelling housecoat each for a fiver. I cried all Christmas Eve, but they were really good over the presents, they understand how hard it is for me'. (LP3C)

Discussion

The standard of living that most people take for granted, has for many 'poor' households in this study, been eroded by events or circumstances beyond their control. The household and personal sundries budget provides further evidence of this limited standard of living. During the interviews with households in this study, it became apparent that the 'needs' of the children were of paramount concern, the fulfilment of children's aspirations and 'needs' were more acutely focused upon, as parents struggled to ensure their children did not feel disadvantaged and maintained a level of dignity in their peer group, although this was not always possible. This often resulted in what some may describe as feckless budgeting, i.e., dancing lessons, or football tickets. But as Vincent (1992) argues, 'poor' households live for the present whilst their more affluent counterparts can plan and look forward to the future. This research has shown quite clearly that living for the present is the only option open to low income groups. Execution of long term plans can only bring about reductions in present time standards of living. In practical terms, the study has indicated that the budgets of the poor, can, suspend the purchase of healthy foods, deny adequate warmth, limit fuel expenditure and reluctantly undertake the practice of purchasing second-hand clothing as required. None of these options are desirable or readily pursued, but they are an inevitable consequence of a situation where 'needs' exceed income. Adding further weight to the evidence, this section will illustrate that minimum requirements for household and personal sundries are unable to be met due to financial constraints.

In practical terms, the qualitative data indicates that financial constraints, rather than choice, limit a households ability to afford life insurance. Many low income households

could not contemplate paying insurance for contents cover for the same reasons. Households who lived in 'high risk' areas, find insurance costs are extremely prohibitive, with one lady saying that insurance companies refused to insure her district, because of the high numbers of burglaries in the area. Basic insurance to cover the cost of emergencies is often one of the first commodities that has to be cut when budgets are severely squeezed. Lack of insurance, can leave an already financially vulnerable household open to exploitation by moneylenders, or having to resort to charity to renew damaged or stolen household and personal items. Although the sample recognised the consequences of a budgeting strategy that failed to provide for insurance, many felt it impossible to provide for this contingency.

Particularly hardship was experienced by mothers in the sample, who, in the majority of cases, were the providers of the information in the questionnaires and interviews. This study confirms the findings of Bradshaw (*et.al.* 1989), that in low income households, women are also the primary managers of the household budget (Bradshaw and Holmes, 1989). Managing the budget in such circumstances, is more of a chore, fraught with anxieties culminating in higher stress levels (*Op. cit.*). Although hardship is encountered by the whole family, it is disproportionately shouldered by women. Even when children have left home and have families of their own, grandparents played a significant role in alleviating some of the financial burden and stress their sons and daughters were facing. This point was evident in Cohen *et.al.* (1992), and has been endorsed by respondents of this study; informing the researcher on how furniture was passed on, and how they were often helped with the expense of holidays or other expenditure, that as parents they could not afford.

Networks of support clearly exist for those who are fortunate enough to belong to one. However, facing the poverty experience alone, was the eighteen year old flat dweller, who had his gas supply disconnected and was awaiting similar treatment from the electricity company. It is difficult to imagine how a person can feel when faced with the prospect of no heat or light in the coming weeks. It may seem inexcusable that he allowed himself to run up such debts; lack of budgeting experience could of course be offered as one explanation, but as another single householder explains in the case study

section, 'you can exist...but there is just no fun'. Just one improvident expenditure could be a prelude to a situation where everything falls into arrears, from which there is little prospect of recovery. Rowntree had also realised that young adults tended to live for 'now', *'He is at an age when demand for life runs high...his instincts are generous rather than prudent....he may not wilfully mortgage the future but he will mortgage the present'*.

To define a minimum personal sundries list for this study was a difficult a task, as it had been for Rowntree. His, 'all else' section had covered the cost of beer, tobacco and newspapers. In the 1990s, to define a list of 'all else' proved to be more complex problem than Rowntree would ever have believed possible. **Ironically, Rowntree had included beer and tobacco in his personal sundries estimate (usually for the men), whereas this study made the decision to deliberately exclude the cost of these items.** The study made provision in the questionnaire to determine the level of expenditure on tobacco and alcohol. It was found that approximately half of the sample smoked and around 30% consumed alcohol, this fact was also substantiated during the interviews, the inference was made, that, socialising and personal expenditure was severely limited for many of the sample.

Home Economists could not agree on certain items to be included in the list, some believed a holiday was essential, while others did not. Few believed a video was a luxury, whilst others considered that the lack of a video could be a stigmatising experience for children (exclusion from peer groups), and could also deny the choice of home entertainment for households who could not afford a trip to the cinema. Many items on the list could be the subject of debate, some could certainly be omitted from the list, such as a weeks holiday, or trips to the swimming baths, this would allow for expenditure on tobacco and alcohol, if so desired. In practice these fundamental decisions are taken regularly, with at least one mother informing the study that she gave up smoking, because she couldn't afford to smoke, whereas others cut down on their costs in other ways. Although the numbers of smokers are declining, for women they are falling at a lesser rate than men (Blackburn 1991). Judgements on whether low income households *should* be making allowance for these items are not useful, as many studies

have shown, smoking is often used as a coping mechanism, without which greater anxiety and stress might be caused, even though the poor are the least able to afford to smoke, and the least likely to understand fully the personal health implications (Blackburn, 1991; Graham 1987:In Glendinning and Millar). The study chose not to include tobacco and alcohol for the very reasons Rowntree had chosen not to include meat, that it would leave the study open to criticism. However, Rowntree's estimates were not prescriptive, he only proposed the items as possible personal expenditure, to illustrate how 'all else' could be spent. This study offers the same explanation, none of the items are set in stone, they are included because a panel of Home Economists believe they are necessary for a minimum standard of living. People may have different perceptions and will adjust their own individual list of necessities accordingly.

Replacement of household items for this study, required a variety of contingency measures, which confirmed previous findings by Bradshaw *et.al.*, (1989). In this study, 37 households said that they were able to save towards replacement or repairs, whereas 42 said, they were unable to budget for household goods at all. The use of catalogues (32 households), was generally confined to the purchase of smaller household items; as opposed to more expensive items, i.e. white goods, larger items of furniture. Refusal of a social fund loan, resulted in one woman purchasing a three piece suite from a catalogue, which was proving very difficult to keep up the payments. 'Paying off', weekly in a shop, was cited by 13 households, this practice generally occurs in smaller shops who traditionally charge more for their goods than stores who can bulk purchase. Although the cost of goods is higher, the facility to 'pay off' is nevertheless an invaluable option to low income families. It would appear that some households have reserve income, thus paying for items or repairs, as required. Twenty-four households borrowed from friends or family in emergencies, whilst twenty-one households had to cut down on other areas of the household budget. Methods of cutting back included, leaving or only paying half of a bill, or missing a payment on the water rates. These were just some of the strategies employed for diverting resources towards unexpected or urgent needs.

Saying 'no', to requests for a school trip or holiday, was extremely distressing for both children and parents. Some households cited *going without*, to give to their children, whilst others said they had *nothing* to give them, which had in the past resulted in feelings of inadequacy and depression. Children from 'poor' households seemed to understand the financial constraints that denied their appeal for inclusion on a school trip or holiday, and tried to alleviate the strain caused by their requests by undertaking some measures to secure income for themselves. The son of a respondent, who was in the cub scouts, was doing odd jobs to make up the money in order to go on a trip with the pack. Some dependent teenagers took up part-time employment and were able to enjoy the financial freedom to partake in social events, without the pressure of parental income constraints.

School photographs and day trips were often denied by parents, as they required immediate cash from the household budget. One woman said that the school photographs were £8, and her child had told her that if the money was not collected by a certain date, the photos should be returned. Another told of how she *never* bought them and relied heavily on photographs other people had taken of her children. It may seem to a cynic, quite a small sacrifice to have to make in order to manage a budget, but when children have their photographs taken, they have often waited weeks to see the result; it is not hard to imagine the sadness that must prevail for both parents and children alike when the memento is brought home, admired, but cannot be purchased due to lack of income. A conversation with a teacher, in a parent support programme in Liverpool, informed the researcher, that in her experience, non-purchase of school photographs was not an unusual occurrence for a growing number of children. The feeling of 'being different' must be more acutely felt when low income children find themselves within a small minority in an affluent environment, as opposed to areas where low income and deprivation prevails.

When investigating the household and personal sundries component, it became apparent that research into household budgets seems to stop at food and fuel. Little existed in respect to clothing, households and personal sundries. The sample appear to prioritise their budgets in the same way as academics prioritise the areas of research into low

income households. Academia focuses on food and fuel and pays scant attention to clothing, or household and personal sundries. Although food and fuel are vitally important for the physiological needs of households so too are the psychosocial needs. Most of the time households do prioritise a 'good' meal on the table, yet when the need arises they can sacrifice the quality of food, to provide a treat for children, i.e., a day out. As Pember-Reeves (1903) points out, *'if the poor were not improvident, they would hardly dare live their lives at all'*. The sample would appear to employ a vast array of ingenious measures to retain what few material possessions they may have and to maintain an outward dignity. Whether short term economising of food quality, is more important than, the replacement of a broken iron for instance, is disputable, the effects of the deprivation of the latter, will be externally visible, the former is not. In his 1937 work Rowntree had addressed this issue, as he was aware of the social needs of the poor, who *did* spend some of their income on social needs, at the expense of their physical needs. An inadequate income could not afford the both.

This study would argue that the satisfaction of the two is equally important, especially in the 1990s. However, when appraisal of the estimates of this study, are compared with actual expenditure of other households (FES), the disparity is obvious, in effect this study has produced figures which *underestimate the cost of social needs* based upon current expenditure data. However, it is difficult to assess to what extent the FES is representative of 'poor' households, as it does exclude many low income households. Conversely the qualitative data suggests that *some of the items included in the sundries section are clearly overestimation's of the goods and services that low income households in this study can afford*. This would suggest that other areas of the household budget are consuming larger portions of the whole budget, to the neglect of household and personal sundries..

Comparison of Estimates with Family Spending Survey

The household and sundries list involved the participation of a number of Home Economists', who gave their time and thought to refining the list to a minimum. Comparisons between the estimates constructed by the study and expenditure of similar household types and income groups within Family Spending, will show how successful the panel of Home Economist's were in refining the list, and how effective the pricing policy was, in determining the minimum estimate.

Information on the estimate for life insurance in this study was informed by Co-operative Insurance Services, who in 1994 cited that approximately 1.50 pence per week would cover for a very basic funeral, depending on the age of the insured when the policy commenced. Family Spending found that households in the lowest quintile spend on average £1.15 on life insurance and in the second quintile (similar income group to the study sample), £2.28 per week, thus the estimate for insurance is less than current expenditure data for similar income groups, possibly reflecting that some households do not have any life insurance.

The household and personal sundries estimate for a single household in this study amounted to £25.74 per week. The average expenditure for single non-retired household in the FES survey was £38.60 (second income quintile and minus motoring costs). For state pensioned single households the average expenditure for such groups was £27.16 when motoring costs were deducted. The following tables compare expenditure data (FES, 1994/5) with the estimate of a minimum need. The difference between actual expenditure (FES) and that of the estimates of this study, reflect the objective stringency as applied by the Researcher and the Home Economists to finalise the list of household and personal sundries.

Table: 53 Comparison of one adult expenditure (FES) on Household and Personal Sundries with 1994 Rowntree Estimate

One Adult Household	Family Spending	1994/5
Retired (ave all) (ave age 73)	Retired (mainly) State Pension (ave age 76)	Non Retired (ave age 41)
£60.46	£27.16	£38.60
Rowntree 1994	£25.74	

The comparison between state pensioned households in FES, is the closest expenditure to the estimate arrived at for a single household in this study, with all other groups spending significantly more than the estimate. There is a great difference between state pensioned and retired expenditure, indicating that there is much less disposable income for household and personal sundries on a state pension.

Table:54 Comparison of two adult expenditure (FES) on Household and Personal Sundries with 1994 Rowntree Estimate

Two Adult Households	Family Spending	1994/5
Retired (ave all)	Retired (mainly) State Pension	Non Retired
£125.56 (ave age 73)	£48.24 (ave age76)	£179.90 (ave age 47)
Rowntree 1994	£34.72	

The two adult households minimum estimate is markedly less than actual expenditure, even for state pensioned households and underlines the possible underestimation of this estimate.

Table: 55 Comparison of One Adult + Children Expenditure (FES) on Household and Personal Sundries with 1994 Rowntree Estimate

One Adult Household with Children	Family Spending 1994/5	Rowntree 1994
One child	£35.65 (Lowest Quintile # <£85)	£33.49
2 children	£33.74 (Second Quintile * £85 -£103)	£41.18

* (ave no persons 2.8),# no income boundary given.

The estimate for one adult and two children households was slightly more than actual expenditure in FES. Whilst the Rowntree estimate is indeed low, the difference may be explained by possible income constraints which reduces expenditure in this area, a point which has been re-iterated by the study sample, who found that it was just not possible to find the money to cover for all 'needs'. Another point worthy of mention is that FES expenditure appears to decline with increased family size, this may also reflect the higher initial expenditure required for first-born children in the household, i.e., disposable nappies, baby care products and special equipment (Johnson, *Guardian* March 1996). Although the household and sundries section for this study included the long term costs of some baby care items, i.e., cot (10 yrs) and pushchair (10 yrs), it did not include the cost of baby linens and special equipment needs, as they had not been included in any of

the FES only gives information for households with children in two categories, with either one child or two or more, thus the Rowntree estimates for three and four children households cannot be reasonably compared to some of the FES data.

Table: 56 Comparison of Two Adult + Children Expenditure (FES) on Household and Personal Sundries with 1994 Rowntree Estimate

Two Adult Household with Children	Family Spending 1994/5		Rowntree 1994
One child	£87.00**Lowest	£99.00 *Second	£40.18
Two children	“ Quintile	Quintile	£49.08
Three children	“ “	“	£55.05

* (Ave no persons 2.9), ** (Ave no persons 4) All FES examples are minus motoring costs, alcohol and tobacco.

The FES survey gives details of the expenditure of two adult households with an average of four persons per household. The gross income of the households in the lowest quintile is less than £257 per week. Table needs very little discursive as the Rowntree estimate for one child households is only 46% of the expenditure of the lowest income quintile expenditure in FES. Two child and three child households estimates are only 56% and 63% of the expenditure of the poorest group in the FES survey of similar households.

Conclusion

Life in general appears to tick over on a lower level and while there may be no unexpected breakage's to cause financial upheaval, and no requests for donations or bills to be paid, households outwardly appear to cope. However, outward appearances can deliberately be used to disguise the reality, as households try to achieve a visible standard, for reasons of self respect and dignity. Hard times, can last many years, caused by long term unemployment, lone parentage, disability and increased longevity in old age, eventually all those items that were previously in reasonable order and repair, begin to break, need repairing or wear out.

The analysis for this study reveals that the estimates constructed in 1994 for the household and sundries section of the household budget, are clearly much less than

expenditure of similar groups on low income in 1994, according to information published in the FES survey. This finding validates the methodology which required that a minimum estimate be constructed for this section, in keeping with the Rowntree ideal, of avoiding possible criticisms of extravagance. Such criticisms would not be justified on the context of inclusion of items which are either luxurious, or inappropriate, i.e., tobacco and alcohol.

In putting forth the estimate the researcher is mindful of the great many commodities that have not been included, and is confident, that the estimate is possibly less than the minimum requirements for household and personal sundries.

Chapter VII

Case Studies

During the course of Rowntree's investigation in 1899, he had provided selected families with notebooks in which they were requested to give some weekly details of budgeting including food bought, prices paid and meals eaten. In some cases the households kept their records for many weeks, during which time Rowntree's investigators returned to the household regularly. The investigators were able to make observation and comments on the lifestyle of those families and presented to the reader the descriptive accounts of the lives of the working class of York at the turn of the century. Two examples of these mini-case studies can be found in the appendices (G).

This study has chosen to adopt a similar collection of accounts of life for households on low incomes. However, the descriptions of how households manage are made not by the researcher but by the households themselves and it is their accounts that illuminate and expound on the daily struggle many of them face living on low income.

During the interview stage the researcher asked whether the respondents would be willing to meet again for further discussion. Five households were selected at random from certain household types to reflect the possible differences in attitude, opinion and budgeting strategies. This study chose to include this small chapter which is based upon the descriptive style of Rowntree's family budgets, and sought only to 'give voice' to the people who had been kind enough to take part in the investigation. The results are as follows.

Case Study 1

Frank, aged Sixty, widowed, living on Income Support.

Frank is a sixty year old single householder. He lives in a run down area of Liverpool in a neat and well cared for two bedroomed pre-war terraced house. Following the death of his wife two years ago he has suffered from insomnia and depression and is currently undergoing treatment as an outpatient at a local hospital.

The conversation is peppered with references to his late wife and it is very clear that he misses her very much. He is, however, a very independent character, and is trying very hard to combat his present illness. Frank's mother died when he was two years old, his father worked in a variety of locations around the country. His father was unable to make the commitment to care for Frank himself and reluctantly Frank was placed into the care of a

Children's home. The memories of the spells in and out of children's homes were vividly recounted by Frank. He believed the real reason for his father's remarriage (to a sister of his father's friend) was to bring his son out of care. The marriage was one of mutual convenience as Frank's stepmother had been pregnant when his father married her, and the possibility of a child born out of wedlock to the woman's family would have brought disgrace to this staunch Irish Catholic family. Frank's father's proposal of marriage retained the woman's honour in the light of the impending birth.

The step mother proved to be a fiery Irish woman and Frank was witness to many a scene of domestic violence between his father and stepmother, resulting in her walking out and leaving both her own child and Frank, once again to the charge of a children's home. Frank learnt to look after himself during his adolescence and became a tradesman in pipe-fitting and welding. He believes his father's influence helped in this respect. His father was a 'college educated' man and very 'well read' according to Frank, he had encouraged both of his children to better themselves.

Frank's house is very sparsely furnished, with a red crushed velvet three piece suite, and red carpet. He regards himself lucky to live in a Housing Association property in this area. The Association have recently installed a gas fire with back boiler to Frank's home and have extended the kitchen on the old house. The smell of pine disinfectant on a freshly mopped floor with the yard door open to dry it off, is the first impression I get of Frank's home.

Frank has suffered from Asthma for the last ten years and has to use inhalers and medication regularly. Frank was initially contacted by the interviewer at a local gymnasium run by the Unemployed Centre. The cost of the use of the facilities is only 50p for the unwaged. However the two volunteers who work at the centre, both unemployed, sometimes have to waive the entrance fee as they are aware that many of those who use the centre sometimes have difficulty in finding the 50 pence, often only able to offer the odd 2p and 1p pieces to make up the entrance fee.

Frank's Asthma has not stopped him from taking part in many marathons in and around the Merseyside area. He is an ardent runner, this year he is running for the Lung Cancer appeal, the illness which caused his wife's early death. He also owns a mountain bike, a present from his late wife. A well known and respected figure in his local community Frank spends his days cycling or running in the park, where he has become a familiar sight to locals. Frank also used to be a regular church-goer but has found that his faith has taken a knock since his wife's death, and he has begun to question his beliefs. Despite this, he is often asked by friends to read the occasional sermon at a relative's funeral, which he kindly does.

When Frank was diagnosed as Asthmatic his doctor advised him to give up smoking; he proudly states how he smoked his last cigarette in the waiting room of the doctors surgery. During the treatment for his depression Frank was prescribed the controversial drug, Ativan, and took it for two years. Under normal circumstance he does not take readily to taking tablets, unless he can be quite sure they are not harmful. His suspicions about Ativan were aroused from newspaper reports on the drug. He could obtain very little information from his GP, so Frank sought advice from a drug users centre.

'I learned more in twenty minutes about this drug, from the leaflets they gave me, than I had during the two years I was taking them'.

He stopped taking them immediately, (against doctors advice to withdraw slowly).

When his wife was alive she worked as a dental assistant, and Frank as a night porter in a local hospital. Their combined income enabled them to enjoy the odd night out at the local pub. Their income had not stretched to a holiday, nor had they ever owned a car during their married life, but they 'managed', and believed they were 'better off' than most. They had raised five children and were proud of their achievements.

Since his wife's death few people call to see Frank, *'I haven't had a knock on that door for months, no-one knocks to see how I am'*. Frank does not complain, he realises that his children are going through process of bereavement, feeling the same loss as he has had to bear. He does not wish to become a burden on them, so he stays away. He has a phone but seldom uses it because he is afraid of the bills. He has recently become a Grandfather once again, and has not yet met his new grandchild. His son is out of work and not on the phone, but rang his dad from the hospital to give the news of the birth. Pictures of his grandchildren, his late wife, and his own children, are placed around the room on walls and on the television. The inflexibility of Frank's finances are blocking communications and building up barriers between Frank and his family. Unable to afford Christmas present for his children or grandchildren, Frank had refused their invitations of Christmas dinners. He remembers birthdays but can't afford the cards or stamps. He finds it difficult to budget on Income Support;

'The money is tight you see, I get about £88 a fortnight and I put half away for the next week. At one time I used to spend it fairly quickly and I would have not budgeted properly. I had nothing [money] left and no food in for two days. I didn't tell anyone though, I drunk tea. Now I put the money away for bills and then I

spend no more than £10 on food, mostly it is £6 or £7. I buy most of the cheap stuff, what they say is for good for you also costs money. I buy frozen veg and ordinary potatoes, and butter. The food is pretty basic though, the same things are repeated week in and week out. I know you can get a little piece of lamb for about £2 to £3, and I did get one, one year, but when I cooked it, it was smaller again,... not worth it. I'm not too sure about beefburgers and sausage, as there's only a percentage of meat in them, the rest is all gristle and bone, I'm a bit wary. If I bought them they would have to be the top of the range, at least there would be more beef in them'.

'I tend to overcook for one, the plate is sometimes piled high, and I won't waste anything. I was brought up not to waste food, so I reheat it for the next day. Pat used to show me how to add flavour to things, and I have started to get back to basics now. I'm eating the types of food I ate as a kid, lentil soups and plenty of mashed potatoes. I try and buy one thing extra each week, so I am not in the position I was in, with no food in. I also go on my bike to those places where they give out the EEC beef. I got four cans last time, it lasts me about six weeks, I use half a can at a time and have mash and vegetables with it. The money does not run to meat though, and I do like a roast dinner'.

Do you have three meals a day?

I don't have three, don't get me wrong I'm not trying to play the old violin like, but I have trained myself not to expect a dinner now, I can't afford it, that's the truth. I buy a big bag of loose oats around the corner, the bread is quite cheap now, you can get a loaf of white bread for 25 pence in Kwik-Save. I have porridge and three rounds of toast and butter and two mugs of tea, and that's it then till the evening. If I am in, I have a cup of tea at about one o'clock, that takes away the hunger pangs and I can overcome them then. I used to get hungry, but I don't know. If you have never experienced it, the pangs go after half an hour. I'm not getting the fiddle out, but out of the £44 the most I can spend on food is about seven pounds and the rest has got to go for the bills, the elecgy and gas, and then once a month there's the water, its the only way I can do it.

