



Working paper

**Low Cost
but Acceptable**

**A minimum income standard for the UK:
Muslim families with young children**

Tower Hamlets February 2001 prices

**Research: Nina Oldfield
Sian Burr**

Edited by: Hermione Parker

Commissioned by



The Family Budget Unit (FBU)

The family Budget Unit is an educational charity (No 298813) and private limited company (No 2211830) founded in 1987 with three objectives:

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

The address of the Family Budget Unit is:

Social Policy Research Unit
University of York
Heslington
York
YO10 5DD

Abbreviations used:

CIPFA	Chartered Institute of Public Finance and Accountancy
DSS	Department of Social Security
FBU	Family Budget Unit
FT	Full-time
LCA	Low Cost but Acceptable / the poverty threshold
MBA	Modest but Adequate / the standard at which most households aim
PT	Part-time
RPI	Retail Prices Index
TELCO	The East London Community Organisation

CONTENTS

Summary	3
1 Introduction	4
2 Budget Standards explained	5
3 A word of warning	5
4 Which living standard?	6
5 How the budgets were established	7
5.1 FBU methodology	
5.2 Research in six stages	
5.3 Adjustments to East End 2001 budgets: Budget standard costs	
5.4 Adjustments to East End 2001 budgets: Variable costs	
6 Findings	13
6.1 Net weekly incomes required to reach LCA level	
6.2 Muslim food budgets	
6.3 Muslim budgets compared with British budgets	
APPENDICES	
Appendix 1.1 Summary budgets at LCA level Muslim couple with boy aged 10 years, girl aged 4 years February 2001 prices.	15
Appendix 1.2 Summary budgets at LCA level Muslim lone mother with boy aged 10 years, girl aged 4 years February 2001 prices.	16
Appendix 2.1 LCA basket of foods for one week Muslim couple with boy aged 10 years, girl aged 4 years	17
Appendix 2.1 LCA basket of foods for one week Muslim lone mother with boy aged 10 years, girl aged 4 years	18
Appendix 3 Dietary adequacy at LCA standard: Muslim households with young children	19
Appendix 4.1 Illustrative weekly menus: Muslim households with young children.	20
Appendix 5. Clothing budget: Muslim woman	22

SUMMARY

This study is a pilot study of the living costs of Bangladeshi (Muslim) households living in London's East End. Its purpose is two-fold:

- To estimate the living costs, in February 2001, of one- and two-parent Bangladeshi (Muslim) households, each with a boy aged 10 years and a girl aged 4 years, residing in the East London borough of Tower Hamlets.
- To be able to compare the living costs of the Bangladeshi households with the findings of an earlier study, which used a similar method to estimate the living costs of British-born households living in the East London Boroughs of Hackney, Newham, Tower Hamlets and Waltham Forest, also in February 2001.¹

The living standard measured is called *Low Cost but Acceptable (LCA)* and marks the poverty threshold. For the present study, the Bangladeshi households are assumed to be working families with at least one adult in paid work (part-time or full-time). Work expenses are included in their weekly expenditures, but not income tax and NI contributions. As with the earlier study, full time employees are assumed to work 38.5 hours a week, part timers work 17 hours a week.

For each study, the method used to measure living costs is called *budget standards*. These are specified baskets of goods and services which, when priced, measure predefined living standards. The Bangladeshi two-parent families are shown to be £21 a week worse off than the British families. The Bangladeshi lone mothers are £25 a week worse off. One third of the difference can be accounted for by rents in Tower Hamlets, which for two-parent families are £7 more expensive than the average of the four London boroughs of Tower Hamlets, Hackney, Newham and Waltham Forest. For families at the poverty threshold, Muslim food is also more expensive than English food. Table 1. summarises the disposable incomes (spending power) required by Bangladeshi families to avoid poverty.

