

Surviving on Welfare

1) Cost of Running a Car

Without artificial transport it is no longer possible to function as a member of society. The distances one is expected to travel increase and the omission of pavements on new roads makes walking anywhere ever more hazardous. Public transport is prohibitively expensive. A car is the only realistic option.

A Vital Need

Apart from severely restricting where I could work and the size of the area over which I could service potential clients or customers, the loss of my car would have critical consequences for my family.

We live in a suburban housing estate. From here there is no public transport within 1 km. The nearest rail station and main bus stop is 2 km. In any case, rail fares are [too expensive](#) for anybody living on State [welfare](#). The only practical mode of transport for anybody without a car is a taxi. Taxis are far too expensive for anybody living on welfare. We walk wherever we can.

For Shopping

In fact, we always walk the 2km into the town to do light shopping. However, a main supermarket shop for a family of 4 cannot practically be carried other than in a vehicle.

Supermarkets are not practically accessible without a car. They are built to serve car-owning customers. Without a car, therefore, it would be impossible for us to shop on a weekly basis. We could no longer buy in weekly quantities. We would lose the resultant economy of scale on our food purchases. We would also have to make far more shopping trips to more expensive shops.

Dangerous Assumption

A generation ago, if you became too ill to go outside, then you could call a doctor. He would come and see to you at your house. This is no longer so.

Never since the beginning of the 1980s have I been able to get a home visit from a doctor. They simply will not come. Only in extreme emergencies - namely when my wife became certifiable and again when my son died - did a doctor actually come to my house. Even then it was not my call to which he responded. He came only as a result of a call from the ambulance service.

It is over 3 km to my doctor's main surgery. If I am well enough to walk 3 km in the freezing winter fog and then 3km back home again, then I am well enough not to need a doctor. It is blindly *assumed* that everybody has a car.

The Normal Becomes Impossible

It would also become impossible to install our daughter in her university halls with all her clothing, her many and heavy books and other bulky items which she is expected to have for a term at university.

We could no longer ferry our sons to and fro to extracurricular activities at school. Our elder son could therefore no longer attend the mandatory sessions to qualify for his Duke of Edinburgh award, which he had so much hoped to achieve.

We could no longer as a family visit my wife's relatives who live 130km away. In fact, as a family, we could no longer travel anywhere! A car is therefore a definite necessity in today's society.

Prohibitive Cost

My family's [inflation-corrected](#) motoring costs over the years since 1976 are shown in the following graph applet. See [table](#) for detailed figures from which this chart was generated.

Graph Applet: [Motoring Costs](#)

The only component of the cost of running the car, apart from short-term consumables like tyres and exhaust systems, which can be actively reduced by travelling less, is the cost of petrol.

Graph Applet: [Petrol Cost](#)

From the applet graph it is very clear that we have fought hard to reduce travel to an absolute minimum. It is now less than a third what it was when I was running my business. It is indeed less than half what it was before I started my business. This is despite the fact that my need to travel is now greater than it has ever been. One needs to cover more ground to *find* work than ever one does to *do* work.

Unsustainable

Our car is getting old. It will not last very much longer. On State welfare we will certainly never be able to afford another one. I therefore live in fear of how we will be able to do the shopping for ourselves and our children when we no longer have a car. I have no idea how, or even if, my wife will be able to receive her necessary depot injections or how we will cope if one of my sons gets an asthma attack.

The reliable operational life of the car is 10 years. Now, in 1999, those 10 years are up. The capital cost of a replacement is £10,000 (1993-94 values). A provision of £1000 a year should therefore be made for its eventual replacement. However, within the budget available under State welfare, this simply could not be found. When the car wears out, we will not be able to buy another. Our *status quo* cannot therefore be sustained.

Market Forces

The resident forces of the capitalist free market are working relentlessly to exacerbate the unsustainability of our mobility.

I saw a recent television documentary about the car industry. It showed thousands of surplus new cars and little used second hand cars parked permanently in vast arrays on disused airfields. This was to take them out of circulation to keep car prices artificially high. This is in a country where untold numbers of people are kept stranded without the necessary means to move around 'normally' within their socio-economic environment.

Fuel Tax

It is therefore no surprise to see the [puppets of capitalism](#) implementing policies which are also working relentlessly to exacerbate the unsustainability of our mobility.

There is strong popular concern throughout the world today about global warming. It is thought that the main contributor to this phenomenon is the vast rate at which carbon dioxide is emitted from car exhausts. Governments are therefore under popular pressure to reduce the use of the car. All well and good.

However, the dubious means naturally chosen by the government of a capitalist country to effect a reduction is fuel tax. Increasing fuel tax makes car journeys more expensive. This makes people travel less. This reduces the carbon dioxide emitted from their cars. It works! Unfortunately for the likes of us, this sledge hammer method of reducing car journeys takes no account of the make-up of the consequent reduction in vehicle use.