What are you having for your tea tonight?

Well if I get to the day hospital on time they give you a dinner, so on those days I don't bother with a meal at all, so I will have some tea and toast'.

Do you ever buy a meal out?,

' No, totally out of the question, I do go to the chippy when I am really browned off, but it's very rare, it must be the same for you women, you must get fed up thinking what to make for the tea. It's a big pain in the neck, just thinking what I am going to have in the morning for the night... just thinking what I am going to have for my tea. This week though, I have made a big pan of lentil soup, I mix the lentils and the barley, but I overdo it.....soups, mash, it's all heavy cheap stuff'.

Do you buy much fruit and vegetables?

' I did do (fresh veg), but I found they were going off, so I was throwing them away, they were cheaper than the frozen, but not when they go to waste they're not'.

Have you gone without food recently?

'It's happened twice in the last three months I think. It is usually before the Giro's due. I think "Oh well it will be there in the morning" and I will have a cup of tea or go to bed early. I'm on a good footing now as I said before, I buy something I don't need for a backup. I only budget for the Leccy and the Gas, I don't budget for clothes, there's just no way in that money.

Frank has made many friends through his running. One young man in particular is the same size as Frank and when he has finished with his training shoes he passes them over to Frank, and shorts and jogging bottoms. This has really helped Frank as training shoes are very expensive and poor quality shoes can create problems.

' Sometimes I try and get myself as far away from food as I can if I am really hungry. I will go for walks or ride on my bike as far away from shops as I can or else I might be tempted to go and get a Kit-Kat or something. At the moment because I am attending the hospital they (the hospital) pay my bus fare 45 pence each way. I'm not trying to fiddle the system or anything but I walk there and claim the money. I am saving it (bus fares) for a kettle you put on the stove. I usually

boil water in a pan for a cup of tea, I used the electric kettle because you were here. I am not going to use that any more now, it uses too much electricity'.

'I installed the electric shower myself it cost me £40 for the shower from the B&Q, I needed it because I am training for the marathons a lot. I'm taking it back out though now and just connecting those push on shower heads to the taps, I can use the hot water from the back boiler instead. A new kettle will probably cost me about a fiver won't it? '

Does Income Support cover household needs?

'Do they hell! It doesn't allow for presents or clothes even though they tell you it does. I've been up and asked them (DSS) for help with clothes, and they said "it is in the money, I asked him "when were those tables set?" I have an idea those tables were set in the thirties when the food ration books were out'.

Household and life insurance are beyond Franks means. He quips that the State will have to bury him.

'I'm not insured either, I don't know where I'm going when my time comes. I said to someone, if they cremate me, spread my ashes in Newsham Park! I spend most of my time there!. I was insured once when the kids were little, but it lapsed. When Pat died she had enough pay-out to cover her funeral, although she wasn't insured. I was out of work during her illness, I had my name on the [oil] rigs but those jobs have petered out.

The need to keep busy and occupy his mind led Frank to do some voluntary work using his trade skills.

'I did some voluntary work for the pensioners, and I told them (Voluntary Agency), "if you supply the stuff, pipes etc., I'll fit the gas fires in for the pensioners". But I stopped that because I found out that this bloke was going up to pensioners saying he could get someone to fit the fires for a tenner, they were handing over the tenner to him and I was working for nothing. I was doing it to pass the time really, but I don't like people conning the pensioners.

My sister gave me that washing machine, it's falling to pieces like, so I am fixing it up bit by bit. She got rid of it because it because the door was opening when the water was in still in it. My sister had given it to some fella to fix the rubber around the door. He had by-passed the electric trip switch which should prevent the door opening. But when it goes (break) that will be it like, it will have to be the launderette. If that fridge goes, I've had it, it's about to go anyway, they only last about eight years don't they? But when I'm feeling a bit down, I think, well I am lucky really, I take a look around and see what I've got. [He looks around his home], I like to think I keep it nice.

Case Study 2

The household used for this case study were contacted when the wife was waiting in the Citizens Advice Bureau. She filled in questionnaire and agreed to be interviewed at a later date. Two meetings took place.

The meetings took place in the couples two bedroomed end terrace local authority house. Initially the conversation was started by the husband, who said that when he was working, financially, the family were not much better off,

'We used to get picked up at ten to seven in the morning and I used to get £3.00 an hour. I was the top man. The demolition does not pay much. There were men under me who were on 50p an hour less than me, and it was 'cards in'. I claimed FIS for that or Family credit. I had to pay the full rent, school dinners, poll tax, which incidentally I did not pay. Out of the £130 I picked up, £100 was 'dead' already, for shopping, bills, and rent. The £10 that was left got me back to work, paid my dinners and my tobacco. I smoke an ounce a day. I do that to save money. My last job lasted about ten months on the demolition, previous to that I was on the maintenance for about eight months. I was better off as a single man, I got £120 a week I only get £140 now and I've got three kids to support. You can't live on the money that give you. We can only buy 'shite' food not good stuff'. What do you mean?- 'well it's chips with everything, cheapest food. You can only get meat once a week, if you are lucky. A typical tea for us is chips with something. Fruit and veg are too dear I don't eat any fruit my self'.

Wife returns husband leaves the room. She explains how she copes with her low income,

'We get £142 a week and that is with the Child Benefit. We got an increase for the middle lad. It's his though, to be spent on him. He's hyperactive and is in a special school. His clothes and shoes wear out quickly, he got trainers in April, and now four weeks later he needs another pair. He is always climbing,... he is the one who needs dressing all the time. Its not that he doesn't look after his clothes, it is the way he is, he just wears things out a lot more than they do. It helps us all getting the extra allowance, but mainly him, it also helps to buy little bits extra like fruit and bread. It can go towards essentials like bedding, I can pay money 'off' in a shop. I can't go and buy it all in one go. I pay off in the bedding centre and when it is finished the woman says "its finished now you can take it". Its like the never never'.

School clothing is discussed, the mother told of how she manages to make the school clothing grant stretch,

'Well the school clothing grant is £17 for an infant child. Out of that you have to buy a jumper one shirt, one pair of trousers and a set of underwear and socks. Shoes could cost £10, and to make them last you need to have leather shoes. They should last a good few months from July to September. In the meantime if they outgrow them for instance, then it is the charity shop, or jumble sales. I have got a big family, and sometimes if the kids have outgrown their clothes they can be passed onto us, or you ask for them if they are still in good condition'.

'You have to economise all the time with meals. There's five of us but we have to sometimes do without, we both feel the children need it (food) more than us, so we give them the fruit. I'd rather do without and he'd rather do without and give to the kids. We feel sorry for them in a way, even when you are poverty struck as we are, we still try to 'keep up' for them. We don't go out drinking or anything like that, we'd rather stay in with them. Sometimes the middle one can get up three times in the night. Once he got up in the night and he was making a jacket potato, it was a good job I heard something as he could have hurt himself. We have to have a safety gate for him even though he is eleven. He could do anything, his bodies awake but his mind is asleep.

Christmas is dead hard. There are just too many debts for us. It's like robbing Peter to pay Paul all the time. You can go into certain shops and pay off weekly for little things but when it comes to anything bigger than that you have to ask someone if you can get it off their catalogue, and then you can't make ends meet

all the time, because you are paying the catalogue, the leccy money, sometimes you have to say to yourself 'have I got enough for a leccy card and where you would [normally] get a £10 one, you try to economise and get an £8 card. Then [you have to] make sure that the kids turn everything [electrical, lights etc.] 'off' after themselves. We won't put the [hot water] tank on as much as we would normally, we would try to economise, so that we are able to get the extras. Christmas is the worst time of the year. Easter you can go to Ethel Austins and dress them in a £2 tee-shirt cheap pumps. That's okay for the little fella, but the kids do get skitted when they wear cheap shoes by the other kids. I can dress him (six year old) for about £11, T shirt, shorts, pumps and socks. But then the bigger ones are saying that their mates are getting Reeboks, and they say "well I'm not wearing them" (if you get cheap ones). So you find you are going into debt all the time. It's like a never ending debt that is rolling all the time, you wonder when you are ever going to get above the water and the debt will be cleared. When it is(cleared) you take on another and it can be the end of the year before it is finished again. Each year it's not the same price either, The stuff is going up and up and up. I can't say to the kids "yes I'll get you a new bike", (we have got two second hand bikes and we 'do' them up). Sometimes they appreciate it, but you know in their face that its not really appreciated, they say thanks for getting it for them, but you know in your own heart and soul... you feel sorry for them'.

'I'd rather say, go and get a pound of chops and give it to the kids, see. Me and him (husband) will have beans on toast. I'd rather give it to them and make sure they got fed properly, than us. Sometimes we argue over it, he's been out of work for over two years now and that causes animosity in the home. I go to college just to get away from him, even though he goes to the job centre and the job club...its stupid because there are no jobs to go for. We look in the Echo every night... we don't buy a morning paper because we get the Echo we can't get the two. If we buy the two then that's the price of a pint of milk gone. Even the cost of milk varies it's cheaper in Netto than the shop. The kids hate me going into the Netto. I'd sooner shop in the KwikSave, just nice to be able to go in there. Tinned beans are cheaper in the Netto and the potatoes aren't bad. Sometimes we are a bit skint, so I say, "its chips and eggs", and they have to accept it, we have to accept it. There are times when I've said to him, that I don't feel like a tea, and he sees that I've given them all the tea, he'll say "where's your tea?", and I'll be having a piece of toast, that causes more trouble then, he feels guilty he says I'm starving myself, I say "I'm not, I'm eating toast aren't I?"

Every day activities that other people enjoy, such as a trip to the baths or a day out are managed only very infrequently and require a great deal of financial management,

Do the children ever ask for money for trips out, i.e., the cinema?

'Yes, but the answers no, can't go. If we see something is good on the telly I say come and watch this it's a good picture'.

'They don't get pocket money, but I buy them sweets at the weekend. I buy them two packets of wine gums and split them between the three of them. They don't go to the baths either, the only time they go is with the school. I can't afford for them all to go to the baths. It costs 90 pence each for them to go. They went once last year and it was 80 pence then'.

'We've never had a holiday, never. I did when I lived at home, when I was fifteen we went to Wales with my Mum and Dad, but nothing since. The kids have never had a holiday away, never. This year my Mum and Dad are going to Blackpool and they have said me and the boys can come down for a few days, we will have to find someone to bring us down there, but there is no room for him (husband). So the kids are looking forward to that. We have been saving 1p 2p, and 5p pieces in a jar towards the holiday. My mother had bought them a bucket and spade and a ball. It is good of my Mum and Dad to do that, but we probably won't get another holiday'.

Essential expenditure on bills is postponed or cut back on, in order to provide the occasional treat for the children,

'In the six weeks [summer] holiday I try to take them out one day in each week. If I miss paying the water rates, I can do it. I know I shouldn't really. I get a Save-away for them each and we set off at 9.00am, and have to get back before 4.30pm on those tickets. We go to West Kirkby, no money spent, or Walton Hall park, again no money spent. We wanted to take them to Crosby beach, but it's too dirty now. I take a couple of packets of biscuits and a few 'butties' for them. Other than that they don't get anything. Any other holiday time they don't get it (taken out)'.

Budgeting for utility bills such as gas, electricity and water are charges that present particular problems when incomes are low,

'The leccy cards are £3 and £5, I got them because I couldn't afford the bills, so in the end I asked for a card meter. My last bill was £164... and that was the summer

bill. The Christmas bill was £258. So I'm glad I've got the card meter. I can ask someone to lend me a fiver for a card and pay them back the when I get paid, and I can do the same for them (one of my sisters or a friend), we help each other. I'm worried now about the gas bill coming in, if that is over £100 I won't be able to pay it, they will have to put me on a card meter for that too. My sister has one, she says it is easier than having a quarterly bill hanging over your head and you can't pay it. At one time when he was working, we had the quarterly bills coming in and we paid them, no bother, but now it's hard going. It's. " how am I going to pay that bill", "How am I going to pay the water, how am I going to make up the missed month", so instead of paying the £18 for the water I missed last month, I pay £9 this month and extra £9 next month to make up the missed month. Then you get the red letters...., "If you don't pay we're going to turn your water off", the same with the leccy and the gas. In the end I was crying all the time. Even the telly is on the slot (coin), I can't afford to buy or rent one. The telly licence is out of that coin box [points to money box on the television]. If we run out and I've got no money, then... well, the kids don't watch no telly, it happens'.

Have you ever been disconnected?

'No, 'cause I've got the emergency button (which give £5 worth of electricity), but I've never let that go. I've always tried to borrow rather than push that button, and if I was really that desperate, well, I think I'd still have to go and borrow that £5 so I might as well borrow it before I need to push the button'.

The conversation turns to the topic of school trips.

'Well we have to pay for the school trips now. When you can't afford the money they [school] are asking, well, you have to explain to the teacher. You write a note and usually they understand, ' but you get the odd one who will say, " well it's hard luck, you can't go". The fourteen year old son takes up the conversation. 'We are not going this time (outward bound centre leased by the school), because there were only nine people in our class who said they could afford to go'. I paid £5 off for the trip, it should have cost £30 for 4 days away. Connor (another son) is supposed to be going to Martin Mere, that costs £3.50, they (school) asked for a deposit, so I paid £1, and I'll pay £1 next week and the week after that. The problem is that if a lot of children can't pay it, then the trip is cancelled and no-one goes. What gets me is that school asks for a 'donation' then they put the price of £3.50 or £30, well a donation to me means £1.50 to go towards the cost. All three of my kids come home with raffle tickets at 20 pence a go for a hospice somewhere, on the same day I was shopping and saw a placard for the local elections saying that £8000 was being

spent on the Lord Mayors party. That money should be going to the hospice, not giving the kids whose parents can't afford it, raffle tickets'.

When in work all the usual household necessities seem to be readily acquired, insurance's are taken out for the children as well as cover against unexpected emergencies. The return from this outlay is not deemed to be an immediate need when faced with more urgent priorities,

'I've got no life insurance, I had to cash them all in. I had no washing machine about five years ago now. I cashed them in to buy a new machine. We lost a lot by cashing it in, but there was no choice. We got £300 back, but I know I had paid double in. I really needed it, because it was costing me more to go to the launderette'.

Obviously very houseproud the mother tells of how she uses the cheapest materials to improve her home and keep it in good order,

'You have to buy the cheapest white wallpaper and when the paint comes cheap, you get it. You have to make your home look clean for the respect of the children as well as yourself, you have your own pride. You can buy a big tin of white paint for £2 its rubbish, but it will emulsion the two rooms and it makes it look clean and newly decorated, its not like, its just painted over'.

Although both parents smoke they are trying to cut down and feel as though the occasional packet is a 'luxury' they deserve,

'Smoking?, well sometimes we buy ten ciggies between us but that is the only luxury we do have, he rolls his own otherwise. All the money goes on the kids or the house'.

Education is seen by the mother to be the way forward; leaving school without any formal qualifications she is now trying to gain qualifications for hairdressing,

'I go to college, I have to pay £5 a week for the bus fares and I don't claim a grant back for it. I am training for hairdressing, in years to come we want to be able to give our kids money to be able to go to college because we didn't have it. I think its a poor offering, to get a kid to go to college for a 'measly' £80 a term, that way some of them would be better off signing on the dole to get some more money for themselves. Even when you are signing on and going to college, you've still got to prove that you are looking for work. I was told that by the dole, you have to prove you are looking for work and attend the job centre. I was disgusted, I said, " how

can I go to college, sign on unemployed - which is what I am anyway, as we have reversed role- how can people go to work anyway when there is no work in the job centre". If you go for a job there is 1000 other people in the queue before you all waiting for the same job. You write letters with stamped addressed envelopes and second class stamps. Half of them haven't even the decency to send a reply back. I'm glad I'm in college but I do feel sorry for my husband, it's hard for him, he can't do nothing about it. He goes to the job centre, If he comes off the dole to take a low paid job then you can claim family credit, but you have to pay full rent, full poll tax, school meals. They will allow you the clothing grant 'cause they know you are only about £20 better off. If you have a child on milk tokens then you lose them too. We were on it (Family Credit) one time, we were worse off than we have ever been. There were times when we had absolutely nothing to eat in order to feed the kids. I touched lucky and got a job in a kitchen and then they took the Family Credit off me. I was no better off. They (Govt) give themselves pay rises every year, they want to give the likes of us a pay rise, those of us who can't get jobs'.

'I feel sorry for our kids, and all the others who are growing up now, because they are gonna need about ninety O-levels and fifty A-levels before they can get a job anywhere'.

'We fight a lot due to lack of money. My kids know I go to the charity shops, they don't like it, not by any means. Me and him have clothes from charity shops or jumble sales and there's not only me who goes either. The kids outside skit each other, I say to them, 'hey, I seen so an so's mother there too, and lots of others', but the kids go hysterical if I go, they don't understand. We can laugh at them when they have gone to bed, and we sit there and talk about what they have said, but some of it is heartbreaking though it really is, it is so important to them not to look poor in the eyes of their friends.

Case Study 3

Lone Parent, contacted through Family Centre.

This mother used to work prior to the birth of her son. She has since been unable to return to work of any kind because of osteo-arthritis of the spine.

'I am on invalidity benefit now, but when I take into account the things I lost getting it I am not really any better off now. I lost my milk token for a start and I pay more council tax, I can't get free eye tests or dental treatment'.

Breakdowns of household appliances are major setbacks, which are often unable to be replaced without considerable hardship,

'Another thing is that I am responsible for my own bills, which I was before, but Income support would deduct them from my money, also I can't get any loans from the DHSS because I'm on invalidity. So if anything breaks down, like my washing machine what you could get a loan for originally... I can't get any help from anywhere now... its broke down a couple of times now, so I have to do without. I haven't got a fridge at the moment and there is no way of me affording one, so I haven't got one'.

'We manage okay, but it is difficult especially with me being a house owner, as I have repairs that need doing. It is not so much not having the money for the materials, its the pay for labour. The repairs are mounting up at the moment I am in a situation where I cannot do anything about it for the moment, there is no one to sort of help me in that way. I try and put a bit by, but things crop up, Darren might need something. It depends really on how much I can put a bit by, some times a tenner a week, and it depends on how I choose to pay my bills. Sometimes I put a bit away each week or I can pay off in one week, its wangling your money all the time, trying to take from one to put in another'.

Sudden change of circumstance, from being a well paid single woman to a lone parent deserted by the father and financially reliant on her parents, had led to an accumulation of debts, some of which (years later) are still being paid off.

'I had a good job before I had my son, I was an insurance clerk, I didn't have a mortgage nor rent to pay. I had known the father of my son - who is three - for fifteen years and he promised me that he would help me out with his upbringing and financially, so I was badly let down then. When I left work I was living on £33 a week maternity benefit and it was only because my mum and her husband were living with me at the time that I was able to keep going, they helped me out, I

wanted to keep my job open you see. And I had to plod on with £33, and debts accumulated. So when I eventually went onto Incomes support I owed general rates, I owed water rates, I had an astronomical gas bill, I had all sorts of debts accumulated. I was just up to my eyeballs really. In fact, I nearly had a nervous breakdown with the stress of it and I was getting no help from anywhere. Anyway I took myself off to the CAB and they helped me sort my finances out, now I have still got debts for general rates and poll tax I pay off, but they are sorted. I rob off one to pay for another, all the time, just trying to juggle things about really'.

The need to escape away from the daily routine of making ends meet as well as the desire to give her child a small holiday, resulted in this woman booking a caravan in Wales.

'This year I have booked the centres caravan here for my son, he has never had a holiday at all. The centre had a caravan donated to them, which is for the centre users and the people in the area, it is subsidised and is a lot cheaper than it would cost. So I have started 'paying off' for that, I save so much a week. I know there are jobs that need doing on the house but he's never had a holiday and I would really like to take him away. I am taking a friend and a niece and we are all contributing to the cost of the van'.

There is a very strong desire to provide for all the 'needs' of her son.

'If I've got to leave a bill, I leave a bill, because if Darren needs something, then he gets it, because I think that is only right. It is not right if you are going to get taken to court for not paying something but they don't understand that. The way I look at it he is my priority so what he needs he gets'.

'I have no house insurance at the moment. I have no bricks and mortar insurance, because my house is my asset. But a contents policy would be an impossibility for me, they are far too expensive, especially in the area here, it is a very high risk area. The insurance around here is expensive. I have looked into it but they want lump sums you see, and you can't sort of do it weekly. The only insurance I have is an endowment on my son which is £1.05 a week, but he gets a few bob when he is sixteen, when he might need it'.

Substituting quality foods for cheaper less nutritious foods is a strategy often employed in low income groups and illustrated by this mother.

'I sometimes have to cut down and get cheaper food, I mean I like to buy some sort of meat or chops. I don't cut down on what he eats, I buy him something decent but I won't have anything, I like to do him a dinner, I like to give him veg. I'm

lucky in that way because he will eat it. I like him to eat plenty of fruit but I won't have it. I don't have anything like that, basically because I can't afford it. I might buy a few biscuits or a cake and I might have a couple, but basically they are his, 'cause by Saturday or Sunday the money has gone, so you need to have something for your child basically'.

Enlisting the help of her mother she was able to make some small provision to extend the way in which her money covered the weeks shopping.

'Before Christmas I was borrowing every week of my Mum, but she is not well off herself, but I always pay it back. I never borrow and not pay it back, but I was borrowing every week. So after Christmas I told her I was going to give her so much money to mind for me, and then I know I can go on Saturday and get my money for the weekend. Otherwise I haven't got a bean, so I manage a lot better now. Like tonight, she will give me £20 back, and that will do us till Monday. Its a few bob and I can stock my cupboards up for the weekend. We can't go out weekends as the money is needed for food, its very rare we go out. I don't go out at all now maybe twice a year and usually that is only a family affair. I've got a wedding coming off in May and I haven't been out since last June when I went for a drink, and it means paying a baby-sitter. I don't go anywhere elaborate, don't go clubbing it either, so I only going out for a drink, so I have to pay a fiver before I walk out of the door. I am home by twelve o'clock'.

Do you ever go to the cinema ?

'No, don't go anywhere like that. The only luxury I have is the cable television, it is for the cartoons for Darren, it costs £12 a month and it is worth it Darren likes the cartoons and that is our one luxury I don't have a phone 'cause I can't afford it'.

She lives in an older terraced property which has individual fires downstairs and one bathroom heater. The house is draughty and hard to heat.

'My house is quite big, I have two gas fires downstairs and it is a through room. I thought, well I can't have the two fires blazing away and we have actually moved into the back part of the large room and it is warmer, so the fire doesn't have to be on too high. I have no heating in the back kitchen it is very cold. The heating I have is a gas fire in the bathroom which I have to have on low all winter, which keeps the upstairs heated Darren's room is over the room with the gas fire in , so he is warm. My room is chilly. I really don't like being cold and I really hate it. So I think it is worth leaving the small heater on all the time as it does take the chill off'.