Table 1: Disposable incomes required by Bangladeshi households with two children aged 4 and 11 years, to reach LCA standard, February 2001

<i>Household types</i>	<i>£s per week (rounded)</i>
Two-earner couple (FT + PT)	343
One-earner couple (FT)	289
One-earner couple (PT)	288
Lone mother (FT)	362
Lone mother (PT)	297
Key : FT Full-time PT Part-time	

¹ Hermione Parker (Ed) 2001, *Low Cost but Acceptable*. A minimum income standard for households with children in London's East End, London, UNISON.

INTRODUCTION

1.1 The purpose of this report is to contribute towards the debate on the ‘living wage’ requirements of lower paid families living in the East End of London (Parker 2001), by indicating the living costs of ethnic minorities. This is the first time that the FBU has created an ethnic food budget, which meets UK health and adequacy standards.

1.2 Using a methodology called *budget standards*, the report sets out the expenditures required by specified households to avoid poverty. Two model families are assumed: first two-parent households, then a lone mother, each with a boy aged 10 years and a girl aged 4 years. Both families are assumed to live in local authority accommodation in Tower Hamlets, in London’s East End.

1.3 The report forms part of on-going research commissioned by UNISON to examine living costs in London’s East End.² In most developed countries such information is provided by government, or under government auspices, but this is not the case in the UK.

1.4 The living standard measured is called *Low Cost but Acceptable (LCA)*. LCA marks the poverty threshold. Households with spending below the LCA standard risk poverty and social exclusion.

1.5 The concept of a Low Cost but Acceptable living standard was pioneered by the Family budget Unit (FBU) in 1998, for its research into the net incomes and gross earnings required to avoid poverty by families with young children.³ Those households were assumed to live in local authority rented housing in York.

1.6 This report takes the York study as its reference point. The 1998 York shopping baskets have been adjusted to meet the needs, shopping patterns and living costs of Muslim families living in similar (optimum), local authority housing in London’s East End, in February 2001. As this is a pilot study, the costs of the shopping baskets have **not** been grossed up for income tax and NI contributions, but work expenses such as childcare and Trade Union dues are included.

1.7 It is worth noting that the assumed household size - and the adequacy of the housing portrayed - do not necessarily reflect the typical household size and living conditions of Bangladeshi families in the UK. Many such households have more than two children and live in crowded conditions.

² Hermione Parker (Ed) 2001, Op cit.

³ Hermione Parker (Ed) 1998, *Low Cost but Acceptable. A minimum income standard for the UK: families with young children*, Bristol, Policy Press.

2. BUDGET STANDARDS EXPLAINED

2.1 The research method used is called *Budget Standards*. These are specified baskets of goods and services which, when priced, can represent predefined living standards. It is the method pioneered by Seebohm Rowntree for his study of poverty in York, in 1901. Today as a result of computer technology, budget standards have become easier to use and have significantly greater potential.

2.2 It is important to understand that the households whose needs are calculated here are illustrative, not actual families. No two actual households have identical needs and preferences. Some need more, a minority need less than the FBU budgets indicate. Users of the data can overcome this problem by adjusting the ‘variable cost’ budgets (for rent, council tax, fuel and so forth) to match their own costs, or, in the case of Trade Unions, to match their members' circumstances and preferences.

2.3 Budget standards methodology is of particular relevance to wage bargaining. Working people’s needs can be identified and priced. In other studies by the FBU the effects of the *poverty trap* on the net incomes of wage-earning households’ have been established. The poverty trap adds to the problems of low pay by eroding net income differentials - to the point where small wage increases result in net income increases of pence instead of £s. This happens when the extra amounts earned are discounted by reduced benefit entitlements – the notorious poverty trap effect. In some cases, to escape the poverty trap, wages have to rise above the ceiling for *Working Families’ Tax Credit (WFTC)*.

2.4 The households portrayed in this pilot study are more fortunate than many. All are assumed to be in good health, none has debt problems. The local authority housing they occupy meets recognised housing standards, and the children walk (or cycle) to school. Housing Association and private tenants are likely to pay higher rents than those assumed here. Owners have mortgages, extra insurances and external maintenance costs to pay.