Government seems to assume that it reduces each person's use of the car equally - or at least according to some kind of equitable proportion. But it doesn't. It does not take much thought to see what it really does. It creates a minor irritation to the rich, requires the affluent majority to tighten their belts a little, and forces the poor off the road altogether.

So how do we look for work? How can we do our shopping? How can we visit our sick and ageing parents? But these are not issues upon which the will of the self-seeking voting majority is focused. They are therefore not the most pressing concern of a democratically elected government.

The Root Cause

If government really wished to reduce carbon dioxide emission, it would tackle the root cause of the problem. Why is the car used so much? Because capitalist corporations *require* their employees needlessly to commute large distances from their suburban dormitories to the corporate office and back each day. Technology is readily available which could allow any office employee to work at home or in a local cottage office. This would reduce car journeying several fold. But the capitalist will not give time to the idea of his 'untrustworthy' slaves working beyond the piercing gaze of his beady eye.

Finally, if fuel consumption must be reduced by more direct means, there is another way. Rationing according to reasonable need is fairer than pricing. With modern smart-card technology, this could be implemented easily and cheaply. But in a capitalist society, who cares about being fair?

2) Clothing Costs

Clothing one's family from a welfare budget, in an expensive region, is hard enough without having to battle against corporate merchandising. This deliberate social manipulation by profiteering corporates multiplies the hardship of those whom market forces place in such circumstances.

Clothing which is specifically [for school](#) is by no means the whole of our sons' clothing needs. Vests and underpants, jeans, wool sweater, pyjamas, anorak, casual trousers, track suit and trainers also have to be bought.

However, we cannot clothe them in second hand things from charity shops in a social environment in which their peers are predominantly from yuppie homes. They would be quickly singled out as being different and odd. This would lead to social exclusion. This, in turn, would be emotionally damaging during their most formative years. The resulting psychological damage would be permanent.

This problem is exacerbated by capitalist merchandisers who prey ruthlessly upon a child's need to belong. All the kids at school wear T-shirts and sweaters with current TV characters and labels on them. Naturally, these carry a royalty overhead in their retail prices. Any who are not attired in the latest such fashion are not part of the group. They are rejected and excluded. They cannot take part in the childhood re-enactments of their merchandised TV heroes. They are out of the conversations.

Despite this overwhelming commercial pressure, we managed to restrict the cost of the non-school clothes for our two sons to £202.94 over the year 1993-94. That is roughly £101.47 each. Nevertheless, to achieve this, our sons' non-school clothes, operational necessities and maintenance budgets all had to be shaved raw.

Nowadays, my wife and I never buy clothes until the ones we have are literally falling apart. But they eventually do. Then we buy what is cheap and functional. For this we budgeted £150 between us for the year 1993-94. My wife and I have had two new sets of sheets for our bed in 27 years. We still use the eiderdown and blankets we had as wedding presents. We spent £43.96 in the year 1993-94 on replacing bed linen. We therefore budget £50 a year for this.

A summary of our family's clothing and linen costs for the year 1993-94 is shown in this table. With clothing, we have now tightened our proverbial belt as far as we can possibly go.

Children's Non-school Clothing	£202.94
Parents' clothing	£150.00
Bed + other household linen	£50.00
Total	£402.94

3) Energy Costs

Modern society denies most the option their ancestors had of going out into the forest and gathering fuel for heating and cooking. Fuel can now only be bought with money. Modern society also denies many the means of turning their work into money, leaving them literally out in the cold.

Availability

There is no shortage of fuel on this planet. There is also no shortage of skill to grow it, mine it, drill for it and distribute it. There is no shortage of energy on this planet. There is also no shortage of expertise to build systems to extract it from sunshine or capture it from the wind and the waves. Yet millions have to endure the debilitating cold of winter in inadequately heated homes. This irrational paradox has no natural cause. It is the evil doing of a socio-economic system founded upon the unbridled pursuit of self-interest.

This system results in many people of working age and relevant skills being denied the means of turning their work into money. The compensation which a self-interest based society reluctantly pays them in return for this denial is naturally the least amount which it can get away with. The amount is therefore bound to be inadequate for the purpose of affording one so denied a dignified quality of life.

Official Attitude

I complain to officials about the inadequacy of our heating budget. Their reply is always the same. To live within my [welfare](#) budget, they tell me, I can always turn down the heating another degree. Their minds seem unable or unwilling to grasp the notion of *threshold*. There is a temperature threshold at which the human life-form ceases to be able to function at a level which modern society expects and requires.

We have tried it their way. We have turned down our heating to reduce the gas bill further. We turned it down until the temperature in the main habitable rooms was just below 18°C. We put on extra thermal underwear and sweaters to compensate. The result was not as the uninitiated would suppose.

Practical Reality

My mind is normally very active. Ideas come quickly and easily. When I turned down the thermostat, I found myself sitting there inactive and uninspired for hours on end. So I reset the heating back to its minimum adequate temperature. My inspiration and productiveness returned as the temperature rose again. As little as 1C° can make the difference. If I am to be about the business of searching for work and updating my skills then I can only do so effectively in a home which is adequately heated.