'If I had a bit more money I would probably spend it on better food, my food is always my priority. I mean not so much for me 'cause I live on cheap stuff

stodge, a sandwich or a pastie. We'll have spaghetti for dinner or soup for dinner or if he wants a sausage roll or chips from the chippy. I try to do a dinner each day. I am doing cod in butter sauce tonight, 'cause he likes that. He is getting into pasta now, we have spuds a lot too and I like to do different things, 'cause we get fed up with the same old things. I do Irish stews and things with mince, its not expensive, but you can make a decent meal. Some nights I might open a tin of burgers in the gravy and do a few chips for him, he likes them and peas'.

Extra costs are incurred due to her refrigerator breaking down, fresh food has to be bought daily.

'With no fridge I have had to go and buy fresh every day, so I am out all the time. If I had a fridge then I could stock up on a Monday and then I would know where I am up to. I have to buy a lot of tins which I don't like doing. When I had a freezer I could get it all for a week, its very awkward now really, 'cause I'm going out every day and buying stuff and it gets expensive. But when the summer comes there is 'no way', I'm going to have to look around for a second-hand one'.

Quality of clothing and methods of purchase is discussed; clearly the cost of quality clothing is prohibitive, so the use of catalogues helps to spread the cost out.

'I buy a lot from Ethel Austins, but I like to buy good stuff that will last and the only way I can do that is through the catalogue really. I do buy a lot out of the catalogue even Darren's clothes. I like their stuff 'cause it lasts and it washes well, the likes of coats or shoes I will pay cash for, I'll just leave something that week and buy them. But for the rest, I get the catalogue. I prefer to do that, I've always been in a catalogue, I've found it easier. If I need something big for the house I get it out of the catalogue. I had no curtains in the bedroom and the curtains I had up downstairs were six years old. They are heavy curtains I really needed them for the bedroom as the front room is very cold, it is a lot better with the curtains up, I did feel the difference when I put the curtains up'.

'I am lucky in my furniture as I had things before I had Darren I did get a loan off the social for his bed and bedding 'cause there is no way I could have got them, he would have still have been sleeping with me if that was the case. I had to have a washing machine due to the osteo-arthritis in my spine and knees that is why I am on the invalidity benefit; I couldn't stand there washing, I had all this washing and I couldn't afford to go to the launderette, it was too expensive. I put in for a loan for a washing machine they gave me a £160 so I could only buy second-hand. I've had it for one year and in that time I have paid out £80 on repairs on it and I am still paying £50 back to the social fund, I've only just had it fixed again a fortnight ago -

which I had to leave my water rates for - I'm behind on them again now. I also got a second-hand fridge/freezer before Christmas to 'stock up', and that blew up. I'm not getting second-hand again, it's a waste of time. You are just paying out all the time'.

Lack of understanding of the pressures of living on low incomes surprisingly come from ones own family. This woman's experience is that many of her relatives are totally unaware of just how difficult it is to manage on a low income.

'I had to go and ask my Dad to lend me £60 which he wasn't very happy about. My Mum is not well off, but my Dad is, but he still doesn't expect me to come to him for money, I pay it back. I mean, I wouldn't not pay it back, but he wasn't very happy. Of course most of my family have never been out of work, they have all been very lucky, they have never been on Income support, none of them have, so they don't understand the difficulties at all. They are all professionals they just don't know what it is like at all. Most people haven't got a clue, I knew it was hard as I had friends who are single parents. I could have gone back to work when I had my son. I could have left him with a childminder, but I really didn't want to leave him with strangers. Also my job was full time, so when he started school I would have had to finish my job as there was no-one to have him in holidays or to pick him up for me. I worked for 17 years in the insurance business I left school on the Friday and started work on the Monday. I have been on Income support for three years and on invalidity for nearly a year'.

On the way in which her life has changed from when she was working, to her current situation, her comments appear to be quite philosophical,

'.. well basically I find that the money doesn't bother me, when I say that, I mean if I can pay my bills. I find [there is] a lot of stress on me, who is going to knock on the door?..... not so much now, as I am clearing [the debts] myself and I can keep my head above water. It took me two years to get myself out of it [debt] and it was hard the way I had to struggle. There's not just me either, there's thousands of others. I made myself ill, I couldn't stand the all the strain. I wasn't used to it. I had a privileged childhood my father was always in work, in a good job. As children we always had everything we wanted ,a lovely house, I've never done without, so even when I left home I could still look after myself with my well paid job. I lived quite a good lifestyle. The way it has altered for me personally is the strain, where I couldn't pay my bills. I don't miss going out, 'cause I had 17 years of going out and it doesn't bother me. I miss my freedom, where I haven't really got a choice now Darren's with me 24 hours a day now, he's never been away from me for only one night. So I found that a big change, never having my own time or space. But he is good for going to bed, he's in bed handy and I have a

bit of a break when he went into the nursery. I wouldn't like to go back to the way I was before, in fact I am a better person to the one I was before. In fact I was a selfish person, I'm not like that now'.

What do you think the future holds for you?

'I can't see anything happening, the feeling that I have now is, that the illness I have got will only get worse, and it will never get any better. That worries me as I get older, if I am going to go a lot worse. Financially, we are never going to get any better off, that's really what upset me, when I was told that I was going to have to go on invalidity (as I was hoping to go to work or some sort of work) that would make life a bit better for us. Whereas now, we've no choice now, that upset me more than anything because I've always liked to work. So things financially are not going to improve for us, that worries me because you know what kids are like. You don't want your child being looked down on if they haven't got this, that, or the other on. Now the kids feel a 'nobody', that is the way it is now. I worry about that, I am 'overboard' about that My Mother criticises me about it, she says he is spoilt and he is a bit, but I do think I tend to give him a bit more because I am sort of compensating for things as well. You don't want your child to look as if he is 'doing without', so I do too much. My son is big for his age and they reckon he will be a six-footer, so I think about that day, when he will need men's clothes, how I'll do it. But you can only take each day as it comes you just plod on really you can't worry too much, as long as he is healthy and I am coping. I got myself in terrible state really from having a good income to going on benefit and having a child to support it was not just money but also being let down by the father'

Case Study 4

Mr and Mrs C, Couple of pensionable age.

Mr C had been made redundant at age 58, from the motor trade. He had worked all of his life, during the recent years his wife had taken a part-time job which she had recently had to give up due to ill-health.

What difference did it make to you going from a wage onto Income Support?

Mr C: 'A tremendous difference...she worked in shop and I worked on painting wagons. I worked full-time and she worked part-time. I had worked in the motor trade for thirty years. The trade has died off now in Liverpool. So the incidence of heavy goods vehicles doesn't exist any more, it's down to nothing. No, there are no transport firms like there used to be.....I got no redundancy payment, went straight onto unemployment benefit, then I took ill. From taking ill I went onto invalidity'.

How has being on a low income affected your lifestyle?

'Well we still go to the caravan in Wales, it costs £491 in rates last year, we couldn't pay that though and the children help us out. If they didn't then we couldn't keep it, it's the only form of holiday we have....we did go to Jersey a few years ago, it was a gift from our grown up children, and last year they paid for us to go to Crete'.

'I run a car, I use it as often as I can, if I can't afford the petrol then we don't use it. I save up and try to keep the use of the car to a minimum, because I need the car to go shopping, and I think the priority is to get the shopping in the car. We have to travel to the shops, because the shops nearby, I wouldn't use, they are too expensive. So we go to the superstore which is three miles away'.

Mrs C: 'He has got Angina and I have got Rheumatism in my back which causes me a lot of pain. I used to be on treatment but it wasn't doing much good, so I go to the Acupuncture clinic now.'

Mr C: It's an ongoing thing, we put £100 aside for the treatment, which has come out of savings and bill money. We are cutting back on the bills to pay for the treatment. Has the treatment helped?, ' Oh yes, it has, but it costs £15 every week, and the first one was £20. We are hoping that five treatments will do the trick and improve it by the time we get to the end of the £100. If it doesn't then it is a question of evaluating to see whether we can carry on a bit longer. That is the future, so we will have to see what happens'.

'I pay £78 a year on house insurance, it's a special rate with the council. We have got life insurance on a monthly basis, which costs us £22 a month. Contents? We can't afford it, it's too much it is about £140 a year....We buy stamps for the TV licence, that comes out of the weekly money£1 a week. Towards July I increase it to cover the £80 licence.....generally I out £40 a week aside to cover for the bills'.

'We have ten grandchildren, so it is a minimum of ten presents plus our own children, we have six, and their spouses, which is at least one present a month. At Christmas we try and stick to a certain amount each. We have a tin box and we put loose change into it and save up a bit from the housekeeping, and if we still haven't got enough I top it up from my invalidity money as well. On average I try to buy a present or a tin of food each week on the run up to Christmas, and try to make a little hamper up'.

Clothing need's do not form part of this households budget,

'We rely on the kids - well we don't rely on them, but they do buy us clothes, we don't buy clothes, except for tights which we get from the market. We don't even buy underwear, the kids buy those for gifts'.

Decorating costs are also kept to a minimum, with long term strategies used to cut down on future costs.

'What I do [Mr C], is I wait for special offers, I buy paint that is cheap, but a quality one that's reduced. For instance I have got two gallons of paint upstairs, I colour it myself if necessary and I try to stick to white paint. Everything else I just varnish. That cuts down on the expense. The only rooms that are decorated [wallpapered] is the bedrooms, the bathroom is tiled. We just emulsion over the living room, I would prefer to have paper, but the money doesn't run to it. It is more convenient to have the emulsion throughout, then it is easier to keep it clean and tidy'.

Mrs C: 'When I was working I used to buy the sheets, they are threadbare now, but the kids have bought them for us as well, as joint presents'.

Do you have any hobbies?,

[Mrs C] 'I like gardening, walking. I wait for the flowers to dry up in the summer and then I collect the seeds and sow them myself'. [Mr C] ' We make a habit of only buying perennial plants, we've always got them then and it cuts down the cost of buying plants. My hobby is painting. It is not something I have just gone out and bought, I have had some of the materials from the days when I was working. Once that has gone I think it will be finished, the brushes are a bit expensive and the oil and water colours. Now I have less money I try and make the painting something I can do in the winter and the gardening in the summer'.

The conversation moves on to the areas of food and everyday bills of gas and electricity.

Mrs C: 'He does most of the budgeting..[why]..well he seemed to have the better system. If I go into a shop I like to buy what I fancy, what I like, but we don't get that any more'

Mr C: well those days of being more liberal with the food expenses are over. You can't buy the foods that you really want to buy'. Mrs C: 'but it doesn't taste as nice'. Mr C: 'Well maybe so but at least you are being fed'.

Mrs C: 'I need a low fat diet, the smell of cooking makes me feel sickly, so I like salads and cooked dinners with no fat. I couldn't eat chips or anything like that'.

[Mr C] 'I think it is more expensive, I've been told to eat low fat and it doesn't agree with me. It poses problems because normally where I would prefer to do a normal meal I have to do this low fat thing for her, which we don't normally have so in a way I suppose it does cost us more, not a great deal more, separate meals do cost more...We don't buy much red meat, perhaps some mince, but it is very fatty so we don't bother'

Meticulous attention to details ensure that the fuel bills are assessed even before the bill has arrived.

Mr C: 'Every week I see how many units I have used, I write them down in the shed and what it will work out to by the end of the month. But if I see that the units are going too high I'll not put the immersion heater on. One of the main reasons is that the immersion heater gallops away with the electricity, so we cut that down. But unfortunately things like the washing machine you can't do without. I have found that if the fridge is in any way empty that it uses up more electricity, so I've tried packing it with plastic bags to cut the costs down'

'It is nice to be able to turn the tap on to wash the dishes and you can't do it now. You have to boil a kettle. It stops you getting a bath or shower when you want one'.

How do you think VAT on fuel will affect you?

'I'm finding it difficult to work out it is going to be 8.% then 17% isn't it?' I think we may have to cut the insurance down to cover for the VAT. It is a bit of a short-sighted policy, insurance is one of the lowest things on the list. I know it sounds awful but the 'state' will have to foot the bill [for burial]. I think you should live as long as you can rather than kill yourself [financially] to get to an

early grave just to pay for it. It's still it is better to live your life while you have got it'.

'The only thing I have got from retirement is that I don't have to get up in the morning or meet any deadlines, being covered in paint and oil, I don't miss that. But what I was hoping for was a quality of life which seems to have eluded us because of the financial situation we find ourselves in. It makes me quite angry when I think of all the years I have worked'.

'We don't do the things we used to do like going out and having a night out, go for a drink, it's out of the question. We don't even go to the pictures, the last time we went was when my daughter took us, she paid. One of the best pleasures is to go out driving looking around the garden centres and the countryside and going to the beach at New Brighton. The car is the lifeline to us. It helps her back, she couldn't walk to buses it's too far'.

'We have this three piece suite since 1970, and it has been re-covered twice now. I'm trying to save up now, I've got an endowment due up from an insurance so I'm going to use that to get the suite done again'.

Talking about how things have changed over the years Mr C reflects on how the changes have been slow and subtle,

'Only in retrospect do you begin to realise that a 'jewel' has gone from the 'crown', and that is what a family gathering is all about. Our Josie comes over late on a Sunday so as not to put us to any trouble, whereas we think of it as a cost now. We used to lay on a big spread, we can offer them something but the kinds of things we used to do, like a meal, are out of the question now.

'Just because you are older doesn't mean you have to live with second-best, after all we should be living a more easy life now, than living a life where you are always struggling to make ends meet. I've done that all my life, and I believe that the state should be saying to me, 'well you have worked all of

your life and it's your right to a good retirement', rather than taking money off me, as they are doing, and finding other little nasty ways of taking money off me like VAT on fuel and clothes'.

Case Study 5

Single householder aged 23.

Donna contacted the researcher as a result of a meeting in a local welfare rights office where she worked as a voluntary worker, she also worked a couple of evenings. The case study is a result of two meetings, both in the office and at Donnas home. She is articulate and intelligent and this is most definitely a positive factor which helps her to keep her situation in perspective.

Her flat is very sparsely decorated with a box draped with an old curtain serving as a coffee table. Her bed is the only seating in the room. She has tried to make the best out of her situation and small ornaments and furnishings have been bought from charity shops.

'I am lucky as I have got a decent flat, it is just a shame that I can't decorate it the way I would like to. I tend to buy second-hand when I can'.

Second-hand shops provide for many needs of low income groups and Donna explains how she also buys her clothes from there,

'I buy a lot from the charity shop, jumpers and skirts, sometimes you can get really good quality. I can only replace the main items like shoes or a coat with the help of my Mum. I don't honestly know how people who are not in touch with their parents can manage. I have a friend who saves 50p a week but it can take her up to six months to nine months to buy a pair of shoes'.

Buying Christmas presents on low income is out of the question for Donna,

'I can't buy presents but I do buy cards. If it is a friends birthday we all club together, but my friends don't expect me to put in as much as them. I was a student before....so I don't feel as excluded as other people do, I have been used to having a low income. It is nice if you can find something cheap that is nice, it makes you put more thought into buying a present. I sometimes feel excluded especially when my

sister is buying presents. I'm lucky my friends and family understand that I just can't afford it. I don't know how people manage at Christmas the pressure on them must be unbelievable'.

She talks about how she has furnished and decorated her flat since she moved in over a year ago.

'I took the fitted carpet out of the bedroom and put it into the living room. I painted the floorboards in the bedroom, and the ones around the carpet in the living room. I was given some left over lino for the kitchen. My mum bought material for the curtains but I haven't got around to making them yet. the walls were already decorated with woodchip paper, so the only thing I bought was the paint'.

High ceilings, inadequate heating and poor insulation. as well as a general lack of furnishings make the flat feel uncomfortably cold.

'You lose a lot of heat because of the lack of carpets and curtains. My couch and armchairs don't match because they were both being thrown out by different friends. My telly has been loaned to me. I throw material over boxes to make small tables. You do feel embarrassed when people come around because it is all 'make do'. I count myself as lucky, I have got a decent flat in a nice house'.

Insurance is a expense that currently viewed as dispensable, however she has real fears over her tenuous financial position, and her vulnerability in the housing market should a mishap occur.

'I have no life insurance, I am young so I don't feel I need life insurance. I do worry sometimes, not so much about a break-in because I don't have much - not anything that anyone would want- but I worry in case there is a fire. Everything I own, which isn't much, would go up, and the thought of being homeless frightens me. I try not to think about it really, I just trust everything will be all right. How can you think

about saving up for house insurance when you may never need it, the worst might never happen, when you have so many immediate needs?.

Days out with friends is something which Donna looks forward to,

'A friend has a van and his parents have a house in the Lakes. We club together for the petrol and go up there a couple of times a year. I never go for day trips out otherwise, I won't even use the buses they are too expensive. Anyway, the costs of travel varies, in the summer I try to walk as much as possible, but I won't walk around in the dark. So it is more expensive in the winter and it uses up the precious extra pounds. Sometimes it is so miserable to walk for forty minutes to save 48p. Talk about the little things in life, a bus ride can be a real treat! I walk everywhere I can'.

'I went to America last year to visit my brother. He paid for my flight and of course I stayed with him rent and food free. My parents gave me my 'spends' so it cost me next to nothing. Apart from that I have not been on holidays for years. I don't know when I am likely to go again either. I can't envisage a holiday within the next few years'.

Becoming a vegetarian has its advantages, with the cost of meat rising, *stopping* eating meat was a natural progression for Donna,

'I am a vegetarian out of principle, but I found that when I used to eat meat I could not buy it, because I could not afford it. I buy my food every week as soon as I get my wages. I stock up for the week. I buy quite a lot of fresh vegetables because it is cheap, but not so much fruit, its a bit of a luxury. I walk up to the shops in Lark lane, it saves 48p, and depending how well the money went and how it will last during the week, I will either get the bus back or walk back. I also call into Tesco on the way back, they have begun to sell off food which is at its display by date. Last

week I paid only 20 pence for a wholemeal loaf. I am going to make a point of calling in each week now to see if I can pick up some of these bargains'.

I have to shop regularly as the ice-making compartment on the fridge is broken. I don't worry about being tempted to buy food I can't afford, when you are on low money you just learn to be strict with yourself.

Cutting down on tobacco expenditure involved making the change from cigarettes to rolling her own, even the £3 she spends on tobacco is rationed out to last the whole week.

'I do smoke, I cut my expenditure down from £14 a week to just £3 a week for rolls, I roll my own cigarettes. As with food, I buy the tobacco weekly and make the packet last for the whole week. I could buy a larger packet which would save a couple of coppers, but I know I would be tempted to break into it. After my bills, food and tobacco, I only have £8 left and that has to cover my bus fares, and going to see my friends, they do buy a couple of drinks for me. I have a choice depending on will-power, I can go out with my friends on a Friday night and blow the lot. Or come home on the last bus after having just a couple of drinks in a pub. If I can do this I can afford to go to the local as well in the week. Being on a low income can make you feel very isolated. I go out and socialise otherwise I may not come into contact with others, this then only adds to my isolation'.

What does it feel like living on a low income ?

'It can be done, but it wears you down. There is always a trade-off between having one thing or another. I suppose it is the same for everybody, but it can become extreme. If you budget and you are careful and you have no misfortunes and everything you have lasts forever you will survive, but you won't have any fun.

Being sensible all the time drives you up the wall, but you have to do it. If you get into debt it means you can't afford the way you live. If you can't afford it now how can you begin to afford it paying off your debts? I expect to get a full time job, I hope. I stay clear of debts. I feel okay having second-hand stuff because I

don't expect to be like this for much longer. If I didn't think things would change pretty soon it would be difficult'.

'I have also lost a lot of pride, in the sense that I used to say I could never do that or I would never live like that. On my money I have no choice I can't afford the luxury of anything really. When I think of how many people live on Income Support for years I think it is a barbaric way of making people live. How can you expect them to respect society when they have been given 'bugger all', with no chance to change their lifestyle. They should have a union for the unemployed'.

'I have a degree. I have been right through the education system and all I have is a part-time poxy job, you don't expect this to happen'.

I work voluntarily as much as I can. That way you are out all day and you save on heating the room up and the cost of making meals and drinks. I can help myself to free coffee as often as I like, and sometimes a meal is bought for me. It helps me to keep my sense of worth and I am also learning new skills which will help me to gain employment. The longer I can stay out at night the better, especially if I can stay out until 7.30 that is the time my heating comes on.

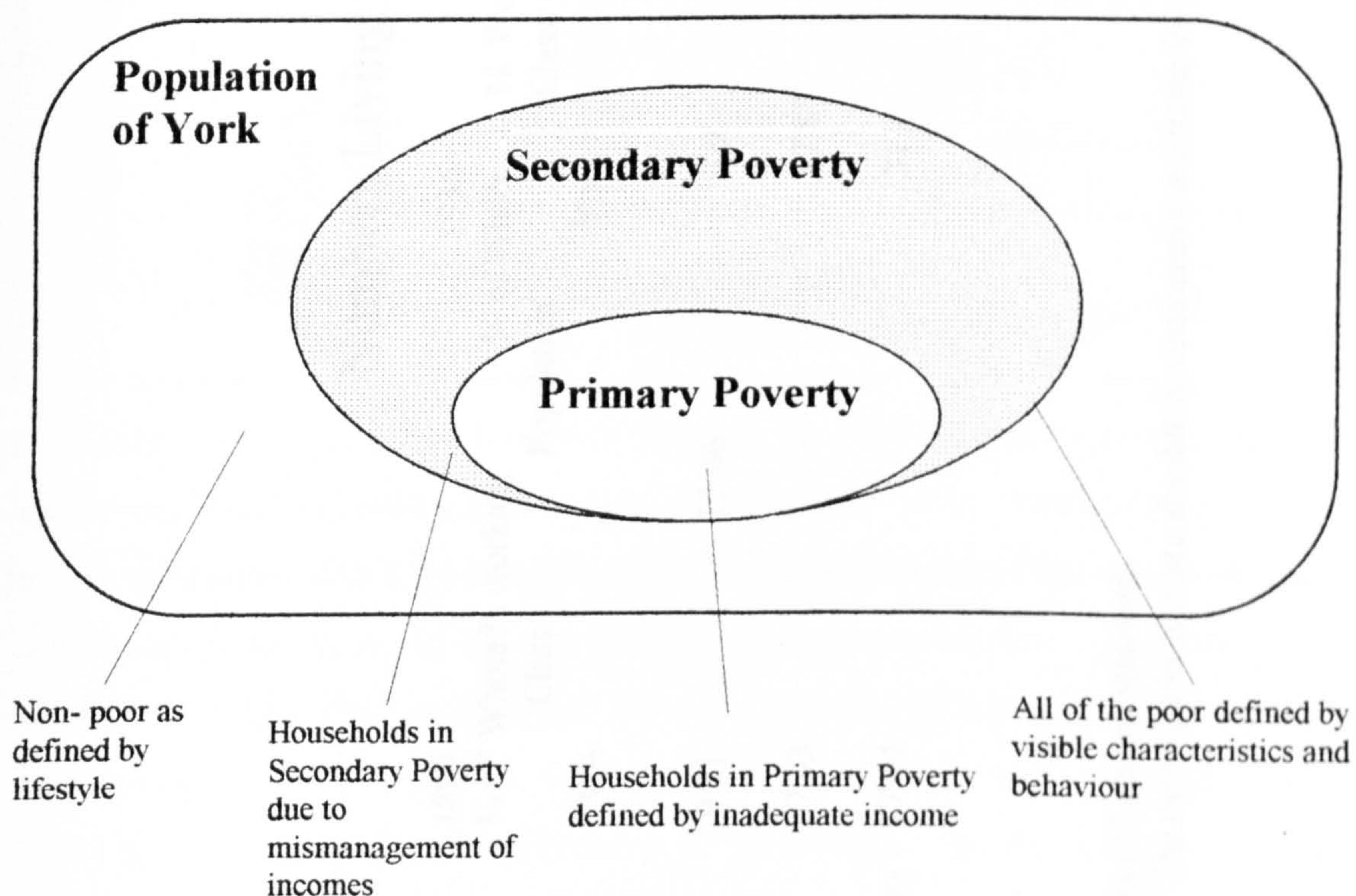
The second meeting started at 7.30 p.m., both Donna and myself were still shivering at 9.30 p.m.