3. A WORD OF WARNING

3.1 Due to the diversity of circumstances in which real-life households live, it is important not to generalise the findings of this report for lower paid Bangladeshi households with children as a whole. In all its budgets, the FBU distinguishes between *budget standard* costs (e.g. food and clothing) which tend to be the same across the UK, and *variable costs* (e.g. rent, council tax, fuel, transport and debt) which differ greatly. To assess the living costs of Asian household with children in circumstances other than those assumed here, further research would be required.

3.2 There is also the question of consumer preferences. The budgets presented here reflect the preferences of a small group of Bangladeshi East Enders – all of them Muslims – who participated in a discussion group organised by TELCO on behalf of the FBU. Particular attention was paid to dress codes and preferred food menus. But it was only a pilot study, therefore the results do not apply to the wider population of Muslim East Enders.

3.3 More than three-quarters of the population of Tower Hamlets are white⁴. The immigrant population includes a high proportion of Bangladeshis (10%), lower proportions of Black Caribbean (4%) and Black African (2%) and small numbers of other ethnic groups such as Indian, Pakistani, Chinese, other Asian and non-Asian groups. Caribbean and Black African households adapt easily to British consumption patterns, whereas Indian and Bangladeshi households typically maintain their traditional lifestyles. Most Bangladeshi families follow Muslim codes of behaviour and traditions.

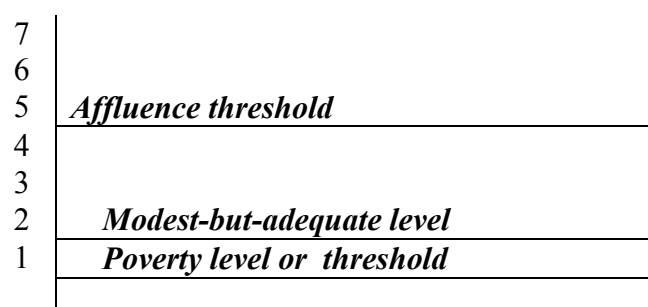
4 WHICH LIVING STANDARD?

4.1 For its research, the Family Budget Unit distinguishes three levels of living (Figure 1):

- *Level 1, The poverty threshold*, equates to the FBU's *Low Cost but Acceptable (LCA)* standard and is the subject of this study. Households with incomes below the LCA standard are at risk of poverty.
- *Level 2, Modest But Adequate (MBA)*, also called *Reasonable*, is enough to live comfortably and avoid debt problems, but is a long way below affluence. MBA represents the standard at which most households aim – in a given country at a given period of time – including many lower paid households.
- *Level 5, Affluence*, is irrelevant to this report.

FIGURE 1

**THE PROSPERITY NUMBER SCALE
MEASURING THE STANDARD OF LIVING**



Source: Margaret Wynn, *Family Policy*, Penguin Books, 1972, p 165.

⁴ OPCS, 1991 Census, County Report: Inner London, The Stationery Office, London.

5 HOW THE BUDGETS WERE ESTABLISHED

5.1 FBU methodology

The method used by the FBU depends partly on the project, with two main variations:

- New budgets are constructed.
- Budgets previously constructed are adapted and /or updated with the Retail Prices Index.

The East End budgets for Muslim families with young children are derived from the FBU's existing, York Budgets⁵. The main differences between the budgets lie in the date of the information (2001 instead of 1998) and the higher variable costs incurred in London, especially rent, insurance, childcare and transport. In addition, a new food budget has been constructed to take account of preferences and traditions in Muslim diets. Clothing, personal care and leisure also take account of Muslim culture in a British context.

5.2 Research in six stages

Stage 1:

Update the FBU's LCA budget standard for households with children, living in York, from January 98 to February 01 prices, using the Retail Price Index (RPI).