The operating temperature of the human body is 37°C. It is the same whether the body belongs to the Queen of England in her nice warm palace or to a tramp crouched in a freezing shop doorway. The body's core temperature must be preserved. The energy required to do this depends on the difference in temperature between the body and its surroundings. As its surroundings become cooler, the body maintains the temperature of its most vital parts at the expense of its less vital parts.

The result is an accelerating degradation in the body's performance as its surroundings drop below the threshold temperature. This is rapidly followed by a degradation in the performance of the mind.

For me at present this threshold temperature is 18°C. It is, I should imagine, likely to get higher as one gets older.

With appropriate protection, the short sharp shock of a bracing walk in the cold can indeed spur one into action and be of benefit. Living in a prolonged inadequate temperature - even with outdoor clothing - does not. On the contrary, it wears one down. It stifles inspiration. It induces lethargy, slowness and poor productivity.

Gas

The energy consumed by our domestic heating for the years since 1976 are shown in the following chart.

Graph Applet: [Energy Consumption \(Gas\)](#)

This energy could only be measured once gas was installed in 1980. The initial low energy reading (for the year 1980-81) is because gas supplied our heating for only part of that year. Before that, heating was by coal fire.

On my becoming unemployed, we reduced our gas consumption to around 22½MWh per year. That is a reduction of 20%. This put our average living room temperature well below the 18°C threshold.

The cost of the gas that provided this thermal energy is shown in the following chart. (See [table](#) for the figures from which this chart was generated.)

Graph Applet: [Energy Cost \(Gas\)](#)

At the April 1994 gas price of 1.477 pence per kWh this cost us £332.33 for the year. There was also a meter cost of £36.86 plus £52.44 for boiler maintenance giving a total cost for heating for the year of £421.63 (at the 1993 value of the £). We eventually had to terminate the servicing contract on the boiler in order to conserve money. So now, if it goes wrong, we have no heating.

Electricity

The energy in the form of electricity for the years since 1976 are shown in the following chart. On the vertical scale, M stands for megawatt-hours. Note that the vertical scale covers only one tenth the range covered by the vertical scale on the gas energy graph.

Graph Applet: [Energy Consumption \(Electricity\)](#)

The initial peak in 1979-80 is when I got my first computers. They were not as energy efficient as modern personal computers. The dip in 1981-82 was when I spent most of my time on client sites. My adoption and use of electrical equipment - both office and domestic - grew considerably over the following decade. However, this was offset to some extent by our adoption of energy-saving measures throughout the home.

This was one of my personal interests long before I became unemployed. As a result, all downstairs lamps are now energy-saving fluorescent tubes. Our most used light is a table lamp on the sitting room sideboard with a 15 watt energy-saving bulb. We have acquired the habit of going to bed early and getting up early in the summer to avoid the need for artificial light. I installed two-way switching in the sitting room, hall, landing and two of the bedrooms so that lights can easily be switched off from where people tend to be. The refrigerator and freezer are kept free of ice and their radiators free from dust and open to good air flow. My computer is the only other constant consumer of electricity in its role as an aid to searching for work and keeping my skills current.

As a result, our consumption of electricity has been reduced to its practical minimum of about 3½MWh a year. At 7.42 pence per unit, this cost us £259.25 in the year 1993-94. Any attempt to reduce electricity consumption further would be positively detrimental to the functionality of our home.

The overall cost of this electrical energy is shown in the following chart. (See [table](#) for the figures from which this chart was generated.)

Graph Applet: [Energy Cost \(Electricity\)](#)

Alternative Technology

I did investigate alternative technology as a means of easing the burden of our crippling gas, electricity and (after metering comes into force) water bills. After all, sunshine and rain are free and untaxed (at least they still were at the time of writing).

I would like very much to add a solar collector to the hot water system. This should eliminate the need for gas fired water heating during the summer at least, and provide a substantial saving during the winter months by pre-warming the water at the bottom of a greatly enlarged hot water tank. I even went quite deeply into the technology of photo-voltaic cells and a small wind generator to supplement our electricity needs. I planned to use these to provide a low voltage supply, from which inverters could supply low energy lighting, timing and sensing. Further, to save the inevitable sharp increase in the cost of water when metering is installed, I could collect the rain water which falls on my house and pass it through a separate water system for lavatory flushing.

However, the massive capital cost of these alternative technology ideas rule them out instantly. Besides, I cannot imagine the government omitting to tax such a copious source of free energy should it become popular.

The stark truth is that our utility bills cannot be squeezed any further without drastically diminishing the health and ability of each member of our family.

4) Contact With Society

State welfare supposedly provides those, who are unemployed or unable to work, with their basic needs. These are universally considered to be the needs of the body - food, clothing and shelter. But the mind also has needs, the withholding of which deprives one of his whole reason for living.