Chapter VIII

Numbers in Poverty

Rowntree's first study in 1899, identified the poor by their visual appearance and their behaviour. He was however, quite clear, that categorising the 'poor' by appearance did not correspond with any specific income group. He described how: '*...The investigator judging by appearances, would place such families above the poverty line, whilst he would no doubt place below it some families living in the slums who should not have been so counted*' (Rowntree 1901, p.117). He had subtracted from the total number of poor (defined as above), those who had been living in "primary" poverty, the remainder he classed under the heading of "secondary" poverty. Figure 15 provides a pictorial representation of Rowntree's 1899 method of classification.

Figure: 15 Rowntree's Identification of Poor Households in York (1899)



Numbers Living in Poverty

Rowntree's Studies	1899		1936		1951		% Working Class	Population
	% of Whole Class	% working	% of Whole Population	% of Whole Population	% of Whole Population			
	York	York	York	York	York	York		
Primary Poverty	9.91	15.46	3.9	6.8 (Low residents)				
Secondary Poverty	17.93		17.8*					
In Primary + Secondary	27.84		31.1					
Below a Minimum Income Level							1.66	2.77

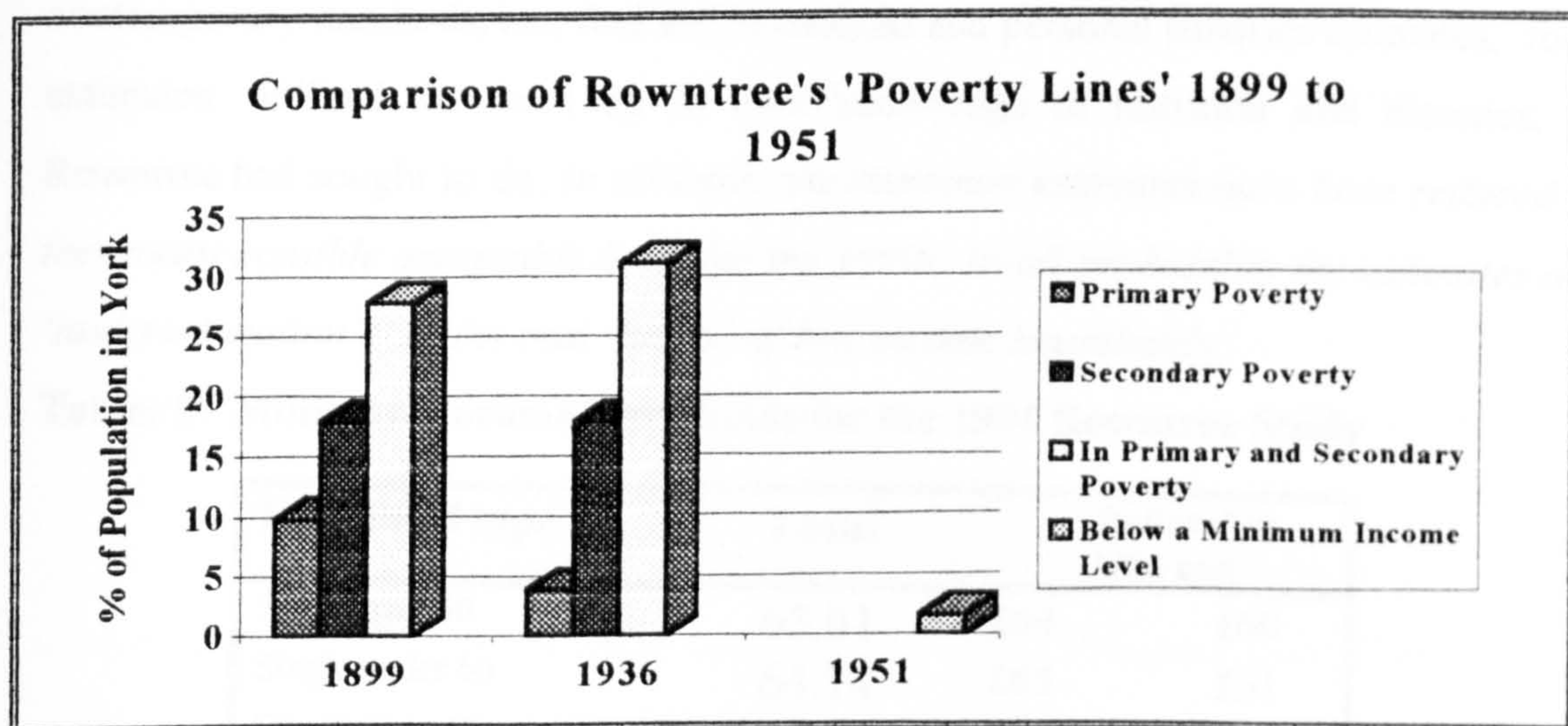
* below 'Human Needs of Labour' standard
 Rowntree noted that, 'The only figures that are absolutely comparable are those for primary poverty' (p 451, 1941).

Each study undertaken since 1899, recorded a decline in the numbers of people living in primary poverty in York. In 1899 Rowntree deduced that,

'...15.46% of the wage earning class in York and 9.91% of the whole population of the city, were in primary poverty' (1901, p.111).

In 1936, 31.1% of the working class in York were living in either primary or secondary poverty, which Rowntree referred to as a *minimum standard*. Of the 31.1% in poverty, 6.8% were living in primary poverty (Rowntree, 1941). The numbers in primary poverty in the working class between 1899 and 1936, decreased from 15.46% to 6.8%, by 1951, only 2.77% of the working class and 1.66% of the total population were living *below the minimum*.

Figure: 16



Rowntree was rather ambiguous when defining his 1936 secondary poverty line, the survey methods employed differed from those used in 1899, basing his study on a sample of families who were living in 'low income' households. Over sixteen thousand households were surveyed; Rowntree made assumptions on the wage rates of the sample based upon their occupations. He calculated that 31% of the households lived on incomes below his *minimum wage level*. He included a further 7%-10% to his 'poverty' measure (31%), to determine a *'guesstimate'* of the numbers of poor households who were defined, not by income, but *lifestyle*, yet whose incomes were above the minimum cash level (Rowntree 1941 p. 126, Veit-Wilson 1986). In the 1936 survey his *minimum* was not solely defined by income but encompassed other factors such as housing condition, health and leisure pursuits. It was not purely a physical needs income level, more a social poverty line, his revised *minimum* of 1936 could be

described as being subjectively relative, and not, objectively absolute, as in his 1899 *minimum*.

By 1951 the numbers living in poverty had been drastically reduced as a consequence of the introduction of the Welfare State. Rowntree and Laver had incorporated subtle changes to the methodology of the 1936 study as a result of direct welfare measures; categorising the incomes of the households into bands from A to H, they deduced that all of families in bands A and B were living below their minimum level.

Forty-five years have elapsed since construction of a poverty line based upon the scientifically derived methods of B.S. Rowntree has been undertaken. This study has reviewed Rowntree's methods and revised them as and when necessary; some methods have remained as they were, i.e., clothing, others have been modified updating them to contemporary standards, i.e., fuel and household and personal sundries estimates, food estimates utilised the most up to date knowledge of nutrition and dietetics, as Rowntree had sought to do. *In all cases the minimum estimates have been reduced to the lowest possible acceptable level for the 1990s. In all probability the estimates are 'underestimation's' of the real 'needs' of low income households.*

Table: 57 Minimum Income Thresholds for the 1994 Rowntree Study

Household type	Total	Deflated to 1992 cost	
Single over 60	63.61	£64	£60
Single under 60	64.74	£65	£61
Couple over 60	91.87	£92	£85
Couple under 60	97.83	£98	£91
Couple +1 Child	116.80	£117	£109
+ 2 Children	138.91	£139	£130
+3 Children	162.51	£162	£151
+ 4 Children	188.41	£188	£176
Lone parent + 1 Child	94.86	£95	£89
+ 2 Children	119.49	£119	£111
+ 3 Children	145.35	£145	£136
+ 4 Children	167.68	£168	£157

Table 57 gives the final assessment of the minimum income levels derived by the Rowntree methodology for 1994.

The estimates put forth here pertain to costs obtained in the Merseyside area and as such could be open to criticism on the grounds that they are not representative of other cities or areas within the United Kingdom. The sample was also drawn from the Merseyside area, therefore their opinions will be coloured by their own experiences and regional idiosyncrasies. Rowntree had instigated his 1899 survey partly because he was concerned that Booth's portrayal of the London 'poor' was being interpreted as a problem which was unique to life in the capital, whereas Rowntree had observed first hand the visual privations of such poverty in York. His research complemented Booth's work and provided much needed detail into the causes of poverty, whether it be in the capital or in the much smaller city of York. Liverpool has unfortunately been frequently highlighted as being one of the poorest areas in Great Britain caused by many factors, mainly factory closures, recession and industrial decline. Arguably, there are both material and psycho-social advantages in living in Merseyside in terms of competitive prices, access to shops and good transport systems and where being poor is *not* as stigmatising or unusual, as many households have experienced or live on low incomes. In addition the standard of expectations are lowered when a household has endured many years on a limited income; this resulted in information on clothing costs from the low income sample being much lower than would normally be expected. However, there may equally be advantages in living in a rural areas, free from the material pressures that beset many urban households, with opportunities to supplement a low income, i.e. home produce, keeping livestock. Disadvantages of rural areas include poor transport systems, creating a reliance on more costly retailing outlets. Being poor in rural areas may also lead to feelings of isolation.

Regional differences can take many forms e.g. electricity prices in Northern Ireland are approximately 40% higher than mainland Britain, yet, Income Support rates are the same. Each area is unique with its own regional culture. But basic needs remain the same as people's requirements for adequate food, warmth clothing and shelter are universal. Wage rates are determined by economic performance, government guidelines or restrictions, employer/employee negotiation processes and are set at generally similar levels throughout the country, with some firms occasionally including a weighting for London, due to the *recognised* higher cost of living in the capital. Income support rates and other benefit levels are *supposed* to cover each of the basic

requirements, yet the rates of benefit are the same for each household type regardless of location, regional advantage or disadvantage. It could be argued that by basing the costs on prices pertaining to Merseyside the study has *underestimated* the actual nation-wide minimum costs required by many households across the country to attain a subsistence standard of living. If the study is to take the next step - as Rowntree had done - of measuring the extent of poverty, then the results should be interpreted in relation to the caveats mentioned.

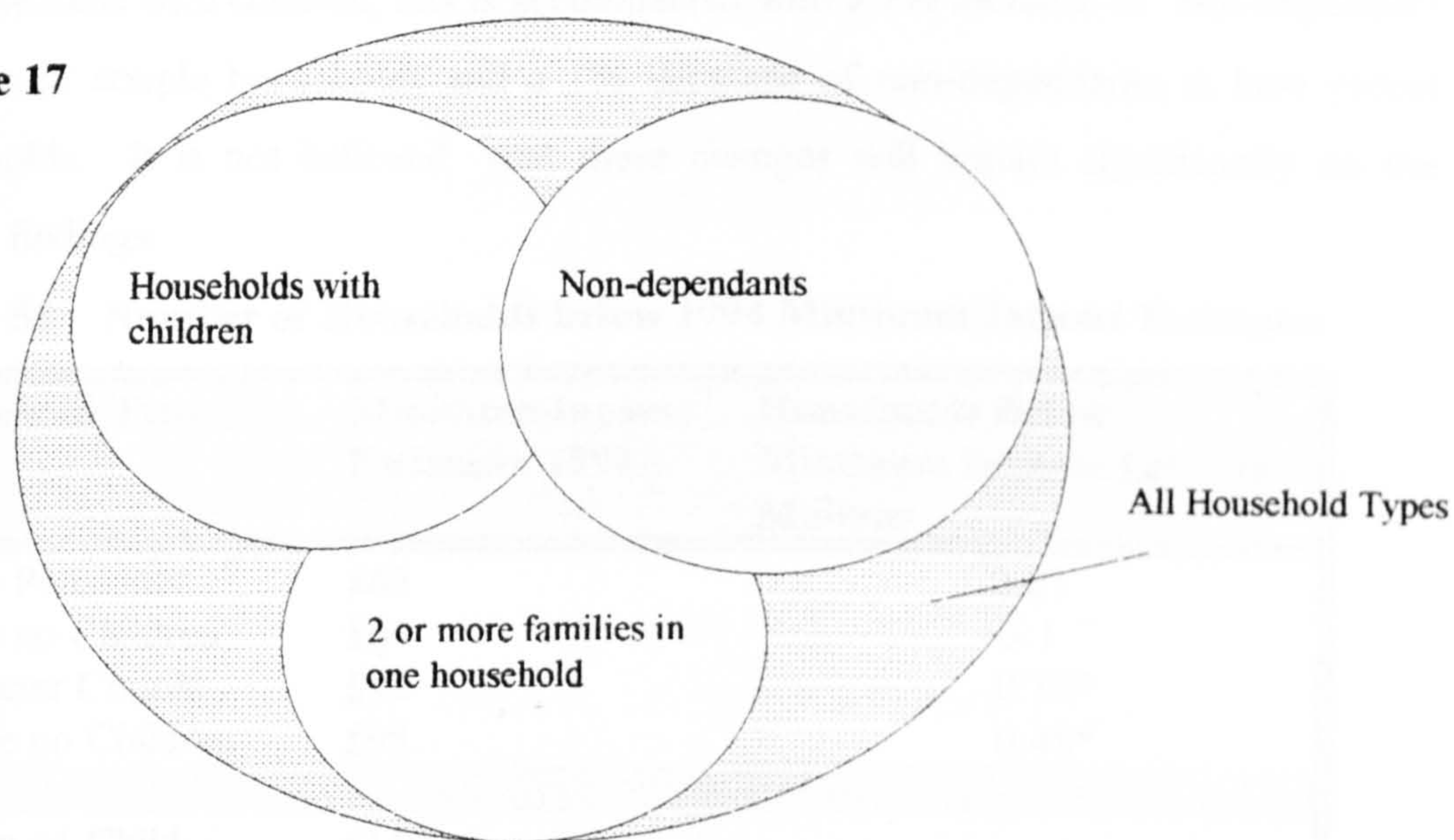
Rowntree had access to the wage information of his sample and he was able to roughly determine how many households fell below his minimum income levels. The income data needed to determine similar measurements for the Merseyside area are not available, therefore the study is unable to comment on the actual numbers of households on Merseyside who may be living on incomes below the Minimum. However, the comparisons with national Income Support levels would indicate that many households reliant on Income Support are living below the minimum subsistence level as defined in this study. This lack of regional income data should be addressed by government if a comparison of living standards can be accomplished, thus enabling more accurate regional assessments of poverty to be made.

The only data sets on low income households are those collected by the DSS, which are taken from FES survey data commissioned by the CSO (DSS 1992, 1994). This is a national sample and as such would include income data from *all* areas of the United Kingdom. By comparing the minimum income estimates derived on Merseyside with the income data from a national sample may in all probability *underestimate* the extent of poverty in the United Kingdom, and the reader is asked to bear in mind the caveats mentioned on the previous page when reviewing the numbers of people/households living below the subsistence minimum in the 1990's.

Prior to presentation of the results, further reductions were necessary to take into account some important statistical anomalies which occur due to overlap of household types in data supplied by various government sources. This study has consistently endeavoured to err on the side of underestimation, therefore in this final analysis to determine the number of households in poverty, the same inherent principle has been adhered to by removing the possibility of shared income, i.e., in two or more families

within one household, or households with non-dependent children. In Social Trends (CSO, 1996) the general household types are defined within broad categories based upon the latest census data. However, the census data reveals that 1% of all households comprise two or more families, which would possibly inflate the assessment of the numbers of households in poverty, as shared facilities can present financial savings. In addition 12% of households with dependent children also have non-dependent children in residence. These non-dependants may be contributing towards the upkeep of the household, thus benefiting the family purse, or *they* may be the beneficiaries, as they may be sharing the fuel and meal costs, again presenting a possible distortion of the assessment of households in poverty. This study therefore takes a penurious approach by deducting those from the overall numbers in poverty (see Venn diagram: Figure 17). However, in all probability the results produced by the inclusion of these unmitigating reductions, may be disproportionate to the effect that would have ensued had the numbers of overlapping households been left in the poverty

Figure 17



equation; the study perhaps overestimates any financial benefits that may accrue from such pooled resources to low income households. According to Social Trends (1996), 1.1 million households with dependant children have non-dependants sharing the home and household expenses. Social Trends also highlights the fact that 1% of all households have more than one family unit in residence. If it can be assumed that there is some mutual financial benefit that may marginally improve the household budgeting then it would be reasonable to take out such households from the numbers in poverty. The Department of Social Security use the Family Spending survey as the data source

for their Households below average incomes tables. The 1994 minimum estimates were forwarded to the DSS who then assessed the minimum income level to income data they held for similar household compositions (App. H). At the time of enquiry to the DSS (January 1995), 1994 FES data was not processed, however the analysts deflated the minimum estimates derived by this study for 1994 to 1992 prices, to facilitate a direct comparison with the data sets they held for 1992. Further communications to determine more up to date figures have met with a similar processing complications, with the most current figures unavailable which are not expected until late in 1996 (see App H). However, according the DSS analysts, the latest data held for 1992/3 display very little difference in household composition between household types, or relative changes in income from the 1991/2 data. Social Trends indicate slight changes in household composition over the period of 1992/4, with a decrease of single pensioners in the population profile of 1%, and a corresponding increase in the numbers of younger single households for 1994. There has also been a 2% decrease in the number of households with children, this is accompanied with a 1% increase of non-dependent children in couple households and a 1% decrease of non-dependants in lone parent households. It is not believed that these changes will impact significantly on the overall findings.

Table: 58 Number of Households below 1994 Minimum Income Estimates

Household Type	Minimum Income Estimates 1994	Households Below Minimum Income Level in Millions
Single Pensioner	£65	2.21
Single no Children	£64	3.1
Pensioner Couple	£92	0.16*
Couple no Children	£98	0.48*
Couple +1 Child	£117	
+ 2 Children	£139	0.88
+ 3 Children	£162	
+ 4 Children	£188	
Lone Parent +1 Child	£95	
+ 2 Children	£119	0.80
+ 3 Children	£145	
+ 4 Children	£168	
Total Number of Households below Minimum Income Level for 1994		= 7.4 Million Households

Table 58 represents the numbers of households living below the minimum income level set forth in this study, the households may include one or more benefit or family unit see Table 59.

Table: 59 Number of Individuals living in Household Below the Minimum Income Estimates

Household Type	Number below Minimum Income Level (DSS 1995)	Number of Individuals Below Minimum Income Level in Millions
Single Pensioner	2,210,000	2.21
Single no Children	3,090,000	3.09
Pensioner Couple	160,000	0.32*
Couple no Children	480,000	0.96*
Couple +1 Child	320,000	3.37
+ 2 Children	390,000	
+ 3 Children	170,000	
+ 4 Children	Nos too small to give reliable estimate	
Lone Parent +1 Child	430,000	2.09
+ 2 Children	250,000	
+ 3 Children	120,000	
+ 4 Children	Nos too small to give reliable estimate	
Total Number of People Below Minimum Income Level		= 12.4 Million
Percentage of Population Below Minimum Income Level		= 21%

* these numbers are underestimation's, see table 61.

Clearly the data shows that there are many people living in households whose incomes are below those defined for this study; the small changes in household composition from 1992 to 1994 will not radically affect the numbers. In order to discount those households who may be afforded some financial freedom due to more than one income source, or shared resources, the researcher requested information from the DSS on the numbers of households who consisted of only one benefit unit or family in the household. Table 60 overleaf, deducts from the poverty numbers (shown in Table 59), all those households/individuals who may share a household, possibly resulting in more than one income source, i.e., where more than one family reside in one household. It should be noted however, that these deductions eliminate households from the final figures who may be living on incomes below the 1994 level (see table 58), but as no firm information can be determined on the extent of the financial benefits accrued to such households, they have been omitted from the final analysis.

Table: 60**Estimates of the Numbers of Household and Individuals, Living Below the Minimum Income Estimates for 1994, in One Family Unit Households.**

Household Type	Number of <i>One Family</i> Units Below 1994 Minimum Income level	Numbers of people	Households in Millions
Single Pensioner	1750,000	1750,000	1.75
Single	860,000	860,000	.86
Couple Pensioner	290,000	580,000	.58
Couple no children	440,000	880,000	.88
Couple +1 Child	250,000	750,000	.76
Couple +2 Children	350,000	1400,000	
Couple +3 Children	160,000	800,000	
Couple +4 Children	Numbers too small to give reliable estimate		
Lone Parent +1 Child	310,000	620,000	.65
+ 2 Children	230,000	690,000	
+ 3 Children	110,000	440,000	
+ 4 Children	Numbers too small to give reliable estimate		
8.77 Million people, 15.49% population, 4.75 Million Households			

The numbers above represent the very lowest estimate of households and individuals living below a minimum standard for 1994. They do not incorporate all household types, only those that can be directly measured, so in all probability the numbers are an underestimation of the true extent of poverty.