For updating purposes, each item of each component of the FBU budget standard was attached to its nearest, appropriate group of goods in the RPI. Overall, between January 98 and February 01, retail prices rose by 7.1%.

Stage 2:

Set up a small number of focus groups in the East End, to discuss shopping patterns and identify living costs, which are higher in London than in York.

Two such groups, composed of low-income working households with young children, were arranged by TELCO, in Newham and Tower Hamlets. Discussions focused on weekly shopping habits and the availability of shopping locations similar to those used to price previous FBU budgets. The costs of transport, housing and childcare, all of which were reckoned to be more expensive in the East End of London than in York, were also discussed. The researchers subsequently explored differences in expenditures mooted during group discussions; and where proven, the budget standard was adjusted.

Stage 3.

Adjust the budget standard to take account of cost differences found.

These adjustments have already been reported in detail⁶. Briefly, the groups were of the opinion that insurance, housing, travel, childcare and peak-time leisure services were more expensive in London than in York. Outlets similar to those used for the York budgets are also available to East Enders. Indeed the availability of good markets and discount stores is a gain for East Enders. Children in the East End tend to walk or cycle to school, but travel-to-work costs restrict workers with low-earnings potential to jobs within two or three underground zones from where they live. In

⁵ Hermione Parker (ed), 1998, *op cit*.

⁶ Hermione Parker (ed), 2001, *op cit*.

general, buses were said to be the most usual form of travel and weekly bus passes were reckoned to be good value for money. The London Underground is quicker but more expensive. Taxis are used for emergencies only and ‘mini-cabs’ are preferred to ‘black cabs’ because they are cheaper.

Stage 4

Set up a focus group of Muslim women living in the East End, to discuss cultural differences in shopping patterns and lifestyles.

We are grateful to the six Muslim women who talked with our researchers, through an interpreter, at a local community centre in Tower Hamlets. The researchers were able to go back to the group to verify information. Four areas of consumption were discussed in detail: food; clothing; personal care; and leisure.

Stage 5

Adjust the East End budget standard to take account of cultural differences in Muslim households.

Clothing, personal care and leisure were found to be different in many respects to the FBU’s previous East End budgets (Parker Ed, 2001, *op cit*). As second generation Muslim families evolve, there is some evidence of increased cultural compatibility with their non-Muslim neighbours. In general, Muslim school children appear to have a school lifestyle similar to that of their non-Muslim counterparts: they dress similarly and participate in school activities, including sports and trips away. Likewise, the appearance and attitude of young Muslim men in the workplace resemble those of their English counterparts. Many young, unmarried Muslim women dress in European style until marriage. However, for married Muslim women (especially non-professional women) employment is usually frowned upon; and the English language is rarely spoken. Lone mothers appear to do paid work (provided they are better off working than on benefits). At home, lifestyles evolve around the Muslim calendar. Married women have no European outer clothes in their wardrobe; they wear clothes that accord with their culture. Children from about 7 years of age are taught to wear traditional dress and to understand Arabic, which is essential to the Muslim faith. Traditional clothing is purchased locally in markets and shops. Low-income families meet the costs of essential purchases in the religious calendar (such as new clothes to celebrate the festival of Eid), by paying for them ‘slowly’.

Bangladeshi Asians (especially women) do not participate in any form of public exercise sessions. This causes some medical concern, due to the likelihood of ill health arising from inactivity. To encourage physical exercise, many community centres have set up keep-fit classes and arrange closed sessions at local school pools. The Muslim focus group reported that adults would not attend a session at the cinema, do not go to the local fitness centre, do not play team games, do not ride bicycles. They also reported that Bangladeshis rarely go on holiday, except to stay with relations. Their priority is to return to their motherland, for religious and social reasons. Due to widespread poverty in Bangladesh, ex-patriots support their wider family at home. Holidays in Bangladesh are expensive, due to distance of travel and financial expectations from relatives.