Needs of The Mind

I declare the human intellect to be the most important living thing. The body is merely a vessel for the mind. If the intellect does not receive 'food' then it will die. If the intellect dies then the body has no purpose. If the body has no purpose then it has no needs. It should come as no surprise therefore to see those locked in poverty endeavouring to satisfy the needs of their minds ahead of those of their bodies. Deprived of wholesome food for one's mind, one can only strive to dull its hunger. One way to do this is with drink and drugs. Man is both a body and a mind. Food for the mind is therefore a basic human need. It is not a luxury to which the poor have no right - as mainstream society and its administrators choose to suppose.

Proper food for the mind can only come from contact with the outside world - with both nature *and* society. But the structure of modern society [denies us](#) the natural channels of contact which have been freely available to all throughout most of history. In their place it has imposed its own artificial channels upon which it has also imposed a price. A price which the poor cannot afford.

With our extremely limited budget, the only form of general contact we can afford with the outside world is television. For this we are forced to pay an [annual television licence fee](#).

Television is essential if we are to be able to function even at the lowest level of engagement with the society around us. Without it, our children could take no part in conversations with their peers at school. They would rapidly become socially excluded misfits. We would know nothing of news and current affairs. We would be largely ignorant of scientific developments, political opinions and commercial trends. We would be denied the relief of entertainment.

Even so, the passive nature of television renders it unable to meet all our fundamental needs for communication. We need an interactive element. At least some of it must be two-way.

Telephone Costs

Being cut off from direct face-to-face contact with society, the only means we have left of communicating with it interactively are therefore the telephone and the mail. But mail can never take the place of face-to-face conversation. It does not have the necessary immediacy. That is why, when given a choice, most people telephone rather than write. So although mail is a cheap means of communication, it is no longer sufficient. If we want to keep in touch with society, our only effective option is the telephone.

But, as can be seen from [this chart](#), the sheer cost of using the telephone was for us always a stressful problem

We fought to reduce our use of the telephone drastically between 1992 and 1994 shortly after becoming long-term unemployed. The current cost of usage is only slightly below its level in 1976 just before I started my business. However, it must be realised that over the past two decades, society has become much more telephone oriented. It now expects people to use the telephone, whereas before, people and organisation would willingly communicate by mail.

As an example of our unemployed norm, my telephone bills for the year 1993-94 came to £467.00. Just over £80.00 of that was a fixed charge for line rental. This left roughly £387.00 worth of calls. Telephone calls cost 4.2p per unit. I therefore used about 9214 units during that year. With 220 working days a year, this works out at 42 units a day. About 90% of these were for [work search](#). In searching for work, my calls must span the whole country. They must also be made during working hours. One standard rate unit is equivalent to 25.6 seconds of telephone time. I therefore averaged 1075 seconds (almost 18 minutes) on the telephone every working day. The monetary amounts in this paragraph are not inflation-corrected.

Each year, much of this is spent on one-off cold calls which yield no lasting benefit. I estimate that calls to people I already know amount to less than 3 minutes per working day. This allows me to make a single 10-minute call per month to each of 5 former colleagues with whom I keep in touch for the purpose of searching for business. Sadly, this time is not evenly distributed between them all and contact with two of them is slowly but surely evaporating. This level of telephone contact is grossly inadequate for keeping in touch with my potential market.

The upshot is that if I lose the telephone, I lose a [vital function](#) in the process of finding work and maintaining contact with my [social coterie](#). Today the telephone is no longer a luxury. It is a vital organ of social and economic communication.

Enforced Isolation

The current level of State welfare leaves me unable to afford the cost of maintaining contact with society. I have become cut off from the friends and colleagues who could point me in the direction of emerging opportunities and also provide vital corroboration as to my abilities and integrity. I have been forced into [social isolation](#). And so has my family.

5) Our Family Food Budget 1993-94

Food is the most fundamental need of life. Yet nowadays, the amount one has to spend on it is the only item in one's household budget which it is possible to squeeze. Most other household costs are fixed and mandatory. This is very dangerous to health for all those who are forced to exist on State welfare.

In the spring of 1991 our supermarket food bill was more than the whole of what we had started to receive in State welfare. We had to at least halve it.

This was a great shock to our household. However, we persevered. As a result, by the end of the financial year 1993-94 we had managed to reduce our family's spending on food (plus soap, toothpaste and other non-edible essentials) to the amounts shown in the adjacent table.

Family Food Bill	1993-94	
The Basics	£1809.41	60%
Processed food	£735.30	25%
Extras	£445.78	15%
Total	£2990.49	100%

Our household and consumables budget of £2990.49 for the year 1993-94 normally had to feed four persons. Two of these were growing teenage boys. This worked out at £2.05 per person per day. However, during that year our daughter was at university. She had a grant which just covered the cost of her full-board in halls. It did not cover holidays. Being a student, she was not eligible for any form of State welfare. So, during university holidays, she had to live with us. If we informed the DSS, they would actually have *reduced* our amount of welfare because she was an adult of 23 living with us, whom they would have assumed either to have a job or be claiming welfare. For the duration of the university holidays, therefore, our food budget had to provide for five people. **That is less than £1.64 per person per day!** Also, during school holidays, our sons do not get free school meals as they do during term time. During the holidays, their main meal of the day also had to come out of this miserly £1.64 per person per day.