Table 61: Percentage of Family Types below the Minimum Estimate for 1994

Single Pensioners	50%
Pensioner Couples	12%
Couple No Children	10%
Couple 1 Child	15%
Couple 2 Children	16%
Couple 3 Children	23%
Couple 4 Children	Numbers too small to give a reliable result
Single No Children	30%
Single 1 Child	59%
Single 2 Children	63%
Single 3 Children	84%
Single 4 Children	Numbers too small to give a reliable result

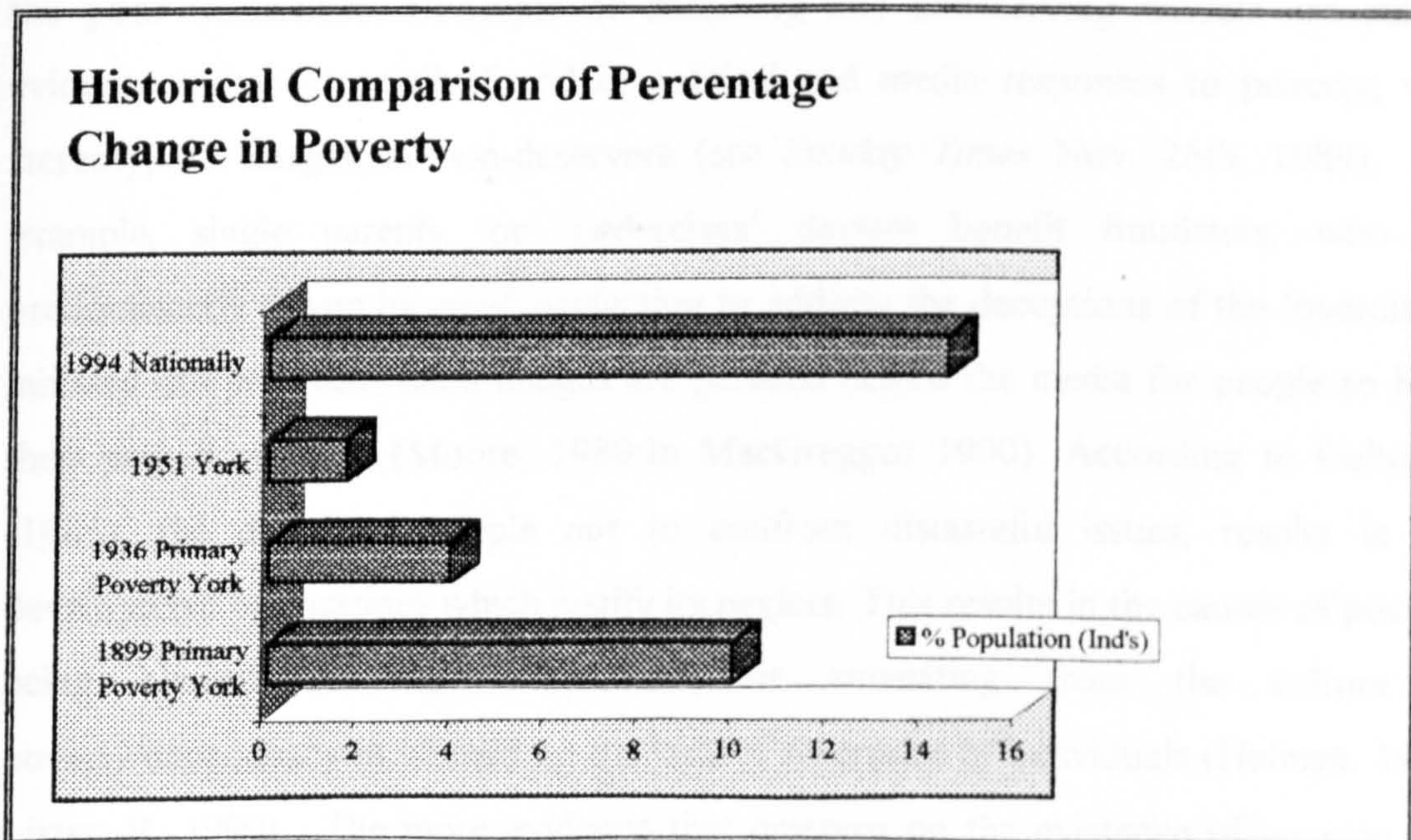
Source: DSS, all figures based upon 1991/1992 HBAI database, after housing costs. This final part of the conclusion will draw together the overall themes which emerged during the course of the investigation and focus on the implications of the findings and need for further research.

Chapter IX

Conclusion

Poverty cannot be discussed dispassionately, the word is a call to action; Rowntree's actions in 1899, 1936 and 1951 determined that poverty existed and it did so due to an inadequacy of income. This research has updated his methods and found that using conservative estimates, poverty has increased since Rowntree's last survey in 1951. The study had used a combination of his three methodologies to determine the 1990s estimates, however, the main theme throughout the whole study was to produce minimum estimates for the household budget and to use that device to determine whether poverty existed and if so to what extent. Rowntree had been anxious that historical comparisons were undertaken to illuminate the social changes, '*..it is most important here to be able to measure accurately the success that has attended the efforts made by the community since 1899, to improve the conditions of those living in abject poverty*' (Rowntree p.101,1941). The only similar comparison this study could make, was to measure the number of households living below the minimum defined in this study with the 1951 estimations of the percentage of the York population living below the 'minimum'. Figure 18 illustrates how poverty in York decreased over the period of the Rowntree studies, whereas national numbers have increased above and beyond all three York measures.

Figure: 18



This study has shown quite clearly that a replication of Rowntree's methods for the 1990s has not shown a *decline* in such poverty, but a dramatic increase, which overturns Rowntree's theories that as society progresses so do the fortunes of the poor. If we look back on the development of his 1899 to 1951 estimates, they had evolved in line with social customs and culture, whilst still adhering to the 'minimum' standard. Rowntree had disproved the exponents of the individualist school of thought by proving beyond doubt that it was insufficiency of income and not individual improvidence which was the cause of much of the poverty of the working classes. Thus the neutral scientific heuristic device, which Rowntree had used to determine the minimum amount of income a household would require to maintain a state of physical efficiency in 1899, has now been updated to reveal that almost 15.5% of the population are living in households with incomes below the 1994 Rowntree 'minimum'. The questions for the 1990s are, how has such a staggering increase in poverty occurred and what are the causes and consequences of such a rise?

Rowntree's rejection of the Individualist causation theories, based upon the results of his studies, opened peoples minds to new ways of thinking about and defining poverty. The predominant ideology of poverty causation, held that poverty was caused by individual failings. Individualism was one such convenient theoretical model on which to base the existence of poverty in 1899, thus reversing the blame of poverty back onto the poor themselves. Concepts of deserving and undeserving models are still in evidence today, especially found in political and media responses to poverty, with stereotypical images of non-deservers (see *Sunday Times* Nov. 26th, 1989), for example, single parents, or 'underclass' deviant benefit fraudsters, who are predominantly driven by *need*, neglecting to address the deceptions of the 'overclass', initiated out of greed. Such images are paraded before the media for people to hang their prejudices upon (Moore, 1989:In MacGreggor 1990). According to Galbraith (1985), the desire of people *not* to confront distasteful issues, results in the development of doctrines which justify its neglect. This results in the causes of poverty being blamed on the 'underclass', or emanating from the culture of poverty/dependency or blamed on the lack of enterprise of individuals (Holman, 1978, Lister, R, 1990). The more evidence that emerges on the existence of poverty, the more strongly it is denied. In 1989 Moore declared the 'end of the line' for poverty, by

explaining that economic advancement had eradicated absolute poverty, and dismissed the notion of relative poverty as an academic invention (Oppenheim 1990).

Historically, debates on poverty have centred on the victim blaming ethos initially encountered by Rowntree in 1899. In which policy makers strenuously believed that poverty existed because people mismanaged and wasted their incomes on non-necessities. They had steadfastly refused to acknowledge the existence of poverty on any terms, believing simply to determine the phenomenon as being caused solely by the fecklessness of the poor. The orthodox right wing theories of poverty have not been confronted or addressed since Rowntree's ground breaking research. Contemporary writers on the subject of poverty, such as Professor Peter Townsend have refused to be drawn into the orthodox right wing debate on poverty and have, on principal, used relative concepts of poverty to define its existence, preferring to use deprivation indicators or more recently in Mack and Lansley's study, consensual measures (Townsend, 1979, Mack and Lansley, 1984).

Townsend's major contribution to the poverty debate emerged in Prime Minister Margaret Thatcher's first term of office with a new Conservative government. Mack and Lansley's research was published five years later. Although these scholarly publications have enhanced and illuminated the academic debate on the many privations of poverty, using a variety of measurements, neither were policy specific, neither had confronted the right wing orthodox argument that poverty existed only when basic necessities could not be met. The political debate that poverty can *only* be measured in terms of the lack of basic necessities, meant that their work, unfortunately, made very little impact on policy, indeed it could be argued that conditions have deteriorated even further for poor households in terms of increasing inequalities (*Guardian* Jan. 25th 1995, Social Trends 1995).

The most recent political debates on poverty *have* been conducted around the relative concepts, as the Social Security Secretary, Mr Peter Lilley recently indicated, that poverty *does not exist in Britain*, because we have 'the infrastructure and social protection systems to prevent poverty and *maintain living standards*' (cited in Phillips *Guardian* April 21 1996, own emphasis). He also uses the argument that the 'poor'

have clean water supplies, some have central heating, a car, a video recorder, and three out of four are on the phone, thus using a relative definition to deny the existence of poverty. Media commentators deduce that such consumer durables are purchased by 'other' means (i.e., the black economy) without offering the evidence, thereby fuelling further prejudices (*Guardian* 19th April 1996). To deny the existence of poverty, by arguing that it is eradicated in Britain because many more households now have consumer durables (*Guardian* April 17, 1996), implies that poor households should therefore not possess such items, else they cannot be poor, and if they do then their wages or benefits must be meeting their minimum needs.

The popular misconception is that benefit rates and pay scales bear some relation to a lifestyle above the minimum. The following two examples of Income Support rates used for comparison with the minimum estimates derived from this study show serious shortfalls.

1993/4 Income Support rates £

Couple	71.70	
Child 1 (age under 11)	15.65	
Child 2 (age 11-15)	23.00	
Family premium	10.05	
Total Income Support	<u>£120.40</u>	Rowntree Estimate <u>£139.00</u>¹
Lone Parent age over 18	36.15	
Child 1 (age under 11)	15.65	
Child 2 (age 11-15)	23.00	
Lone Parent Premium	5.10	
Total Income Support	<u>£79.90</u>	Rowntree Estimate <u>£119</u>

Neither of the amounts shown above include housing costs (1). The two examples demonstrate conclusively that benefit rates bear no resemblance to the cost of an actual 'needs based minimum'. However, the aim of this study was not to test the adequacy of poor relief but to determine if poverty existed and if so why. The research has

¹This figure represents the costs of minimum needs, plus £6.34 Council Tax. A person on Income Support may only pay 20% of the Council tax, which would revise the Rowntree estimate to £133.92, with similar reductions For the Lone parent estimate.

determined that one of the reasons for poverty must be attributable to the low rates of benefit, which appear to be wholly inappropriate to meet the needs of households.

Low benefit and wage rates are factors in the widening gulf between rich and poor (Joseph Rowntree Foundation 1995, CSO 25, 1995), for those in work, the picture is equally as bleak as for those on benefit, with many employers now offering poverty wage rates of as little as £2 per hour since the abandonment of the Minimum Wage Council (Low Pay Unit 1995). Statistics for 1994 show that 3.75 million employees were employed at rates of under £3.40 per hour, at most receiving £136 per week (unless overtime is available) (NES 1994). **After necessary deductions, such as tax and National Insurance, this would barely leave enough income to cover for the minimum allowed in this study for households with more than one child. Therefore, it can be determined that poor pay must also be a cause of poverty in the 1990s.**

Never since Rowntree's studies have such frugal estimates been constructed as those employed for this study, not even the most vehement critic could accuse this study of including non-necessities. This research had accepted that arena of analysis set by the policy making process, that the poor are poor not because they have an inadequate income, but because they spend some portion of that income on items other than necessities. This study did not include the cost of alcohol, tobacco, or gambling, as historically society deems such expenditure to be wasteful. However, there will always be a long list of item(s) which individuals will cite as being unnecessary. But this problem can be turned to advantage if the current debate is resting upon access or ownership of goods and services. Therefore, if such individuals or policy makers are currently thinking of poverty in terms of relativities, they could then utilise this research to **determine which of the basic necessities poor households should now do without.**

This study invites such critics to make known exactly what items should or should not be included in a minimum income level for the 1990s.

It would surely be a brave person who could argue that a household should do without a washing machine, or a settee to sit on, or who would deny the simple home entertainment of a television or a video recorder. Perhaps it could be debated that households can survive without a weeks holiday, even Rowntree had included the cost of travel to visit relatives or the cost of a day out; reducing the estimates accordingly would provide a couple of pounds extra each week, the reality is that it would be spent on food or other necessities, but it would not eradicate poverty, nor would it significantly reduce the poverty numbers, but it would make people *feel* poorer.

Rather than assist the poor, the onus still seems to be to punish them. As Galbraith argues, it is not honourable when societies have progressed, to focus upon deserving or non-deserving explanations, when the rippling consequences of poverty have more far reaching effects,

‘An affluent society, that is both compassionate and rational, would, no doubt, secure to all who needed it the minimum income essential for decency and comfort....To secure each family a minimum income...would help to ensure that the misfortunes of parents, deserved or otherwise, were not visited on their children. It would help ensure that poverty was not self perpetuating’

(Galbraith J.K. 1985)

This research has shown that even when all household expenditure is brought down to the bare minimum, there are at *least four and three quarters of a million households* who are unable to obtain the basics, due to an inadequate income.

A minimum income can mean all things to all people, it is dependent upon the society in which the person lives, as well as the cultural expectations of that society. Although poverty is found in all groups, it is proportionately higher in certain groups, i.e., the elderly, single households, and households with children. The type of poverty found is often discussed in either relative or absolute terms. These academic debates do little to help those people who are living on the margins of society, constrained in every decision they make by a set of irreconcilable demands upon limited resources. *They* are not concerned whether their poverty is absolute or relative, the definition is not important. What *is* important, is how their poverty affects them and their families.

When the 'poor' can't afford to feed themselves or their families nourishing meals, or heat their homes to a comfortable temperature, this is relative (and is stressful); absolute, means they have no food and no warmth (which is tragic), but surely neither models are those with which politicians would feel comfortable? However, such absolute coping strategies have been found in this study, which occur due to a persistent insufficiency of income or when immediate or unexpected demands reduce the income to a level that necessitates going without food and warmth (sometimes on a regular basis). Perhaps sceptics would feel justified in allowing low income households just enough income with which to be able to heat their homes to a certain temperature, or to eat sufficient food, that will *fill them up* (the adequacy in terms of nutrients may be less important to them). Such thinking is short sighted and repressive. The consequences of poverty and in particular poor diet, eventually becomes a problem for the whole of society and becomes an encumbrance for future generations. As George Orwell professed, '*A man dies and is buried, and all his words and actions are forgotten, but the food he has eaten lives after him in the sound or rotten bones of his children*' (Orwell 1937, p.82). The importance of a diet which meets nutritional adequacy cannot be over emphasised, for the neglect of such will ensure that the already materially disadvantaged will continue to suffer disproportionately with poor health and higher mortality rates from heart disease and cancers, which may have been preventable with a decent diet (Barker *et.al*, 1993, Doyle, *et.al* 1990, DoH 1994). Thus, poverty culminates in human suffering and financial cost to society who end up by treating symptoms rather than addressing the causes of poverty (Davey-Smith *et.al*. Haylock 1993).

The implications of malnutrition or under nutrition need to be further researched in relation to low income groups. Improvement in health of lower socio-economic groups can only be achieved by a better understanding of the dynamics of poverty and family life. A longitudinal study which could assess income and expenditure patterns, on food, clothing and household sundries in addition to identifying coping mechanisms would help to provide greater insight into the needs of 'poor' households, by building up a source of valuable information which is currently *lost* in the 'average' statistics.

The value of the profession of Home Economics has been brought to the fore in this research, by highlighting the multidisciplinary approach needed in studies of this nature, thus encouraging the two way 'Co-operative education extension' from which researchers and clients learn from each other (Morris K, Muir A, and Mahoney, M, 1993). The study also acknowledges the value to be derived from Home Economics in the education system and vigorously believes that reinstatement of Home Economics, as a core subject in the National Curriculum, should be a priority objective, as an aid, not a palliative, to alleviating some of the privations of poverty (Stitt, S, Jepson, M. 1995).

This study has used scientific evidence to refute the argument that people have enough incomes with which to lead a minimum existence. Furthermore, qualitative data indicates, that suppression of psychological and social needs leaves in its wake a demoralised outlook where people often feel stigmatised, degraded and excluded from mainstream culture. As Rowntree stated in his studies, people cannot exist on a '*fodder alone*' basis. Whilst welfare and incomes maintenance policies do alleviate some of the exigencies of poverty, they do not address the issues honestly or openly, as they have never been based upon a calculated minimum need. It is not credible on the basis of this research to assume or pronounce that 'poor' households have sufficient incomes. It is possible that this area of negligence is an orchestrated attempt to suppress 'poor' relief, thereby creating a climate in which wages need not rise to anything more than the minimum, the same argument given in the introduction to this thesis.

When defending their record on poverty, governments tend to dismiss income proxy measures based upon income below certain levels of average income, as being flawed, because as incomes rise so do the numbers of households below the level. This study has ignored such relativities and initiated a 'bottom up' approach, by defining minimum needs, not based upon what other members of society are receiving in either incomes or benefits, but calculated on the minimum amount that households of varying composition actually *need* to maintain a minimal standard of living. The study used the governments own advice and information systems, the opinions of Home Economist and the opinions and experiences of the study sample to collate the minimum, and

chose the most cost effective means to price the commodities. Thus, such costings will create challenges to low income households who have neither access to such economies or who have exceptional needs not catered for in this study.

Rather than address the issue of inadequate income, the defence has been to refute the existence of poverty, based *not* upon scientifically derived data, but from survey data on ownership of consumer durables or absolute or relative definitions. This research has also countered this argument in a qualitative way, by giving voice to the sample who have repeatedly confirmed that all of these forms of poverty are routine experiences, which for the most part can be relieved by an income above the minimum.

Would critics of a more egalitarian society be content in the knowledge that households did not possess a freezer, even though economically beneficial. Perhaps low income households ownership of a video recorder is deemed too extravagant a purchase, (if it is assumed such purchases were made when on a low income), and should be restricted to more wealthier household. Such proponents would seek to marginalise the poor, denying them full citizenship rights, thus confining them to existing but not participating in society. Without the supportive network of family and friends many of the households in this study would have found their existence less tolerable and their hardship more intense. When such hardship occurs and needs of the poor are ignored, extra resources are often only administered on a charitable basis. Kozol says, that we should be wary that, *'when charity prevails, food becomes a gift, housing a favour and health care an occasional benefaction. But housing, food and health care are not gifts or benefactions. They are the first rights to be claimed by every citizen in civilised countries'* (Kozol 1988).

Historically, the failure of politicians to acknowledge the existence of poverty exposed their inherent beliefs, and exemplified their belief of the *immorality* of the poor. They then used their ignorance (or naivety) to exonerate their conscience, in the misguided belief that policies and welfare systems were working and were sufficient to meet the needs of the poor. Thus conceding that the 'poor' must be poor because of reasons *other than incomes*. Politically, the need to ensure a standard of decency for all, forms part of the recommendations of the Commission of the European Communities, who state that, all members of the community should define, *'the amount of resources*

considered sufficient to cover essential needs with regards to respect for human dignity' (92/441/EEC). Minimum 'needs' have never been assessed since B.S. Rowntree; this research aims to fill that gap in knowledge to inform the policy makers on how a minimum income level could be determined. In the law, ignorance is no defence, now that the information exists on which minimum incomes can be based, failure to determine minimum needs will continue to be a socially *destructive* policy unless and until these issues are addressed.

This research has provided the means by which minimum needs can be assessed. The minimum's put forth here are not prescriptive (as they may be underestimates of minimum need), but they provide a framework upon which scale rates and minimum wages can be assessed and updated using the Rowntree measurement.

This study has shown that poverty, determined by an inadequacy of income insufficient to meet a minimum acceptable standard for the 1990s, exists in Britain today. The results of this research show, when using conservative estimates, that *at least* eight million people suffer from such poverty, and possibly a further four million in shared households.

It is hoped that the results of this work will raise thinking on poverty, its causes and the consequences of living a reduced standard of living, not just for the immediate future but for those of future generations. It should not be forgotten that the 'poor' are not a separate, distant class apart, and as such they require the same respect and equality of citizenship that most of us take for granted.

'For poverty does survive, in part it is a physical matter; those afflicted have such limited and insufficient food, such poor clothing such crowded ...shelter, that life is painful. But just as it is far too tempting to say that, in matters of living standards, everything is relative, so it is wrong to rest everything on absolutes. People are poverty stricken when their income, even if adequate for survival, falls radically behind that of the community. Then they cannot have what the larger community regards as the minimum for decency; and they cannot wholly escape, therefore, the judgement of the larger community that they are indecent'.

John Kenneth Galbraith 1985 p. 245 (own emphasis).

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**PAGE
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This questionnaire will help in the information gathering for a study looking into household budgets by measuring incomes against the everyday needs of the household. The questions will be concerned with income, fuel, food, clothing and household expenditure. All information will be treated with the strictest confidence.

ABOUT YOUR HOUSEHOLD

Which of the following household types do you belong to? Please tick correct box

- Single,
- Single, divorced
- Single, widowed
- Couple,
- Couple, +dependent children

Please give details of the age and sex of the members of your household below, circle the correct answers

<i>Male/Female</i>		<i>Age Categories</i>				
<i>You</i>	<i>Male/Female</i>	<i>18-19</i>	<i>20-49</i>	<i>50-60</i>	<i>61+</i>	
<i>Partner</i>	<i>Male/Female</i>	<i>18-19</i>	<i>20-49</i>	<i>50-60</i>	<i>61+</i>	
<i>Child 1</i>	<i>Male/Female</i>	<i>0-3</i>	<i>4-6</i>	<i>7-11</i>	<i>12-15</i>	<i>16-17</i>
<i>Child 2</i>	<i>Male/Female</i>	<i>0-3</i>	<i>4-6</i>	<i>7-11</i>	<i>12-15</i>	<i>16-17</i>
<i>Child 3</i>	<i>Male/Female</i>	<i>0-3</i>	<i>4-6</i>	<i>7-11</i>	<i>12-15</i>	<i>16-17</i>
<i>Child 4</i>	<i>Male/Female</i>	<i>0-3</i>	<i>4-6</i>	<i>7-11</i>	<i>12-15</i>	<i>16-17</i>
<i>Child 5</i>	<i>Male/Female</i>	<i>0-3</i>	<i>4-6</i>	<i>7-11</i>	<i>12-15</i>	<i>16-17</i>
<i>Child 6</i>	<i>Male/Female</i>	<i>0-3</i>	<i>4-6</i>	<i>7-11</i>	<i>12-15</i>	<i>16-17</i>

How would you describe your household

- | | | | | |
|---------------------|--------------------|--------------------------|--------------------------|--------------------------|
| <i>British born</i> | <i>Black</i> | <input type="checkbox"/> | <i>Afro-caribbean</i> | <input type="checkbox"/> |
| .. | <i>White</i> | <input type="checkbox"/> | <i>Asian</i> | <input type="checkbox"/> |
| <i>British born</i> | <i>Black+white</i> | <input type="checkbox"/> | <i>Non-british white</i> | <input type="checkbox"/> |
| <i>non-british</i> | <i>Black</i> | <input type="checkbox"/> | <i>Chinese</i> | <input type="checkbox"/> |
| | | | <i>Other</i> | <input type="checkbox"/> |

ABOUT YOUR INCOME

Please tick appropriate box on income source

- Income support*
- Earned income*
- State pension*
- other*

Approximately how much total income do you receive weekly ?