Regarding diet, there was said to be little compromise towards British diets. Also, the pattern of meals is different during religious festivals such as Ramadam, when fasting occurs, and Eid, when feasting occurs. The FBU focus group was instrumental in

establishing general eating patterns; overall quantities of key foods; and a seven-day menu and shopping list (Appendix 4). Alcohol is not allowed in any guise. Even toothpaste and perfumes containing alcohol are forbidden. Households practice a tradition of sharing meals with visitors. Adult children eat meals at their parents' home, but the older generation do not eat at the homes of their children. The 'open-house' custom may result in dishes being cooked and eaten over several days (the concept of the continual pot).

On weekdays, typical eating habits were reported as cereals for breakfast, followed by fried bread and eggs (or eggs, bread and jam on weekdays). At weekends traditional breakfast foods include cous-cous and fried pasta with *rotli*. Fruit such as apples or pears are eaten mid-morning. Rice and curry are consumed from the same pot midday and evenings. Typically, three separate dishes of curry are cooked each day – fish, meat, and vegetable. Vegetables are served either cooked in curries or in the form of dishes such as *bhagi* and side dishes of onions, tomatoes and cucumber with lemon, *rotli*, pickles and relish. There is no tradition of dessert being served after the meal, but occasionally the families eat *rushmalai*, which is a type of dairy dessert. School children and adults working outside the home are encouraged to have their midday meals at home or to take packed lunches from the household food supply. Occasionally children participate in school meals. Packed lunches for children were described as consisting of bread and jam/ chocolate spread, crisps and a can of drink. Working men rarely eat in works canteens. Mid afternoon (or after school) mothers and children eat bread and jam, biscuits, or Rusk cake. On other days the children eat take-away food, such as chicken and chips, from halal food outlets. Children snack on milk and bananas at bedtime. The adult evening meal may be as late as nine-o'clock and there is a tradition called *supari* of chewing nuts after the meal.

Gold plays an essential part in the status and self-esteem of Muslim woman, regardless of income levels. Bangles are given to celebrate marriage; necklaces, earrings and rings are signs of social standing.

As a result of the discussion group, adjustments were made to the FBU East End budgets in clothing, personal care and leisure. Additionally, new food budgets were created for one-parent and two-parent households with two young children.

Stage 6

Gross up the required expenditures for income tax and NI contributions, less all social security benefits to which the households have entitlement.

This final stage of the FBU's research method was not required by UNISON.

5.3 Adjustment to East End Muslim budgets, February 2001 Budget standards costs

5.3.1 Food

The FBU food budgets contain a balance of foods promoting short-and long-term health in adults and children. In accordance with FBU food budgets in general, dietary adequacy for Muslim households is reached when food budgets meet the following conditions:

- They satisfy the recommended intakes of all nutrients
- They meets UK guidelines for healthy eating
- They are palatable
- They accord with the traditions and rules of Islam.

In most cases, the National Food Survey (NFS) and the Family Expenditure Survey (FES) provide the starting point for the FBU food baskets. For the Muslim food budgets, however, this was not possible, because neither the NFS nor the FES contains sufficient data on food purchases by Bangladeshi households. The FBU researchers therefore took the quantities recorded by the Bangladeshi group participants as the basis for the food shopping baskets (according to household composition).

The baskets of food were then analysed for nutrient content, after taking into account waste and food eaten away from home, in order to ensure that the FBU diets satisfy the estimated nutrient requirements of each household member. First, the energy and nutrient contents of the edible portions of the food were calculated and compared with the household's estimated requirements. Then quantities of food in the baskets were adjusted to bring them into line with Dietary Reference Values (DRVs) and Health Education Authority (HEA) guidelines. Quantities were adjusted to provide 100% of the Estimated Average Requirements (EARs) for energy and at least 100% of the DRV's for other essential nutrients. Quantities of meat and fish were reduced and quantities of fruit and vegetables were increased to meet the UK government's recommended five portions of fruit and vegetables per day.