We have the misfortune to live in one of the most expensive commuter areas of the South East of England. We had to maximise the amount and quality of food we could buy with the minuscule amount of money we had available. Our health directly depended on it. There was no room for hearsay on prices. We had to find them out for ourselves by direct precise monitoring. We found that compared with street markets, supermarkets are very expensive. Convenient as just-in-time one-stop sources of everything for those who could afford their prices, but far too expensive for us to use as our main source. Therefore we bought our basics from the street market which visited our town on Thursdays. The table shows what we spent over the year.

The Basics 1993-94	
street market (veg & dairy)	£807.04
fresh bread	£146.76
fresh/frozen meat+chicken	£177.17
fresh dairy items	£144.51
fresh fruit & veg	£58.97
beverages tea coffee choc	£144.42
cook/bake ingredients	£62.31
drinks (fresh)	£8.95
wash/clean/toilet items	£231.11
medical items	£11.32
hardware	£16.85
Total	£1809.41

Processed Food	
meat & fish products	£179.71
dairy processed	£171.83
tinned fruit & veg	£42.76
table preserves	£80.13
beakfast cereals	£172.56
bakery products & biscuits	£88.31
Total	£735.30

But food is much more than mere body fuel. There is a psychological aspect to eating a family meal. This requires a degree of variety in the type of food presented. Because of [her illness](#), my wife has a limit as to how much she can do. It therefore seems more than justifiable to buy a small amount of pre-processed food to make the preparation of the occasional variety-rich meal a practical possibility. To this end we spent some of our money on processed food, as shown in the adjacent table.

Being at school, our sons were very closely coupled to the norms of the society around us. They were conscious of what other children normally ate and drank. If they were not able to experience the same, then they would be excluded. At least, they would suffer a definite feeling of exclusion, which would not be good for them emotionally. We therefore allocated the amounts shown in the table to those little 'extravagant' extras which their peers enjoyed.

Those Little Extras	
packaged meals & deserts	£199.83
drinks (cordials)	£83.41
drinks (gassy)	£36.38
wine	£3.04
chocolate & sweets	£123.12
Total	£445.78

Our £2990.49 food budget for 1993-94 excluded milk. With four people normally in the family, two pints of milk a day is the minimum we can get away with. We cannot reduce further our milk bill without having to buy powdered milk products from the supermarket. Hence we also need 730 pints of milk a year. During the year 1993-94 this cost £277.40. Furthermore, the above includes only our *documented* spending. It omits many essential purchases from various shops in the town from time to time.

Further Tightening

Spending on food is the first area of the domestic budget over which we have direct and immediate control. It was therefore the first area in which I tried to tighten the belt even further whenever money had to be saved quickly in order to meet a short-term emergency. To do this, it was not practical to reduce the general food intake. The only effective way was to *fast* for short periods. But going without food to save money is a bad idea. The effects are not what the uninitiated would suppose.

There is an initial feeling of hunger, but this quickly passes. The first real experience of thorough unpleasantness is an all-pervasive headache with a constant hissing in your head. You get used to this after a time and notice the convenience of never having to use a toilet. Your breath stinks. But the real killer is the onset of a creeping mind-numbing lethargy. Thoughts are fleeting and disconnected. You cannot think cogently and you just couldn't care less. You are a zombie. You have joined the living dead. Even the ½ km walk to sign on at the Jobcentre is a gargantuan task which you can no longer contemplate. Take it from me: cutting food below our present level is not a viable way to save money or meet some short-term emergency.

6) Maintenance and Replacement

Buildings and furnishings deteriorate. Domestic appliances wear out. Crockery chips and breaks. Funds must be set aside on a regular basis to repair or replace such things when the time comes. Sadly for those who depend on it, State welfare seems to overlook this vital need.

Kitchen Equipment

To keep and cook our food we need kitchen equipment. Our kitchen appliances need maintenance and replacement. Today appliances are essentially consumer products. They are deliberately designed to have a limited life. They are also specifically designed to make user-maintenance difficult, if not impossible. So maintenance costs are kept artificially high by suppliers. We must therefore set aside money on a regular basis for maintaining our appliances and eventually replacing them.

	Initial Cost	Maintenance	Total
Cooker	£670.00	£235.00	£905.00
Refrigerator	£170.00	£60.00	£230.00
Freezer	£260.00	£91.00	£351.00
Dish Washer	£390.00	£137.00	£527.00
	£1490.00	£523.00	£2013.00

The maximum operating life of a modern large kitchen appliance is no more than 7 years. On this basis, the provision for basic kitchen appliances at 1993-94 prices is shown in the adjacent table.