£.....Does your total income include contributions from older children, lodgers etc ?

Yes No

If Yes please state amount contibuted

£..... Source

£..... Source

HOUSEHOLD BILLS

What method do you use to pay for your bills ?
Please circle correct method.

	<i>Gas</i>	<i>Electricity</i>	<i>Water Rates</i>	<i>Council Tax</i>
<i>Direct Debit</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Standing Order</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Weekly Book</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Deducted from Benefit</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Coin/Card Meter</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Quarterly</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Other</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

It is important that when answering the next question that you keep any arrears payments separate from current regular payments.

How much do you estimate you have to pay out weekly for the following bills, taking into account the variations throughout the year.

	<i>Gas</i>	<i>Electricity</i>	<i>Water Rates</i>	<i>Council Tax</i>	<i>Social Fund</i>	<i>Telephone</i>
<i>Weekly Current Costs</i>	£....	£....	£....	£....	£....	£...
<i>Arrears</i>	£....	£....	£....	£....	£....	£...

Which of the following best describes your heating arrangements ?

- My main source of heating heats one room only*
- My main source of heating heats one floor only*
- My heating system heats the whole house*
- Individual heaters in each room*

What is your main source of heating ?

- Gas fire*
- Electric fire*
- Coal Fire*
- Mobile heater*
- Central heating + one of the above*
- Central heating only*
- Other*

If you have central heating do you always use it during cold wearther?

Yes No

If No, then which, if any of the following reasons best explains why you do not use your central heating

- | | | | |
|-------------------------------------|--------------------------|---------------------------|--|
| <i>Prefer other heating sources</i> | <input type="checkbox"/> | <i>Fear of high bills</i> | <input type="checkbox"/> |
| <i>The heat is uncomfortable</i> | <input type="checkbox"/> | <i>It needs repairing</i> | <input type="checkbox"/> |
| <i>cannot afford to run it</i> | <input type="checkbox"/> | <i>other.....</i> | <input type="checkbox"/> <i>Please specify</i> |

Which fuel do you use for the following ?

- | | <i>Gas</i> | <i>Electric</i> | <i>Coal</i> | <i>Liquid Gas</i> |
|------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <i>Cooking</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <i>Hot water</i> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

ABOUT YOUR ACCOMMODATION

Are you renting or buying your home?

- | | | | | |
|----------------|------------|--------------------------|-----------|--------------------------|
| Renting | <i>Yes</i> | <input type="checkbox"/> | <i>No</i> | <input type="checkbox"/> |
| Buying | <i>Yes</i> | <input type="checkbox"/> | <i>No</i> | <input type="checkbox"/> |

Which of the following categories best describes your tenancy ?

- Mortgaged*
- Local Authority rental*
- Housing Association*
- Landlord owned*

What type of accommodation do you live in ?

- | | | | |
|----------------------------|--------------------------|--------------------------------------|--------------------------|
| <i>Terraced Pre 1940</i> | <input type="checkbox"/> | <i>Terraced Post 1940</i> | <input type="checkbox"/> |
| <i>Detached</i> | <input type="checkbox"/> | <i>Semi-detached</i> | <input type="checkbox"/> |
| <i>Purpose built flats</i> | <input type="checkbox"/> | <i>Converted flats</i> | <input type="checkbox"/> |
| <i>Multi-storey flats</i> | <input type="checkbox"/> | <i>Bungalow</i> | <input type="checkbox"/> |
| <i>Other</i> | <input type="checkbox"/> | <i>If other please specify</i> | |

Which of the following insulation measures are present in your home ?

- | | | | |
|----------------------------|--------------------------|-------------------------------|--------------------------|
| <i>Loft insulation</i> | <input type="checkbox"/> | <i>Tank cylinder jacket</i> | <input type="checkbox"/> |
| <i>Draught proofing</i> | <input type="checkbox"/> | <i>Cavity wall insulation</i> | <input type="checkbox"/> |
| <i>Part double glazing</i> | <input type="checkbox"/> | <i>Full double glazing</i> | <input type="checkbox"/> |

Do you own or rent any of the following appliances ?

- | | | | |
|------------------------|--------------------------|-----------------------|--------------------------|
| <i>Washing machine</i> | <input type="checkbox"/> | <i>Refrigerator</i> | <input type="checkbox"/> |
| <i>Freezer</i> | <input type="checkbox"/> | <i>Television</i> | <input type="checkbox"/> |
| <i>Telephone</i> | <input type="checkbox"/> | <i>Video recorder</i> | <input type="checkbox"/> |
| <i>Microwave</i> | <input type="checkbox"/> | <i>Cooker</i> | <input type="checkbox"/> |

If any household items that you cannot do without need replacing or repairing how would you accomplish this ?

Please tick the method you have used

- I put money away weekly for such emergencies*
- I am unable to budget for the items*
- I pay for the costs as they arise*
- I can borrow from friends or family*
- I use a mail order catalogue*
- Pay off weekly in a shop*
- I cut down on other areas of the household budget*

If you have to cut down on other areas of your household budget in order to replace or repair items how is this generally done?

.....

FOOD EXPENDITURE

How much do you estimate you spend on food weekly ?
 (Excluding cleaning materials, tobacco or alcohol) £.....

Do you get any other help with food expenditure i.e., help from relatives.
 Please give details below.

.....

How often do you shop for food items ?
 Please tick box

- | | | | |
|---------------------------|--------------------------|---------------------------|--------------------------|
| <i>Weekly</i> | <input type="checkbox"/> | <i>2 - 3 times weekly</i> | <input type="checkbox"/> |
| <i>4 - 5 times weekly</i> | <input type="checkbox"/> | <i>Fortnightly</i> | <input type="checkbox"/> |

Where do you mainly shop for your food items ?

	KwikSave	Co-op	Sainsburys	Asda	Tesco	Aldi	Netto	Pioneer	Iceland	Local shops
<i>Basic foodstuffs</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Fruit and vegetables</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other , Please specify.....

If you smoke approximately how much do you spend on cigarettes weekly ?

£.....

If you drink alcohol how much would you estimate you spend on this weekly ?

£.....

Do you own a car Yes No

How do you travel to the shops ? Please tick

Walk Bus Taxi Car Train

CLOTHING

'What in your opinion is the very lowest sum upon which a man (Woman / child) can clothe himself (themselves). The clothing should be adequate to keep him (them) in health (warm) and should not be so shabby as to injure his (their) chances of obtaining respectable employment'.

Rowntree 1899

From the clothing lists provided please indicate the minimum number of items you believe you (and your family) will require, next give an economical cost based upon your own experience, then assess how long each item will last.

If an essential item is not on the list then please include it .

- Please fill in one clothing list per household member.

Finally questionnaires can help to collect facts and figures but interviews can illustrate the everyday reality of living on a limited income. It would help this research enormously if you would agree to be interviewed. All information given is assured of complete anonymity and any person agreeing to take part will be assured of complete confidentiality. If you would like to take part then please provide a contact address and/or a telephone number and I will arrange to contact you.

Name.....
Address.....

Tel No.....

Thank you for taking the time to complete this questionnaire, if you require any further details then please contact:

**Diane Grant
Researcher**

**Liverpool John Moores University
I M Marsh Campus
Barkhill Road
Liverpool
L17 6BD. or phone 231-5310**

If you would like to add any other comments on budgeting on low income then please write on this sheet, or on the back of the questionnaire. You may wish to comment on any of the items listed below, or other areas of expenditure.

Holidays

Travel

Insurance

TV Licences

Water rates

Fuel bills

Day trips

School Clothes

Foods

Household repairs

Clothing

Decorating

Special diets

I hope you find these comments useful. If I can help further please contact me.

Diane,

you have done very well to produce the family diet capable of meeting the requirements from locally available foods (I can't say anything regarding the individual distribution of the dietary - i.e. what proportions would go to individual family members)

Yes, the energy content is below the EAR level (this fig, sum to the old RDA is sufficient for 97% of the distribution, so do represent minimum substance levels.

The foods are capable of meeting current guidelines on nutrient set out in the DRVs. How culturally acceptable a diet as this would be - over a long period is difficult to judge? From a dietary point (and experience of attempting people to change eating habits) it would be monotonous as it lacks so-called "luxury" items e.g. biscuits / no sweets / choc / fizzy drinks.

I would change: Brown to white rice - the decrease in "1" won't affect the global figure to any great extent.

There is a lot of fruit & vegetables per person per day. (=

I calculated the amount per family per week as -

home parent + 2 children: 2100g Apples

1950 oranges

1050 Bananas

300 Sakuma

5300g (5.3kg \approx 11.6lb / week) / 3lb / fruit / wk

Minimum 12lb of fruit / week is reflected in UK C (250g \approx 1/2 RNI)
401

Healthy alternatives can cost less if you are prepared to travel. The foods you have used (with the exception of brown rice) would be available in local stores.

If you live in an ^{area with} limited number of shops the healthier options are always more expensive.

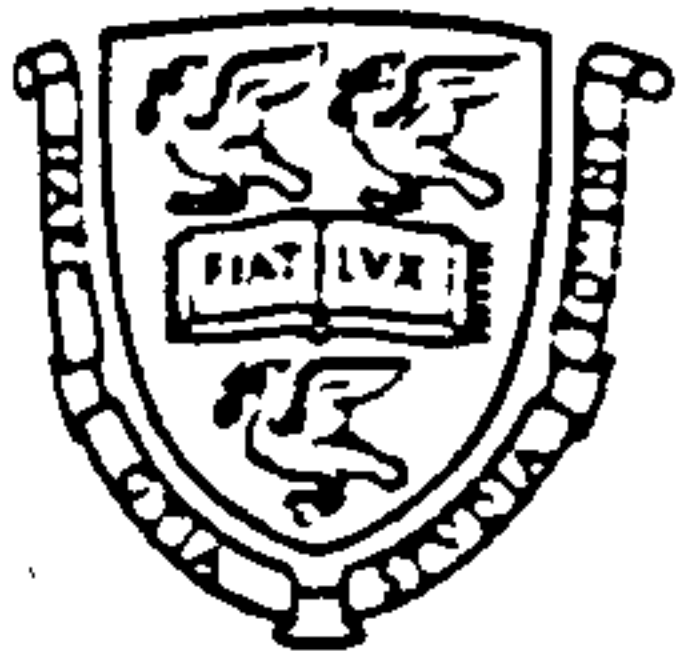
RNI - For energy use EAR. The energy profile is in line with the guideline published.

The difficult task is to compare individual needs with the "Family figures".

PAZ - 1.4 is a useful fig to use.

For children 10-17 DRV's suggest
Boys 1.56
Girls 1.48

If you read the energy deficit would be more greater than you have found already.



DEPARTMENT OF PUBLIC HEALTH
PO BOX 147 LIVERPOOL L69 3BX

Correspondent: Lynne Kennedy-Haynes
Lecturer in Public Health Nutrition
Telephone: 051 794 5579
FAX: 051 794 5588

HEAD OF DEPARTMENT: PROFESSOR POD PHAROAH

13th oct. 1994.

Dear Diane,

Following our conversation today I looked at your 'Dietaries'. Firstly it looks like you've spent a lot of time & effort 'piecing' together the diets according to all criterias: cost, taste, acceptability, portion size & dietary reference values.

On the whole, I consider the menu's/foods selected to be both practical and realistic. It is also worth highlighting that this type of diet would not involve any considerable or additional time, effort or skills required, throughout the usual stages: planning, shopping, storage, preparation, & cooking.

In relation to the purpose of the research activity I would agree that the foods are what one would expect the families, in question, to eat given such resources and therefore choice. In this context then, I think it would be unrealistic for critics to comment, say for e.g :

"Yes, but...low income people dont eat wholemeal bread or rice , broccoli or mackerel or haddock...therefore these have been purposefully included here to 'bump' up the cost..."

Whilst I dont think its out of the ordinary in terms of the type of foods selcted I felt that the quantity of food or the number of meals/day allowed is perhaps slightly unrealistic. I think it is commonly accepted that people snack, regardless of whether it is economically or nutritiously sound to do so. (I might be niaive & you've already taken this into account). I think that adding a few snacks, such as tea & toast at bed or a packet of crisps in the day, particularly to the childrens diets would not only be realistic but could also raise the energy and nutritional intake towards the RNI.

As we discussed, dietary intakes can vary greatly day to day and also week to week therefore slight deviation from the RNI is not a major problem. However, from both personal & research experiences food distribution within families, particularly when resources are strained, is rarely based on physiological (nutritional)needs. Food is divided according to social or cultural factors, such as status, and gender. Women often subordinate their own needs to sustain those of their partner & children. When food is restricted, as is the case here, there might still be the danger that children and in particular adolescent girls, might have to expect less of the share of available food.

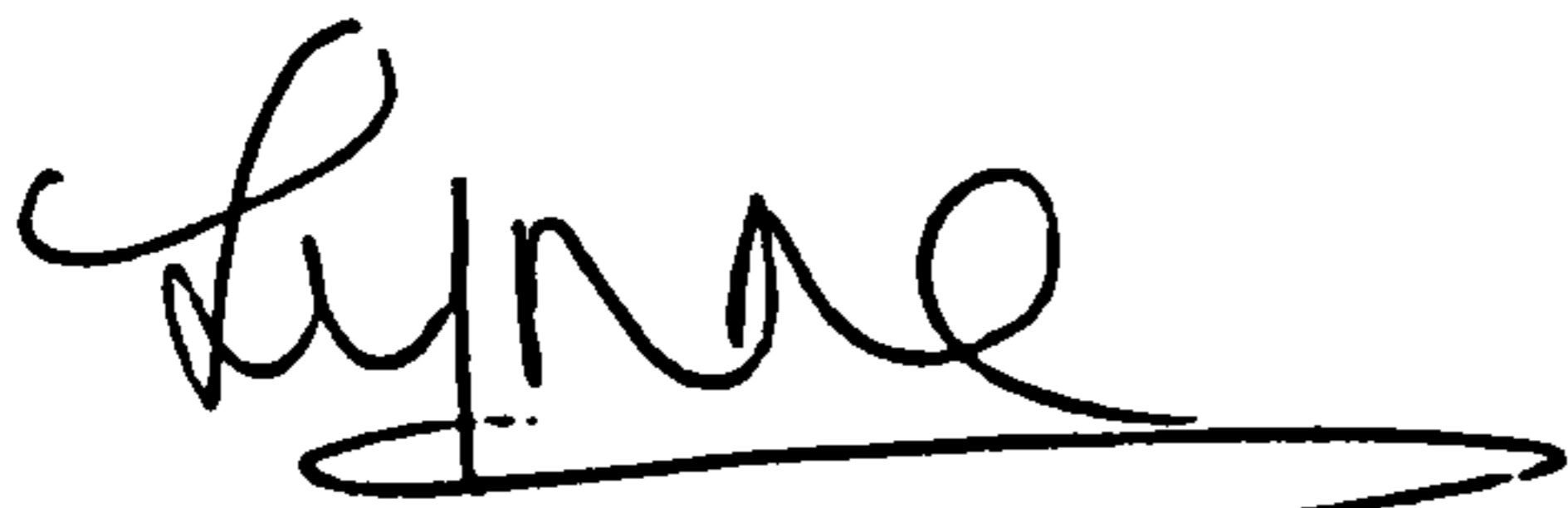
Thus, where you have nutrients situated around the border line area (illustrated on sheet 4's) some (children) might be potentially at risk. Take for example teenage girls RNI for Iron or Calcium. Both nutrients are dependant on factors related to the individual : existing nutrient pool and absorption rates. Whilst RNI take this into consideration, given that you are working with high risk groups with limited resources and restricted access to food it might be worth also looking at the LRNI for certain nutrients (note not available for all nutrients)... what do you think ? have you done this?

There appears to be quite a good supply of fruit & vegetables in the diets. Whilst this has obvious cost implications it might also have a negative effect on the total energy intake for children. Whilst desirable in terms of healthy eating & potential protective role of fruit & veg (cancers/chd), increased consumption of these relatively low energy foods might be at the expense of more energy dense foods or snacks. Children have quite high nutrient requirements and will, in general, also have fairly high energy requirements. Thus, this might be worth consideration. An additional allowance for snacks/supper might help overcome this but would raise the cost.

A further point around childrens diets is the recommendation that children under 5 should not be given semi or skimmed milk but should still have whole/full fat type. This might have implications ... slight shift in fat/energy intakes etc. but is perhaps also worth noting.

I hope that these comments have been relevant & useful to you, please if I have missed the point by miles please let me know and I'll be more than happy to help.

I look forward to SCOFF in a few weeks, will you let me know when you're booking your apex tickets & accomodation etc, see you then,

A handwritten signature in cursive script, appearing to read 'Lynne', with a long horizontal flourish extending to the right.

Lynne Kennedy-Haynes.

	Male 19+	Female 19+	Couple
Energy Kcals	2550	1940	4490
Protein Grams	96	73	169
Fat Grams	99	76	175
Cho Grams	340	259	599
NSP Grams	18	18	36
Vit C mg	40	40	80
Calcium mg	700	700	1400
Iron mg	8.7	14.8	23.5
Thiamin mg	1	0.8	1.8
Sodium mg	1600	1600	3200
Vit A ug	700	600	1300

Est Daily Req Pensioners 60+

	MALE	Female	Couple
Energy Kcals	2330	1900	4230
Protein Grams	87	71	158
Fat Grams	90	74	164
Cho Grams	310	253	563
NSP Grams	18	18	36
Vit C mg	40	40	80
Calcium mg	700	700	1400
Iron mg	8.7	8.7	174
Thiamin mg	0.9	0.8	1.7
Sodium mg	1600	1600	3200
Vit A ug	700	600	1300

Lone Parent +1 child Female 4-6 yrs

	Female	Child	Total
Energy Kcals	1940	1545	3485
Protein Grams	73	58	131
Fat Grams	76	60	136
Cho Grams	259	205	464
NSP Grams	18	11	29
Vit C mg	40	30	70
Calcium mg	700	450	1150
Iron mg	14.8	6.1	20.9
Thiamin mg	0.8	0.4	1.2
Sodium mg	1600	700	2300
Vit A ug	600	500	1100

Lone Parent (Fem) and two children Female 4-6yr +Male 7-11yr

7-11

	Female	Child F 4-6	Male 7-11	Total
Energy Kcals	1940	1545	1970	5455
Protein Grams	73	58	74	205
Fat Grams	76	60	72	208
Cho Grams	259	205	262	726
NSP Grams	18	11	13	42
Vit C mg	40	30	30	100
Calcium mg	700	450	550	1700
Iron mg	14.8	6.1	8.7	29.6
Thiamin mg	0.8	0.8	0.8	2.4
Sodium mg	1600	700	1200	3500
Vit A ug	600	500	500	1600

LoneParent + 3 children, Fem 4-6yr, Male 7-10yr, Male 11-14yr,

	Mother +4-6,7-10	Male 11-14	Total
Energy Kcal	5455	2220	7675
Protein Grams	205	83	288
Fat Grams	208	81	289
Cho Grams	726	296	1022
NSP Grams	42	15	57
Vit C mg	100	35	135
Calcium mg	1700	1000	2700
Iron mg	29.6	11.3	40.9
Thiamin mg	2.4	0.9	3.3
Sodium mg	3500	1600	5100
Vit A ug	1600	600	2200

Lone parent+four children, Male 11-14yr, Fem, 15-18yr, 4-6 +7-10

Energy Kcal	5455	2220	2110	9785
Protein Grams	205	83	81	369
Fat Grams	208	81	84	373
Cho Grams	726	296	288	1310
NSP Grams	42	15	18	75
Vit C mg	100	35	40	175
Calcium mg	1700	1000	800	3500
Iron mg	29.6	11.3	14.8	55.7
Thiamin mg	2.4	0.9	0.8	4.1
Sodium mg	3500	1600	1600	6700
Vit A ug	1600	600	600	2800

Couple and one child

	Couple	Child F,4-6	Total
Energy Kcal	4490	1545	6035
Protein Grams	169	58	227
Fat Grams	175	60	235
Cho Grams	599	205	804
NSP Grams	36	11	47
Vit C mg	80	30	110
Calcium mg	1400	450	1850
Iron mg	23.5	6.1	29.6
Thiamin mg	1.8	0.4	2.2
Sodium mg	3200	700	3900
Vit A ug	1300	500	1800

Couple and two children

	Couple	Child F,4-6	M,7-10	Total
Energy Kcal	4490	1545	2220	8255
Protein Grams	169	58	83	310
Fat Grams	175	60	81	316
Cho Grams	599	205	296	1100
NSP Grams	36	11	15	62
Vit C mg	80	30	35	145
Calcium mg	1400	450	1000	2850
Iron mg	23.5	6.1	11.3	40.9
Thiamin mg	1.8	0.4	0.9	3.1
Sodium mg	3200	700	1600	5500
Vit A ug	1300	500	600	2400

Couple and three children

	Couple	Child F,4-6	Male 11-14	F 15-18	Total
Energy Kcal	4490	1545	2220	2110	10365
Protein Grams	169	58	83	81	391
Fat Grams	175	60	81	84	400
Cho Grams	599	205	296	288	1388
NSP Grams	36	11	15	18	80
Vit C mg	80	30	35	40	185
Calcium mg	1400	450	1000	800	3650
Iron mg	23.5	6.1	11.3	14.8	55.7
Thiamin mg	1.8	0.4	0.9	0.8	3.9
Sodium mg	3200	700	1600	1600	7100
Vit A ug	1300	500	600	600	3000

Couple and four children

	F,4-6	Male 11-14 F 15-18, M 7-11. Male 7-11	Total
Energy Kcal	10365	1970	12335
Protein Grams	391	74	465
Fat Grams	400	72	472
Cho Grams	1388	262	1650
NSP Grams	80	13	93
Vit C mg	185	30	215
Calcium mg	3650	550	4200
Iron mg	55.7	8.7	64.4
Thiamin mg	3.9	0.8	4.7
Sodium mg	7100	1200	8300
Vit A ug	3000	500	3500