We therefore have to make a provision of $£2013 / 7 = £288$ a year for the appliances required for sustaining the food cycle. The cooker priced above is our small 550mm wide model. Our refrigerator is a 4.9cu ft model and our freezer is a 4.2 cu ft model. Our dish washer is a mid-range model which we bought in our 'times of plenty'.

We also have to make provision for the cost of buying and replacing place settings, serving dishes, cooking utensils, kitchen implements and food storage. Our current frugal budget for this is £50 a year.

Washing Equipment

Clothes need washing, frequently so in the case of the boys' sportswear. We therefore have to make provision for the maintenance and replacement of washing appliances as follows.

	Initial Cost	Maintenance	Total
Washer	£500.00	£350.00	£850.00
Dryer	£220.00	£154.00	£374.00
	£720.00	£504.00	£1224.00

Machines have a maximum service life of about 7 years and the cost of maintenance is for the whole of the 7 years. The total required on-going provision for our washing equipment is therefore $£1224 / 7 = £175.00$ a year.

Curtains & Floor Coverings

Our house has 28m² of window. This requires 1½ times that area of curtain material, namely 42m². The average 1994 price for curtain material in our area is £4.78/m² and lining material is about half that. The material cost of curtains + lining is therefore £7.17/m². Therefore it would cost us about

£300 to replace all the curtains in the house. Curtains last about 10 years. This means we must set aside £30 a year for curtains.

Our house has 148m² of floor. The combined area of the bedrooms and bathroom is 48m². These can be laid with light-wear carpet + underlay at about £7/m². This would cost £336. The remaining 100m² of floor needs heavy-wear carpet + underlay or covering at about £12/m². This would cost £1200. The total carpeting/floor covering cost for the house is therefore £1536. Carpets need replacing every 15 to 20 years. A provision of £88 a year must therefore be made for replacing carpets. About 53m² of the floor area of our house either has carpet which is years beyond replacement date or no covering at all. This would cost us now £500 to expedite.

In our sitting room we have the items of furniture listed below:

- 2 rosewood veneered glass-front cabinets 880mm wide by 520mm deep by 1995mm high
- a rosewood veneered sideboard 940mm by 450mm deep by 650mm high
- a round rosewood veneered table 1220mm diameter
- 6 matching chairs
- a 3-seat Oeet settee with one matching easy chair
- a Sony KV1612UB TV
- a Heathkit AR1214 stereo receiver
- a Yamaha PSR60 keyboard

Total current replacement cost for these is about £6500. The settee and chair are in desperate need of replacement. So we desperately need £2000 to spend on furniture right at this moment. In present circumstances we cannot possibly replace them, so we spread an old blanket over the settee to cover the gaps in the worn out fabric.

In the dining room we have a light mahogany veneered storage facility 1705mm high by 390mm deep. This is made up of 3 units. Two of these are 830mm wide and one 425mm wide. There is also

- an old oak table 1220mm long by 760mm wide
- two matching chairs
- built-in open pine shelves on aluminium wall mounting kit

Total replacement cost for these items is roughly £1500.

In our bedroom we have:

- a double bed 1980mm by 1370mm
- two 3-drawer pine chests 813mm wide by 387mm deep by 635mm high
- a 5-drawer pine chest 813mm wide by 387mm deep by 978mm high
- two pine wardrobes 775mm wide by 578mm deep by 1790mm high
- one pine open bookcase 890mm wide by 310mm deep by 1105mm high
- a small bookcase 915mm wide by 305mm deep by 395mm high
- a pine framed wall mirror 355mm by 1188mm
- a second-hand Parker-Knoll chair
- a home made chinz-covered bean bag

Total replacement cost of these items is about £2280.

In our daughter's room we have:

- a single bed 1980mm by 915mm
- an old beech chest of drawers 876mm wide by 508mm deep by 737mm high
- a bookcase 610mm wide by 203mm deep by 915mm high
- a white junior desk 915mm wide by 480mm deep

- a vinyl covered white typing table 690mm wide by 500mm wide by 645mm high
- a chair
- a convertible chair-bed

The total 1994 cost of replacing these is about £1150.

In our sons' room there are:

- two pine beds 2000mm by 980mm
- two plywood wardrobes 760mm wide by 580mm deep by 1525mm high
- two cheap 5-drawer chests 630mm wide by 405mm deep by 760mm high
- a pine toy box 1070mm by 460mm by 420mm
- a steel desk 635mm wide by 480mm deep by 685mm high

Total replacement cost at 1994 prices for these items is about £1350.

Furniture	Cost
Sitting Room	£6,500
Dining Room	£1,500
Parents Bedroom	£2,280
Daughter's Bedroom	£1,150
Sons' Bedroom	£1,350
Total	£12,780

The total furniture replacement cost for our home as it stands would therefore be £12,780. Furniture lasts about 20 years before it needs replacing. A provision of £639 a year should therefore be made for the replacement of furniture.

The total annual provision required to maintain the furnishing of our home is therefore £30 for curtains, £88 for floor covering, £639 for furniture. This comes to a total of £757 a year.

Furnishings	Capital Cost	Years	Per Year
Curtains	£300	10	£30
Floor covering	£1,530	15-20	£88
Furniture	£12,780	20	£639
Total			£757

The House

As it stands, our water and heating system requires little maintenance. In the past 10 years I have had to replace a lavatory tank, an electric pump and two thermostats. But one never knows when the big one will come such as the need to replace a hot water cylinder or the gas boiler. A provision of about £100 a year is therefore necessarily set aside for maintenance.

Our house has to be cleaned. For this we had to buy a new vacuum cleaner this year. It cost £140.00. It has an estimated life of 10 years. Bags cost £4 for 5. One a month is needed for normal use. This works out at £9.60 a year. £26.60 a year must therefore be provided for the vacuum cleaner. Dust pans, brushes, leathers, sponges, cleaning agents and other small items must also be replaced when they run out, wear out or break. These round up the total to £30 a year.

Provision must also be made for redecorating the house periodically and maintaining its fabric. This year I had to refurbish the outside of the house. I had to re-fold the lead on the dormer roof and secure and seal it with all-weather tape. I had to fit aluminium visors over the windows in the dormer to stop the rain relentlessly dripping on the window sills and rotting them. I had to strip and re-varnish all outside window sills and the wooden fascia round the top of the flat-roofed extension. I had to strip and repaint all gutters and pipes. I had to dig out and fill all soft spots in the external rendering on the extension, and finally re-paint the 50m² rendered part of the house's external surface. The material for this work cost just under £200. This is typical of the annual cost of maintaining the internal and external fabric of the house.

There is also the on-going remedial work on the house. This year I had to fit two air bricks and two internal grills in unfilled cavity walls which the architect and builder had left unventilated. I also had to insulate the sloping parts of the upstairs ceiling. Material for this cost almost £100.

The annual amounts, which must therefore be set aside to cover maintenance to the fabric of the house, are as summarised in the adjacent table.

The House	Per Year
Water and Heating system	£100
Cleaning appliances	£30
Decorating materials	£200
Structural maintenance	£100
Total	£430

Total Annual Budget

Maintenance	Per Year
Kitchen Equipment	£288
Crockery & Utensils	£50
Washing Equipment	£175
Furnishings	£757
The House	£430
Total	£1,700

The totals for each element of the budget necessary to maintain our home are shown in the adjacent table. Bear in mind that these are at 1993-94 prices. The grand total of £1700 is what we would have to spend or put aside each year in order to maintain our home in its current state. Without this money, our house, its structure, systems, equipment and furnishings would gradually deteriorate and eventually cease to be able to perform or fulfil their required functions.

Tightening Our Belt

Notwithstanding, within the constraints of State welfare, it has proved impossible to find the above necessary budget for home maintenance and replacement. It had to be **amputated completely**. In any case, even if we did scrimp and save to try to maintain this budget, we would not be able to use the money for that purpose. This is because the amount we would have to save would force us over the [statutory savings limit](#). In consequence, our [welfare](#) would be automatically reduced and we would be forced to live on our savings.

However, early in 1994, our washing machine's drum bearing failed and the door boot became torn and leaked badly. We were told we would have to buy another washing machine as the estimated cost made it not worth repairing. Nevertheless, my wife [because of [her illness](#)] could not cope without her washing machine. To us the option for buying a new washing machine did not exist. We therefore had to spend two days taking it apart and cleaning and de-scaling the drum. We then found a stall on the market which sold washing machine parts. We bought and fitted a new bearing and boot. The body of the machine had no rust so it is now as good as new. The total cost was £22. Though a small amount, this was not provided for in any part of our budget. It had to come out of our food allocation.

The only option you have when living on welfare is to become very resourceful and incredibly multi-skilled. As things stand, we could never afford to replace any appliance which may wear out or fail. The only option would be to repair it. Any such task, from replacing a heating thermostat or hot water tank to repairing the TV set, would have to be done by me or not at all. Furniture also does not last forever. We cannot possibly *buy* furniture any more. I have therefore resigned myself to having to learn how to make it. My wife can make curtains, but the material is expensive. We desperately need some new ones. However, we cannot make carpets, bed linen or crockery. These we must either be given or we must learn to live without them.

7) Public Transport circa 1993-94

Outside a major city, public transport cannot provide one with the service required for finding a job. It simply does not go most places, and where it goes, it does not go often enough, and usually takes too long to get there. In any case, for job seekers on State welfare it is impossibly expensive.