LP2CALT	"MICRODIET"	23-11-1994
4-47	ALL-BRAN	150.0g
4-48	CORNFLAKES	200.0g
4-50	MUESLI	100.0g
5-76	PORRIDGE, MADE WITH WATER	750.0g
5-856	APPLES, EATING, AVERAGE, RAW	100.0g
5-867	BANANAS	800.0g
5-931	ORANGES	2250.0g
5-965	SATSUMAS	150.0g
4-163	YOGURT FRUIT	450.0g
4-30	BREAD WHOLEMEAL	2000.0g
4-35	BREAD WHITE TOASTED	1800.0g
4-40	ROLLS BROWN CRUSTY	300.0g
5-708	GREEN BEANS/ BOILED IN UNSALTED	400.0g
4-666	TOMATOES RAW	500.0g
5-779	LETTUCE, ICEBERG, RAW	90.0g
4-597	CUCUMBER RAW	110.0g
4-611	MUSTARD AND CRESS RAW	40.0g
4-623	PEAS FROZEN BOILED	150.0g
4-616	ONIONS SPRING RAW	50.0g
4-588	CARROTS OLD BOILED	250.0g
4-586	CABBAGE WINTER BOILED	300.0g
5-620	MACKEREL, SMOKED	175.0g
4-569	BEANS HARICOT BAKED /TOMATO SA SSM MILK SEMI-SKIMMED	400.0g 2500.0g
4-192	MARGARINE POLYUNSATURATED	350.0g
4-394	HAM CANNED	150.0g
4-868	COCOA POWDER	70.0g
5-986	PEANUT BUTTER, SMOOTH	70.0g
5-632	TUNA, CANNED IN BRINE, DRAINED	200.0g
4-668	TOMATOES CANNED	80.0g
4-668	TOMATOES CANNED	120.0g
5-580	HADDOCK, IN CRUMBS, FRIED	200.0g
4-62	BISCUITS DIGESTIVE PLAIN	250.0g
5-1006	JAM, REDUCED SUGAR	75.0g
5-824	SWEETCORN, KERNELS, CANNED	125.0g
4-546	FISH FINGERS FRIED	200.0g
4-943	LENTIL SOUP	600.0g
5-782	MIXED VEGETABLES, FROZEN,	200.0g
5-19	BROWN RICE, BOILED	500.0g
4-248	BEEF MINCE STEWED	200.0g
5-168	MACARONI CHEESE	500.0g
4-641	POTATOES OLD MASHED	1000.0g
4-642	POTATOES OLD BAKED	2000.0g
4-181	WELSH RAREBIT	400.0g
4-548	FISH PIE	700.0g
5-682	CHIPS, FRIED IN CORN OIL	800.0g
12808	EGGS, CHICKEN, FRIED, WITH FAT	150.0g
5-553	HOT POT	600.0g
4-152	CHEDDAR TYPE CHEESE	100.0g
4-434	SHEPHERD'S PIE	500.0g
4-169	EGG BOILED	150.0g
5-19	BROWN RICE, BOILED	500.0g
5-166	CAULIFLOWER CHEESE	600.0g
5-23	WHITE RICE, EASY COOK, BO	400.0g
5-894	FRUIT SALAD, HOMEMADE	400.0g

C1C	"MICRODIET"	24-10-1994
	May-65 ALL-BRAN	150.0g
	Apr-35 BREAD WHITE TOASTED	1900.0g
	5-295 EGGS, CHICKEN, POACHED	200.0g
	5-620 MACKEREL, SMOKED	150.0g
	5-708 GREEN BEANS/FRENCH BEANS, FROZEN, BOILED IN U	500.0g
	19-May BROWN RICE, BOILED	500.0g
	SSM MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	3000.0g
	4-125 MILK COWS FRESH WHOLE WINTER	3500.0g
	5-931 ORANGES	650.0g
	5-856 APPLES, EATING, AVERAGE, RAW	320.0g
	4-192 MARGARINE POLYUNSATURATED	125.0g
	5-1011 SUGAR, WHITE	75.0g
	4-666 TOMATOES RAW	300.0g
	Apr-48 CORNFLAKES	90.0g
	5-779 LETTUCE, ICEBERG, RAW	75.0g
	5-831 TOMATOES, GRILLED	200.0g
	5-360 HAM, CANNED	300.0g
	4-597 CUCUMBER RAW	150.0g
	4-611 MUSTARD AND CRESS RAW	40.0g
	4-169 EGG BOILED	150.0g
	5-168 MACARONI CHEESE	500.0g
	4-642 POTATOES OLD BAKED	650.0g
	5-736 PROCESSED PEAS, CANNED, RE-HEATED, DRAINED	500.0g
	May-53 WHITE BREAD, FRENCH STICK	150.0g
	Apr-62 BISCUITS DIGESTIVE PLAIN	200.0g
	5-931 ORANGES	350.0g
	5-856 APPLES, EATING, AVERAGE, RAW	300.0g
	4-192 MARGARINE POLYUNSATURATED	100.0g
	5-1011 SUGAR, WHITE	75.0g
	30-Apr BREAD WHOLEMEAL	500.0g
	May-76 PORRIDGE, MADE WITH WATER	800.0g
	4-943 LENTIL SOUP	610.0g
	30-Apr BREAD WHOLEMEAL	250.0g
	5-653 FISH FINGERS, GRILLED	400.0g
	5-670 OLD POTATOES, MASHED WITH MARGARINE	550.0g
	5-782 MIXED VEGETABLES, FROZEN, BOILED IN SALTED WA	250.0g
	5-856 APPLES, EATING, AVERAGE, RAW	300.0g
	4-192 MARGARINE POLYUNSATURATED	100.0g
	5-1011 SUGAR, WHITE	75.0g
	30-Apr BREAD WHOLEMEAL	500.0g
	Apr-48 CORNFLAKES	90.0g
	4-868 COCOA POWDER	30.0g
	5-166 CAULIFLOWER CHEESE	750.0g
	5-736 PROCESSED PEAS, CANNED, RE-HEATED, DRAINED	150.0g
	4-642 POTATOES OLD BAKED	700.0g
	5-986 PEANUT BUTTER, SMOOTH	50.0g
	4-181 WELSH RAREBIT	400.0g
	5-856 APPLES, EATING, AVERAGE, RAW	200.0g
	4-192 MARGARINE POLYUNSATURATED	100.0g
	5-1011 SUGAR, WHITE	75.0g

		30-Apr BREAD WHOLEMEAL	500.0g
	5-631	TUNA, CANNED IN OIL, DRAINED	200.0g
	5-818	SPRING ONIONS, BULBS AND TOPS, RAW	50.0g
	5-655	FISH PIE	650.0g
	5-755	CARROTS, OLD, BOILED IN UNSALTED WATER	150.0g
		20-Apr RICE POLISHED BOILED	250.0g
	5-147	SCONES, WHOLEMEAL	400.0g
	4-163	YOGURT FRUIT	450.0g
	5-931	ORANGES	300.0g
	5-856	APPLES, EATING, AVERAGE, RAW	250.0g
	4-192	MARGARINE POLYUNSATURATED	100.0g
	5-1011	SUGAR, WHITE	75.0g
		30-Apr BREAD WHOLEMEAL	500.0g
	5-294	EGGS, CHICKEN, FRIED IN VEGETABLE OIL	200.0g
		30-Apr BREAD WHOLEMEAL	500.0g
	5-553	HOT POT	500.0g
	5-1006	JAM, REDUCED SUGAR	125.0g
	5-965	SATSUMAS	200.0g
	4-668	TOMATOES CANNED	200.0g
	5-824	SWEETCORN, KERNELS, CANNED, RE-HEATED, DRAIN	150.0g
	4-248	BEEF MINCE STEWED	200.0g
	4-592	CAULIFLOWER BOILED	250.0g
	5-931	ORANGES	450.0g
	5-856	APPLES, EATING, AVERAGE, RAW	300.0g
	4-192	MARGARINE POLYUNSATURATED	100.0g
	5-1011	SUGAR, WHITE	75.0g
		May-73 MUESLI, SWISS STYLE	150.0g
	5-228	CHEDDAR, AVERAGE	100.0g
	4-577	BROCCOLI TOPS BOILED	400.0g
	5-580	HADDOCK, IN CRUMBS, FRIED IN BLENDED OIL	200.0g
	5-675	CHIPS, HOMEMADE, FRIED IN CORN OIL	600.0g
	5-562	SHEPHERD'S PIE	600.0g
	5-1178	GRAVY INSTANT GRANULES, MADE UP WITH WATER	200.0g
	5-931	ORANGES	450.0g
	5-856	APPLES, EATING, AVERAGE, RAW	200.0g
		30-Apr BREAD WHOLEMEAL	600.0g

5-856	APPLES, EATING, AVERAGE, RAW	112.0g
4-192	MARGARINE POLYUNSATURATED	40.0g
5-1011	SUGAR, WHITE	25.0g
30-Apr	BREAD WHOLEMEAL	100.0g
5-631	TUNA, CANNED IN OIL, DRAINED	75.0g
5-818	SPRING ONIONS, BULBS AND TOPS, RAW	25.0g
5-655	FISH PIE	200.0g
5-755	CARROTS, OLD, BOILED IN UNSALTED WATER	200.0g
20-Apr	RICE POLISHED BOILED	150.0g
5-147	SCONES, WHOLEMEAL	150.0g
4-163	YOGURT FRUIT	150.0g
SSM	MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	100.0g
5-931	ORANGES	150.0g
4-192	MARGARINE POLYUNSATURATED	40.0g
5-1011	SUGAR, WHITE	25.0g
30-Apr	BREAD WHOLEMEAL	100.0g
Apr-33	BREAD WHITE	100.0g
5-294	EGGS, CHICKEN, FRIED IN VEGETABLE OIL	50.0g
5-553	HOT POT	150.0g
13190	CABBAGE, RED, RAW	25.0g
5-1006	JAM, REDUCED SUGAR	50.0g
5-965	SATSUMAS	75.0g
13184	CABBAGE, BOILED IN SALTED WATER, AVERAGE	150.0g
4-668	TOMATOES CANNED	125.0g
5-824	SWEETCORN, KERNELS, CANNED, RE-HEATED, DRAINED	60.0g
4-819	SULTANAS DRIED	150.0g
4-248	BEEF MINCE STEWED	80.0g
4-592	CAULIFLOWER BOILED	200.0g
SSM	MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	200.0g
14045	BANANAS	150.0g
5-931	ORANGES	150.0g
4-192	MARGARINE POLYUNSATURATED	40.0g
5-1011	SUGAR, WHITE	25.0g
May-73	MUESLI, SWISS STYLE	50.0g
5-228	CHEDDAR, AVERAGE	50.0g
4-577	BROCCOLI TOPS BOILED	80.0g
5-580	HADDOCK, IN CRUMBS, FRIED IN BLENDED OIL	80.0g
5-675	CHIPS, HOMEMADE, FRIED IN CORN OIL	100.0g
5-562	SHEPHERD'S PIE	200.0g
14099	FRUIT SALAD, HOMEMADE	200.0g
5-1178	GRAVY INSTANT GRANULES, MADE UP WITH WATER	50.0g
SSM	MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	200.0g
5-931	ORANGES	150.0g
5-856	APPLES, EATING, AVERAGE, RAW	112.0g
Apr-33	BREAD WHITE	100.0g

PENFEMA "MICRODIET"		16-2-1994
	May-65 ALL-BRAN	50.0g
	May-57 WHOLEMEAL BREAD, TOASTED	70.0g
5-295	EGGS, CHICKEN, POACHED	50.0g
13044	BAKED BEANS, CANNED IN TOMATO SAUCE, RE-HEATED	70.0g
5-620	MACKEREL, SMOKED	80.0g
5-708	GREEN BEANS/FRENCH BEANS, FROZEN, BOILED IN UNSALT	100.0g
19-May	BROWN RICE, BOILED	100.0g
11113	WHOLEMEAL BREAD, AVERAGE	100.0g
SSM	MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	200.0g
5-931	ORANGES	150.0g
5-856	APPLES, EATING, AVERAGE, RAW	120.0g
4-192	MARGARINE POLYUNSATURATED	30.0g
5-1011	SUGAR, WHITE	25.0g
5-831	TOMATOES, GRILLED	115.0g
Apr-48	CORNFLAKES	30.0g
5-779	LETTUCE, ICEBERG, RAW	30.0g
4-666	TOMATOES RAW	35.0g
5-360	HAM, CANNED	50.0g
4-597	CUCUMBER RAW	30.0g
4-611	MUSTARD AND CRESS RAW	10.0g
13166	BEETROOT, PICKLED, DRAINED	30.0g
5-168	MACARONI CHEESE	200.0g
4-642	POTATOES OLD BAKED	250.0g
5-736	PROCESSED PEAS, CANNED, RE-HEATED, DRAINED	100.0g
May-53	WHITE BREAD, FRENCH STICK	100.0g
Apr-62	BISCUITS DIGESTIVE PLAIN	90.0g
SSM	MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	200.0g
5-931	ORANGES	145.0g
4-192	MARGARINE POLYUNSATURATED	50.0g
5-1011	SUGAR, WHITE	25.0g
30-Apr	BREAD WHOLEMEAL	100.0g
May-76	PORRIDGE, MADE WITH WATER	250.0g
4-943	LENTIL SOUP	250.0g
30-Apr	BREAD WHOLEMEAL	70.0g
5-653	FISH FINGERS, GRILLED	80.0g
5-670	OLD POTATOES, MASHED WITH MARGARINE	200.0g
5-782	MIXED VEGETABLES, FROZEN, BOILED IN SALTED WATER	100.0g
SSM	MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	200.0g
5-931	ORANGES	145.0g
5-856	APPLES, EATING, AVERAGE, RAW	120.0g
4-192	MARGARINE POLYUNSATURATED	25.0g
5-1011	SUGAR, WHITE	25.0g
30-Apr	BREAD WHOLEMEAL	200.0g
Apr-48	CORNFLAKES	30.0g
4-868	COCOA POWDER	10.0g
5-166	CAULIFLOWER CHEESE	200.0g
4-642	POTATOES OLD BAKED	150.0g
5-986	PEANUT BUTTER, SMOOTH	20.0g
SSM	MILK SEMI-SKIMMED (MEAN OF 125 AND 131)	200.0g
4-181	WELSH RAREBIT	100.0g

Household type: One Adults three children

Appendix F(1)

Personal Care	Initial Cost	No req in Yr	Life Span	Weekly Cost
First aid kit				
Plasters	0.89	3	1	0.051
Antiseptic cream	1.29	1	1	0.025
Paracetamol	1.00	3	1	0.058
Witch Hazel	1.00	1	2	0.010
Cotton wool	0.49	1	1	0.009
Bandage	0.99	2	1	0.038
				0.191
Personal Cleanliness				
Toilet soap	0.99	8	1	0.152
Toothpaste	0.99	12	1	0.228
Toothbrushes	1.49	5	0.5	0.287
Hairbrushes	0.99	3	2	0.029
Combs	0.19	2	2	0.004
Nail Brus	0.49	3	2	0.014
Shampoo	0.99	20	1	0.381
Conditioner	0.99	12	1	0.228
Sanitary towels	1.79	24	1	0.826
Tampons	1.35	12	1	0.312
Razor	2.65	1	1	0.051
Razor blades	2.20	26	1	1.100
Nail clippers	1.59	1	3	0.010
Cotton buds	0.79	1	1	0.015
Haircuts Adult	8.95	1	0.5	0.344
Haircuts Children	5.95	3	0.5	0.687
Shaving mirror	1.49	1	5	0.006
				4.673
Personal Sundries				
Toilet bag	4.99	1	3	0.032
Handbag	7.99	1	5	0.031
Purse	1.99	2	5	0.015
Wallet	1.99	1	5	0.008
School bag	4.99	3	2	0.144
Ladies watch	15.00	1	5	0.058
Mans Watch	15.00	0	5	0.000
Childrens watch	9.99	3	5	0.115
Holdall	16.99	1	5	0.065
				0.468
Household textiles				

Pillows	7.99	5	8	0.096
Double quilt cover	46.66	1	8	0.112
Pillowcase				
Single quilt cover	33.32	3	8	0.240
Pillowcases				
Double fitted sheet	12.79	2	8	0.061
Single fitted sheet	10.39	6	8	0.150
Double quilt	22.99	1	10	0.044
Single quilt	13.99	3	8	0.101
Flannels	0.49	5	1	0.047
Hand towels	3.99	4	5	0.061
Bath towels	4.99	4	5	0.077
Bath mat	7.99	1	5	0.031
Table cloth	10.99	1	10	0.021
				1.042

Gas/ Electrical Appliances

Fridge/freezer	190.00	1	15	0.244
Fridge	110.00	1	15	0.141
Gas cooker	249.00	1	15	0.319
Kettle	11.99	1	8	0.029
Washing machine	220.00	1	10	0.423
Hair dryer	22.50	1	5	0.087
Iron	13.99	1	8	0.034
Vacuum cleaner	84.50	1	10	0.163
Accessories	0.99	1	1	0.019
Repairs washing machine	84.95	1	3	0.545
Repairs vacuum cleaner	49.95	1	3	0.320
Repairs gas cooker	33.50	1	3	0.215
				2.537

Personal Care

	Initial Cost	No req in Yr	Life Span	Weekly Cost
Hardware/other appliances				
Pressure cooker	26.99	1	15	0.035
Clothes airer	6.99	1	10	0.013
Crockery set	12.99	1	10	0.025
Mugs	2.99	2	5	0.023
Teapot	3.99	1	7	0.011
Oven dish set	9.99	1	10	0.019
Cruet	1.98	1	10	0.004
Egg cups	4.99	1	10	0.010
Tumblers	0.79	6	5	0.018
Glass bowl set	0.39	6	5	0.009
Measuring jug	2.50	1	5	0.010

Large mixing bowls	5.99	1	5	0.023
Utensil set	7.99	1	10	0.015
Tin opener	2.99	1	10	0.006
Cutlery set	29.99	1	8	0.072
Scissors	2.99	1	10	0.006
Wooden spoon	0.59	3	5	0.007
Potato peeler	1.99	1	2	0.019
Non st bake set	9.49	1	5	0.037
Cheese grater	5.99	1	10	0.012
Chopping board	2.99	1	10	0.006
Cookware set	11.99	1	10	0.023
Pastry cutters	1.99			
Cooling rack	3.29	1	10	0.006
Rolling pin	2.99	1	15	0.004
Seive	2.99	1	15	0.004
Saucepan set	24.99	1	15	0.032
Milk pan	2.99			
Collander	3.50	1	5	0.013
Kitchen scales	5.99	1	5	0.023
Oven gloves	2.99	1	2	0.029
Plastic food boxes	2.49			
Vacuum flasks	7.50	1	10	0.014
Mop	1.99	1	5	0.008
Mop head	0.99	1	0.5	0.038
Dustpan & brush	1.99	1	10	0.004
Shoe brushes	0.99	2	5	0.008
Washing line	0.99	1	5	0.004
Clothes pegs	0.39	1	1	0.008
Prop	2.99	1	5	0.012
Coat hangers	0.50	10	5	0.019
Childs PVC Apron	2.99			
Table mat	0.99	4	2	0.038
Plug in flourescent light	15.99	1	1	0.308
Lampshades	8.99	3	10	0.052
Smoke detector	3.99	1	10	0.008
Torch	3.99	1	10	0.008
Hand shears	7.99	1	25	0.006
Pedal bin	7.99	1	10	0.015
				1.060

Personal Care

Initial Cost	No req in Yr	Life Span	Weekly Cost
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Household tool kit

Screw drivers
Claw hammer
Pliers

Safety knife				
Nails				
Steel rule				
Kit price	14.99	1	10	0.029
Paint brushes	4.99	1	5	0.019
Ladder	39.99	1	20	0.038
Wallpaper/paint				
Paint Crown Undercoat	10.99	1	5	0.042
Paint Crown Gloss	9.99	1	5	0.038
Beaver matt vinyl	7.99	6	5	0.184
Electric drill	19.99	1	25	0.015
Step ladder	17.99	1	25	0.014
				0.381
Household goods and services				
Three-seater settee				
Armchair				
Three piece suite	599	1	20	0.576
Bookshelf	30.00	2	15	0.077
Chairs				
Dining table	167.99	1	15	0.215
Double wardrobe	169.99	1	20	0.163
Chest of drawers	150.00	2	20	0.288
Double divan	299.00	1	15	0.383
Single divan	89.00	3	15	0.342
Single wardrobe	70.00	2	20	0.135
				2.180
Floorcoverings				
Hall, stairs and landing	329.70	1	15	0.423
Underlay	89.00	1	15	0.114
Fitting	free	1		
		1		
Lounge	329.70	1	10	0.634
Underlay	89.00	1	10	0.171
Fitting	free	1		
Kitchen		1		
Vinyl tiles	2.99	10	10	0.058
Bathroom	2.99	8	10	0.046

Bedroom	143.84	1	10	0.277
Bedroom2	107.88	1	10	0.207
Bedroom3	80.90	1	10	0.156
				2.085

Curtains

Kitchen/Living room (Heavy)	50.00	1	10	0.096
Living room	50.00	1	10	0.096
Living room nets	8.00	1	10	0.015
Bedroom 1	35.00	1	10	0.067
Bedroom 2	35.00	1	10	0.067
Bedroom 3	0.35	1	10	0.001
				0.343

Household sundries

Stationery	10.00	1	1	0.192
Paper goods	5.00	1	1	0.096
Wrapping paper	0.50	6	1	0.058
Occasion cards	0.75	18	1	0.260
postage	0.25	26	1	0.125
Parcel post	2.70	2	1	0.104
Shoe repairs	4.99	0.5	4	0.012
Telephone calls	0.12	20	1	0.046
Dry Cleaning	10.00	0.5	1	0.096
Boys football club membership @£2 p.a.	2.00	1	1	0.038
Life insurance cover (adults only)	1.50	1	1	0.029
				1.056

Cleaning Materials

Washing up liquid	0.59	12	1	0.136
Washing powder	1.99	26	1	0.995
Bleach	0.79	12	1	0.182
Dish cloth	0.25	12	1	0.058
Scourer	0.39	12	1	0.090
Polish	1.19	4	1	0.092
Window lene	0.65	2	1	0.025
Disinfectant	0.49	12	1	0.113
Floor cleaner	0.99	4	1	0.076
Polishing rags				1.767

Leisure goods and Services

Television	160.00	1	15	0.205
Radio/Cassette player	20.00	1	15	0.026
AV repairs and maintenance	169.98	1	3	1.090
Blank Video tapes	8.99	1	1	0.173
Blank Audio tapes	4.50	1	1	0.087
Pack cards	0.99	1	15	0.001
Scrabble	9.75	1	15	0.013
Monopoly	9.25	1	15	0.012
Games compendium	7.99	1	15	0.010
Calender	1.99	1	1	0.038
Diary	4.99	1	1	0.096
Dictionary	4.99	1	15	0.006
Cookery book	4.99	1	15	0.006
Encyclopaedia	12.99	1	20	0.012
Bible	5.99	1	20	0.006
Seasonal items	15.00	1	10	0.029
Daily newspaper	0.30	52	1	0.300
Sunday newspaper	0.90	52	1	0.900
Local newspaper	0.27	12	1	0.062
TV licence	84.50	1	1	1.625
School trips	5.00	3	1	0.288
School craft costs	10.00	3	1	0.577
School photographs	7.00	3	1	0.404