Prohibitive Cost

Our house is 30 miles (48km) from the City of London. For all practical purposes, London is the closest place to my home where I am remotely likely to find work or pick up business. Rail is the only practical way to travel if one wishes not to be too fatigued to be at one's best. It costs about 15p/km. A return rail fare to London (1993-94) is £17.50. This is equivalent to over 10 days' personal subsistence at [£1.69 per day](#). If I go after the morning rush hour has finished, I can travel at a cheaper rate of £8.75. But this is still equivalent to over 5 whole days' personal subsistence. To go to London and back once, I literally have to fast for at least 5 days. As an unemployed job seeker I receive no concessions for rail travel.

Reimbursement

In the past it was normal for a company to reimburse interviewees for travel expenses. This has become less and less so. The government has a scheme for reimbursing travel to interview costs. However, this involves them checking up that you have been to the interview. This tells the prospective employer that you are currently unemployed. This can never be other than a disadvantage. In the IT industry it undoubtedly guarantees rejection. On such [low income](#), the consequences of not being reimbursed are hard, if not impossible, to bear. One is therefore loathed to take the risk. If you are pursuing a part-time or self-employed opportunity, you are your own salesman. No prospective customer ever expects to have to reimburse salesmen.

Restricted Coverage

Rail travel - or travel by any other form of public transport as it exists today - cannot provide me with practical access to most of my nation-wide potential market. This is because a growing proportion of my potential market comprises small high-technology companies. These are increasingly locating themselves on out-of-town industrial sites and in country retreats which are inaccessible by regular public transport. Yet their expectation is that I can be at any given place at any given time and can bring with me items of portfolio which would be too bulky and heavy to carry in person.

I cannot fulfil this expectation without a car. They assume without consideration that any candidate for the kind of position for which my background makes me suitable would own a fairly new and presentable car. Most do. However, I do not know for how much longer I shall be able to [afford to run my car](#) at all.

8) The Tools of My Trade

My computer is the basic tool of my trade. Without it I would have no means of keeping my skills up to date. My institute memberships are my credibility. Their absence would make it even more difficult to get work. I would then be left with no prospect other than to retire gracefully into permanent poverty.

Computer Equipment

Before I became unemployed I was self-employed for 15 years. I had no employer to provide me with a computer, office accommodation and the other necessities for doing my work. I had to provide them myself. The positive outcome of this was that I still had these things available when I became unemployed.

Computer technology changes rapidly. Now as a long-term unemployed computer professional, I could not keep my skills up to date without my computer. So if I am ever to work again, I must maintain a fully up to date operational system.

A personal computer should give at least 5 years of trouble free service. However, it will probably only remain current technology for 3 years. Unlike most things, personal computers have dropped in price. A professional level of machine at the time of this budget cost £1,500. I had to minimise cost. I would therefore have to forego replacing my machine just because its technology became obsolete. I would have to use it for the whole of its operational life. To do this I would have to set aside £300 a year.

As a programmer, my computer is the one vital tool of my trade. Failing to keep it functional would be like chopping off the hands of a skilled craftsman so that he could eat while unemployed. I would from that point onwards become rapidly left behind by technical development with little prospect of ever catching up again.

Professional Memberships

Before I became unemployed I had membership of three professional institutes. I was forced to give up my fellowship in one of them specifically to save money. Another one kindly allowed my membership to be regarded as dormant until I got back on my feet again thereby saving me the cost of the subscription.

However, I kept up my membership of the third. This was the one I considered to be of the greatest value as regarded credibility within the area of work I hoped to re-enter. The subscription of £80 a year therefore appears on my survival budget. Nevertheless, since we still could not make ends meet, I eventually had to let it lapse.

9) Cost of Our Children's Education

Our sons attend a state school where education is supposedly free. But over the years, we have felt increasingly pressured to spend more and more on our sons' education. This may well have gone unnoticed were our family budget not capped by the miserly level of State welfare.

Our younger son's school requirements for the year 1993-94 are listed on the right. This included buying items second hand when available. He also needed:

- a maths set
- fountain pen
- 3 art pads
- coloured pencils
- lead pencils
- felt pen

These came to £22.63. The total, which we were required to spend on mandatory items for our younger son's supposedly publicly funded 'free' education during the financial year 1993-94, was therefore £239.84.

At that time, our older son attended a 'special needs' school. His needs were generally more complicated but roughly the same in quantity. They cost pretty well exactly the same. The total cost of school requirements for our sons was therefore £479.68 for the year 1993-94. They were both growing fast and therefore needed new clothes and shoes more and more frequently.

By 1999 the mandatory costs relating to our sons' education had soared to include the cost of a suit each, expensive text books, stationery, and above all field trips. This included for our younger son a 6-day trip to Russia. And supposedly we are expected to meet these costs out of our miserly State welfare, or alternatively have our sons lose out on certain aspects of their education which their peers enjoy. Their school has been willing to help with such costs at times, but has always expected us to pay half.

School Items: 1993-94

- blazer
- badge
- tie
- 3 shirts
- pullover
- 2 trousers
- socks & shoes
- football shirt
- shorts & boots
- rugby boots
- PE T-shirt
- shorts
- shoes & bag
- science apron & goggles
- briefcase

£217.21

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