Birthday gifts (Child)	10.00	3	1	0.577
Christmas gifts (child)	25.00	3	1	1.442

7.986

Transport costs

Merseybus supersave

Adult one week	5.85	50	1	5.625
Adult Monthly	20.90	0	1	0.000
Adult Yearly	279.00	0	1	0.000

Merseybus supersave

Children one week	3.30	0	1	0.000
Three months	32.95	12	1	7.604

13.229

(Optional)				
Garden eqpt				
Rake				
Hoe				
Fork				
Spade	29.99	1	25	0.023
School Panto/Musical	7.00	3	1	0.404
Cinema visits (each)	3.00	6	1	0.346
Indoor swimming Adult	1.40	52	1	1.400
Indoor swimming Children	0.65	78	1	0.975
Boys bicycle	120.00	1	10	0.231
Girls Bicycle	130.00	1	10	0.250
Cycling helmet	12.99	2	10	0.050
Family Holiday	55.00	4	1	4.231
Cot (inc Matt,Bedding)	89.99	1	10	0.173
Pushchair	38.50	1	10	0.074
Raincover	9.79	1	10	0.019
Safety gate	11.99	1	10	0.023
High chair	23.99	1	10	0.046
Baby walker	29.99	1	5	0.115
Baby Eqpt(sterilising etc bottles)	12.99	1	3	0.083
Video recorder	189.00	1	15	0.242
Video hire	2.50	4	1	0.192
				8.878

Household type: One adult

Appendix F

Personal Care	Initial Cost	No req in Yr	Life Span	Weekly Cost
First aid kit				
Plasters	0.89	1	1	0.017
Antiseptic cream	1.29	1	1	0.025
Paracetamol	1.00	2	1	0.038
Witch Hazel	1.00	1	2	0.010
Cotton wool	0.49	1	1	0.009
Bandage	0.99	1	1	0.019
				0.118
Personal Cleanliness				
Toilet soap x5	0.99	2.5	1	0.048
Toothpaste	0.99	6	1	0.114
Toothbrushes	1.49	1	0.5	0.057
Hairbrushes	0.99	1	2	0.010
Combs	0.19	1	2	0.002
Nail Brush	0.49	1	2	0.005
Shampoo	0.99	8	1	0.152
Conditioner	0.99	8	1	0.152
Sanitary towels*	1.79	12	1	0.413
Tampons*	1.35	12	1	0.312
Razor*	2.65	1	1	0.051
Razor blades*	2.20	26	1	1.100
Nail clippers	1.59	1	3	0.010
Cotton buds	0.79	1	1	0.015
Haircuts Adult	8.95	1	0.5	0.344
Haircuts Children	5.95	0	0.5	0.000
Shaving mirror	1.49	0	5	0.000
				2.785
Personal Sundries				
Toilet bag	4.99	1	3	0.032
Handbag	7.99	1	5	0.031
Purse	1.99	1	5	0.008
Wallet	1.99	1	5	0.008
School bag	4.99	0	2	0.000
Ladies watch*	15.00	1	5	0.058
Mans Watch*	15.00	0	5	0.000
Childrens watch	9.99	0	5	0.000
Holdall	16.99	1	5	0.065
				0.201

Household textiles

Pillows	7.99	2	8	0.038
Double quilt cover	46.66	0	8	0.000
Pillowcase				
Single quilt cover	33.32	1	8	0.080
Pillowcases				
Double fitted sheet	12.79	0	8	0.000
Single fitted sheet	10.39	2	8	0.050
Double quilt	22.99	0	10	0.000
Single quilt	13.99	1	8	0.034
Flannels	0.49	1	1	0.009
Hand towels	3.99	2	5	0.031
Bath towels	4.99	2	5	0.038
Bath mat	7.99	1	5	0.031
Table cloth	10.99	1	10	0.021
				0.332

Gas/ Electrical Appliances

Fridge/freezer	190.00	1	15	0.244
Fridge	110.00	1	15	0.141
Gas cooker	249.00	1	15	0.319
Kettle	11.99	1	8	0.029
Washing machine	220.00	1	10	0.423
Hair dryer	22.50	1	5	0.087
Iron	13.99	1	8	0.034
Vacuum cleaner	84.50	1	10	0.163
Accessories	0.99	1	1	0.019
Repairs washing machine	84.95	1	3	0.545
Repairs vacuum cleaner	49.95	1	3	0.320
Repairs gas cooker	33.50	1	3	0.215
				2.537

Hardware	Initial Cost	No req in Yr	Life Span	Weekly Cost
Hardware/other appliances				
Pressure cooker	26.99	1	15	0.035
Clothes airer	6.99	1	10	0.013
Crockery set	12.99	1	10	0.025
Mugs x 4	2.99	1	5	0.012
Teapot	3.99	1	7	0.011
Oven dish set	9.99	1	10	0.019
Cruet	1.98	1	10	0.004
Egg cups	4.99	1	10	0.010
Tumbler	0.79	6	5	0.018
Glass bowl set	0.39	6	5	0.009
Measuring jug	2.50	1	5	0.010

	Initial Cost	No req in Yr	Life Span	Weekly Cost
Large mixing bowls	5.99	1	5	0.023
Utensil set	7.99	1	10	0.015
Tin opener	2.99	1	10	0.006
Cutlery set	29.99	1	8	0.072
Scissors	2.99	1	10	0.006
Wooden spoon	0.59	3	5	0.007
Potato peeler	1.99	1	2	0.019
Non st bake set	9.49	1	5	0.037
Cheese grater	5.99	1	10	0.012
Chopping board	2.99	1	10	0.006
Cookware set	11.99	1	10	0.023
Pastry cutters	1.99			
Cooling rack	3.29	1	10	0.006
Rolling pin	2.99	1	15	0.004
Seive	2.99	1	15	0.004
Saucepan set	24.99	1	15	0.032
Milk pan	2.99			
Collander	3.50	1	5	0.013
Kitchen scales	5.99	1	5	0.023
Oven gloves	2.99	1	2	0.029
Plastic food boxes	2.49			
Vacuum flasks	7.50	1	10	0.014
Mop	1.99	1	5	0.008
Mop head	0.99	1	0.5	0.038
Dustpan & brush	1.99	1	10	0.004
Shoe brushes	0.99	2	5	0.008
Washing line	0.99	1	5	0.004
Clothes pegs	0.39	1	1	0.008
Prop	2.99	1	5	0.012
Coat hangers	0.50	10	5	0.019
Childs PVC Apron	2.99			
Table mat	0.99	4	2	0.038
Plug in flourescent light	15.99	1	1	0.308
Lampshades	8.99	3	10	0.052
Smoke detector	3.99	1	10	0.008
Torch	3.99	1	10	0.008
Hand shears	7.99	1	25	0.006
Pedal bin	7.99	1	10	0.015
				1.049

	Initial Cost	No req in Yr	Life Span	Weekly Cost
Household tool kit				
Screw drivers				
Claw hammer				
Pliers				
Safety knife				
Nails				
Steel rule				
Kit price	14.99	1	10	0.029
Paint brushes	4.99	1	5	0.019
Ladder	39.99	1	20	0.038
Wallpaper/paint				
Paint Crown Undercoat	10.99	1	5	0.042
Paint Crown Gloss	9.99	1	5	0.038
Beaver matt vinyl	7.99	3	5	0.092
Electric drill	19.99	1	25	0.015
Step ladder	17.99	1	25	0.014
				0.289
Household goods and services				
Three-seater settee				
Armchair				
Three piece suite	599	1	20	0.576
Bookshelf	30.00	1	15	0.038
Chairs				
Dining table	167.99	1	15	0.215
Double wardrobe	169.99	0	20	0.000
Chest of drawers	150.00	1	20	0.144
Double divan	299.00	0	15	0.000
Single divan	89.00	1	15	0.114
Single wardrobe	70.00	1	20	0.067
Floorcoverings				
Hall, stairs and landing	329.70	1	15	0.423
Underlay	89.00	1	15	0.114
Fitting	free	1		
		1		
Lounge	329.70	1	10	0.634
Underlay	89.00	1	10	0.171
Fitting	free	1		
Kitchen		1		
Vinyl tiles	2.99	10	10	0.058

Bathroom	2.99	8	10	0.046
Bedroom	143.84	1	10	0.277
Bedroom2	107.88	0	10	0.000
Bedroom3	80.90	0	10	0.000

1.722

Curtains

Kitchen/Living room (Heavy)	50.00	1	10	0.096
Living room	50.00	1	10	0.096
Living room nets	8.00	1	10	0.015
Bedroom 1	35.00	1	10	0.067
Bedroom 2	35.00	1	10	0.067
Bedroom 3	0.35	0	10	0.000

0.342

Household sundries

Stationery	10.00	1	1	0.192
Paper goods	5.00	1	1	0.096
Wrapping paper	0.50	6	1	0.058
Occasion cards	0.75	18	1	0.260
postage	0.25	26	1	0.125
Parcel post	2.70	2	1	0.104
Shoe repairs	4.99	1	1	0.096
Telephone calls	0.12	20	1	0.046
Dry Cleaning	10.00	1	1	0.192
Boys football club membership @£2 p.a.	2.00	0	1	0.000
Life insurance cover (adults only)	1.50	1	1	0.029

1.198

Cleaning Materials

Washing up liquid	0.59	10	1	0.113
Washing powder	1.99	15	1	0.574
Bleach	0.79	8	1	0.122
Dish cloth	0.25	12	1	0.058
Scourer	0.39	12	1	0.090
Polish	1.19	4	1	0.092
Windowlene	0.65	2	1	0.025
Disinfectant	0.49	12	1	0.113
Floor cleaner	0.99	4	1	0.076
Polishing rags				

1.263

Leisure goods and Services				
Television	160.00	1	15	0.205
Radio/Cassette player	20.00	1	15	0.026
AV repairs and maintenance	169.98	1	3	1.090
Blank Audio tapes	4.50	1	1	0.087
Pack cards	0.99	1	15	0.001
Scrabble	9.75	1	15	0.013
Monopoly	9.25	0	15	0.000
Games compendium	7.99	0	15	0.000
Calender	1.99	1	1	0.038
Diary	4.99	1	1	0.096
Dictionary	4.99	1	15	0.006
Cookery book	4.99	1	15	0.006
Encyclopaedia	12.99	1	20	0.012
Bible	5.99	1	20	0.006
Seasonal items	15.00	1	10	0.029
Daily newspaper	0.30	52	1	0.300
Sunday newspaper	0.90	52	1	0.900
Local newspaper	0.27	12	1	0.062
TV licence	84.50	1	1	1.625
School trips	5.00	0	1	0.000
School craft costs	10.00	0	1	0.000
School photographs	7.00	0	1	0.000
Birthday gifts (Child)	10.00	0	1	0.000
Christmas gifts (child)	25.00	0	1	0.000
Transport costs				
Merseybus supersave				
Adult one week	5.85	50	1	5.625
Adult Monthly	20.90	0	1	0.000
Adult Yearly	279.00	0	1	0.000
Merseybus supersave				
Children one week	3.30	0	1	0.000
Three months	32.95	0	1	0.000
				5.625
				#REF!

(Optional)

Garden eqpt

Rake

Hoe

Fork

Spade	29.99	1	25	0.023
School Panto/Musical	7.00	1	1	0.135
Cinema visits (each)	3.00	2	1	0.115
Indoor swimming Adult	1.40	26	1	0.700
Indoor swimming Children	0.65	0	1	0.000
Boys bicycle	120.00	0	10	0.000
Girls Bicycle	130.00	0	10	0.000
Cycling helmet	12.99	0	10	0.000
Family Holiday	55.00	1	1	1.058
Cot (inc Matt, Bedding)	89.99	0	10	0.000
Pushchair	38.50	0	1	0.000
Raincover	9.79	0	1	0.000
Safety gate	11.99	0	1	0.000
High chair	23.99	0	1	0.000
Baby walker	29.99	0	1	0.000
Baby Eqpt(sterilising etc bottles)	12.99	0	1	0.000
Video recorder	189.00	1	15	0.242
Video hire	2.50	4	1	0.192
Blank Video tapes	8.99	1	1	0.173
				2.638

tions of the remaining twelve families in this class will be found on pp. 263-284.

BUDGET No. 7

CARTER. WAGES (regular) 20s.

The father drives a lorry ; he is now in regular work, but was out of work for six months last year. During that period the family incurred a heavy debt, which Mrs. D. is now striving to clear off. Questioned as to how they lived during these six months when Mr. D. was earning no regular money, Mrs. D. replied that she didn't know ; her brother was very kind to her and bought shoes for herself and the children, her mother gave her odd things, and for the rest they got into debt.

There are two children, a boy aged 5, and a little girl aged 2. The children do not look very strong, and are just recovering from the whooping-cough.

The mother lacks method, and always apologises for the house and children being dirty. Although the house in which the family live contains only three rooms, it is three storeys high. From the living room you go upstairs straight into the bedroom, and from that by means of a ladder into the attic. The only place for keeping food in is an unventilated cupboard under the stairs. There is a water-tap in the living room, in a corner behind the entrance door, but as there is no sink or drain the droppings from the tap fall on to the floor, which consists of red bricks, badly broken and uneven. The floor is partly covered with a piece of linoleum, in addition to which there are several woollen rag mats about. The fireplace is usually untidy. A square table (generally covered with dirty cups, saucers, plates, etc.) occupies the centre of the room, around the sides of which there are two wooden easy-chairs, a sofa covered with American cloth, and a large chest of drawers. Under the window stands a table on which many household treasures are displayed—fancy vases, glass alippers, photographs, etc. There are several framed photographs on the wall, and an unframed almanac or two. The house is situated down a narrow cobbled thoroughfare, and being faced by a high brick wall it gets very little sun. The rent is 3s. per week.

The meals are fairly regular, Mr. D. coming home for them. One day when the investigator was making a call on Mrs. D. the little boy came running in to his mother with 2½d. in his hand, and the message, "Father will be home at 12 o'clock and wants something good for his dinner, and here is some money to buy it with." Mrs. D. appears to do her principal shopping at the end of the week, and deals at the Co-operative Stores. She makes her own bread. She is glad to do a

day's charring, or will do plain sewing at home, but her needlework is not very good, so that it is difficult to find work for her, as she has no sewing machine. Although Mrs. D. lacks method she has great ideas of keeping her house, etc., nice, and always imagines that when they "get round a bit" it will be easier to do so

This budget was kept for eight consecutive weeks during February and March 1901. The total income during this period was £8 : 14 : 6. Mr. D. made some overtime, and Mrs. D. was also able to earn a little money.

The deficiency in the energy value of the diet amounts to 5 per cent, that of the protein supply to 18 per cent.

STATEMENT OF INCOME AND EXPENDITURE FOR EIGHT WEEKS

INCOME—		
Eight weeks' wages at 20s.	£9 0 0	
Overtime	0 4 6	
Mrs. D.	0 10 0	
	<hr/>	
	£8 14 6	
EXPENDITURE—		
Food, including beverages	£3 19 0	
Rent and Rates	1 4 0	
Coals and firewood	1 1 3	
Oil, matches, candles	0 2 8	
Soap, etc.	0 1 5½	
Sundries	0 2 2½	
Sick Club	0 8 3	
Life Insurance	0 6 5	
Clothes	0 8 9½	
Boots	0 5 10½	
Doctor's Bill	0 9 9	
Repayment of debt	0 5 0	
	<hr/>	
	£8 14 9	
Deficit	0 0 3	
	<hr/>	
	£8 14 6	

PURCHASES DURING WEEK ENDING FEBRUARY 22, 1901

Friday.—2 bags of coal, 2s. 6d. ; 1½ st. flour, 2s. ; yeast, 1d. ; 4 lbs. sugar, 7d. ; ½ lb. tea, 4½d. ; 1 lb. butter, 1s. ; 3½ lbs. laccn, 1s. 5d. ; firewood, 2d. ; ½ lb. lard, 2½d. ; baking powder, 1d. ; 6 eggs, 6d. ; candles, 1d. ; matches, ½d. ; 1 lb. soap, 2d. ; starch, 1d. ; soda, 1d.

Saturday.—Doctor's bill, 1s. 3d. ; frying-pan, 6½d. ; 2 teaspoons, 1d. ; 1 tablespoon, 2d. ; ½ st. potatoes, 6d. ; cabbage, 2d. ; 8 lbs. pork, 1s. 7½d. ; 1 lb. onions, 1d. ; 1 qt. oil, 2½d. ; ½ lb. rice, 1d. ; milk, 1d. ; ½ lb. coffee, 3d. ; kippers, 2d. ; 2 tins condensed milk, 6d.

Monday.—Insurance, 11d. ; Club, 1s. 3d. ; Doctor's bill, 1s.

Tuesday.—Debt, 1s. ; 1 lb. figs, 5d.

MENU OF MEALS PROVIDED DURING WEEK ENDING FEB 22, 1901

	Breakfast.	Dinner.	Tea.	Supper.
Friday	Bread, butter, tea.	Bread, butter, toast, tea.	Bread, butter, tea.	
Saturday	Bread, bacon, coffee.	Bacon, potatoes, pudding, tea.	Bread, butter, shortcake, tea.	Tea, bread, kippers.
Sunday	Bread, butter, shortcake, coffee.	Pork, onions, potatoes, Yorkshire pudding.	Bread, butter, shortcake, tea.	Bread and meat.
Monday	Bread, bacon, butter, tea.	Pork, potatoes, pudding, tea.	Bread, butter, tea.	One cup of tea.
Tuesday	Bread, bacon, butter, coffee.	Pork, bread, tea.	Bread, butter, boiled eggs, tea.	Bread, bacon, butter, tea.
Wednesday	Bread, bacon, butter, tea.	Bacon and eggs, potatoes, bread, tea.	Bread, butter, tea.	
Thursday	Bread, butter, coffee.	Bread, bacon, tea.	Bread, butter, tea.	

DEPARTMENT OF SOCIAL SECURITY

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Diane Grant
Liverpool John Moores University
I.M. Marsh Campus
Barkhill Road
Liverpool
L17 1TQ

Your ref:
Our ref: ATJ

Date: 18th April 1996

REQUEST FOR INFORMATION

Dear Diane,

I'm sorry to say that we are not yet able to supply you with the information you have requested. As we are currently overhauling data for the 1994 HBAI volume, the 94 dataset is still being processed and will not be ready until much later this year.

As I explained over the phone, the most recent years data that is available is for years 1992/93. Whilst we could supply you with figures from this dataset they are unlikely, for the purposes of your project, to show much change on the figures for 1991/92 supplied previously.

I've included a breakdown of the single benefit unit households using your Minimum Income cut-off points based on the 1991/92 dataset. Please observe Martin Uglow's caveats on analysis of these statistics.

We would be very interested to see a copy of your thesis which I understand you will be submitting at the end of April. Wishing you all the best with your studies

Yours sincerely,



Ahmed Wahid
Analytical Services Division

The number of ONE BENEFIT UNIT households using Diane Grant's Minimal Income estimates.

FAMILY TYPE	No. of BU below min income level (000's)	Total no. of single BU households (000's)	Percentage of that Family Type
single pensioner	1750	3460	50
pensioner couple	130 240	2340	6.21
couple no children	310 440	4510	7.10
couple 1 child	250	1700	15
couple 2 children	350	2200	16
couple 3 children	160	680	23
couple 4+ children	numbers too small to give reliable estimate		
single no children	860	2880	30
single 1 child	310	530	59
single 2 children	230	360	63
single 3 children	110	130	84
single 4+ children	numbers too small to give reliable estimate		

Notes:

1. All figures are from the 1991/92 HBAI database.
2. All results are based on the After Housing Cost income measure.



DEPARTMENT OF SOCIAL SECURITY
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Ms Diane Grant
Liverpool John Moores University
I.M.Marsh Campus
Barkhill Road
Liverpool L17 6BD

11 January 1995

Dear *Diane*

Request for HBAI data based on your 'minimum income' level

I am replying to your request dated 10 December, which we had discussed previously on the phone. I'm sorry not to have got back to you sooner.

As with much of the work in this area, great care has to be taken in using and explaining any results. So before I give you the numbers you asked for, some 'health warnings' on the statistics are necessary.

The level of your minimum income

In our work on HBAI, we have discovered that for some groups who report very low incomes, their expenditure does not imply a similarly low standard of living. You had already anticipated that your income levels were 'very much a minimum income'. Therefore this analysis will be influenced by this problem. That is, some benefit units below your minimum income levels will have apparently higher living standards implied by their expenditure data.

Relative amounts for different family types

An initial look at the numbers coming out of this analysis might suggest families headed by a single adult (with or without children) fare worst. However, this is because your budget appears relatively more generous to singles than couples. Thus a greater percentage of families headed by a single person fall below your minimum income levels.

On a point of terminology, you used the term household type, it is more common to use the term family or benefit unit type. A household would comprise one or more family or benefit units.

The McClements Equivalence Scales (ESs)

In our analysis we use equivalised income (see Appendix 4 of HBAI). Although there is no unique way to arrive at equivalised income, the McClements ESs that the DSS apply is widely used.

I have calculated income values relative to your values for couples with no children to give you an idea of how the ESs work. In order to do this I have chosen children of a particular age to create an example. Strictly speaking the recalculated values only relate to the particular example (eg Couple with children aged 5 and 8). However, I have used the examples to extract the number of (eg of all couples with two children no matter what age) below these recalculated values. The results give you numbers based on both your minimum income levels and the recalculations that I did.

Inflation

Because the latest HBAI dataset is for the combined years of 1991 and 1992 I had to reduce slightly your income figures to allow for inflation.

Results

These are attached. Please get in touch if anything is not clear.

I hope this reply helps with your research and I wish well with this. I have enclosed a copy of the latest HBAI so that you can refer further to some of the techniques I have described. In particular, Appendix 4 refers to equivalence scales and Appendix 9 refers to a comparison of income and expenditure data.

Regards

Marti

Martin Uglow

Minimum Income Level AHC	July- Jan 1994	Jan-92	Numbers of Benefit units below min income level 000's	Percentage of that Family Type %
65	61		2210	50%
85	79		160	6%
82	77		480	8%
117	109		320	14%
139	130		390	16%
162	151		170	23%
188	176	Numbers too small to give reliable estimate		
64	60		3090	34%
95	89		430	59%
119	111		250	61% *
145	136		120	82% *
168	157	Numbers too small to give reliable estimate		
* estimate subject to a wide margin of error				