The dietary adequacy of the Muslim budgets is shown in *Appendix 3*. The low value figure for the pantothenic acid is due to missing values in the food composition tables. In the general population, two-thirds of the circulating Vitamin D is normally obtained by exposure to ultra-violet light, in which case low dietary Vitamin D values should not present a problem. But they can do so if household members are not exposed to ultra-violet light, in this case, Muslim women whose clothing covers them extensively. It has not been possible for the FBU to counter this anomaly and remain within the general guidelines of healthy eating.

Pricing of food at LCA level is based on supermarket own brands or low-price brand (*Kwik Save and Sainsbury's*). The pricing of Muslim foods, such as Halal meat and specialist fish was priced locally. The Mile End Road has many shops and market stalls specialising in the fish and vegetables used by the Bangladeshi communities.

Local *halal* 'Take-aways' and restaurants were used by the FBU to price 'food eaten away from home'.

The weekly baskets of goods specific for each family unit are shown in *Appendix 2*. The shaded prices indicate items of food purchased in Halal retail and market stores in Tower Hamlets. The weekly menus, in *Appendix 4* were validated by the FBU focus group.

5.3.2 Alcohol

No alcohol whatsoever is included in the Muslim budget standard - neither in form of social drinking nor as ingredients of perfume, deodorant or toothpaste.

5.3.3 Tobacco

Tobacco purchases are shown as nil in the budget standard, on health grounds.

5.3.4 Clothing

For its 1998 report⁷ the main outlets used by the FBU to price the clothing requirements of men, women and children were catalogues, local markets and discount stores. In 2001, at the LCA living standards, clothing does **not** appear to be more expensive in London than in York. The East End has a wide range of discount stores and good clothing markets. Adjustments for the traditional clothing of Muslim families are also made. For Asian men and young children, the clothing wardrobe resembles the British wardrobe, with the exception of additional clothing for prayer and traditional clothing for religious festivals. The father's clothing standard includes Punjabi suits, overcoat, prayer suits and rubber sandals. The children's standard includes a range of traditional clothing to wear at festivals, on special occasions and for prayer classes.

With the exception of undergarments and nightwear, mature women's clothing conforms to Muslim tradition. European style dresses and trousers are excluded, *sarees*, *hijabs*, *salwar kameezs* are included, as are special occasion clothing, prayer clothing, black coats, a range of scarves and appropriate shoes *Appendix 5*.

Muslim clothing was priced in local shops and markets at Whitechapel and Mile End Road. Replacement rates of adult clothing (i.e. the lengths of time for which different items of clothing are assumed to last) were validated during discussion with the FBU's focus group.

5.3.5 Personal care

No regional price adjustments (for London instead of York) were necessary, but some cultural adjustments were necessary. Prayer mats were included and alcohol-free products replaced items with an alcohol base. Hair oils and a greater range of hair ornaments were added. Gold jewellery items such as bangles, rings, earrings and necklaces were also included, with lifetimes of 25 years.

⁷ Hermione Parker (Ed), 1998, *op cit*

5.3.6 Leisure activities

The cost of keep fit and swimming classes in closed sessions have been included in the leisure standard. Holidays are based on a return trip to Bangladesh every five years to visit relations.

Arabic lessons for each child are included, at a cost of £5 per child, per session, each week throughout the year.

5.3.7 Household goods and services, leisure goods

Only a few adjustments were made, Muslims families give presents to their children according to the Muslim calendar, resulting in levels of ownership of toys at LCA standard not unlike those in British born households.

A weekly Muslim newspaper has also been included.

5.4 Adjustment to East End Muslim budgets, February 2001

Variable costs

5.4.1 Housing and Council tax

In February 2001, according to Housing Rent Statistics reported by CIPFA, the average rent for a three-bed terraced, local authority dwellings across four East London Boroughs, was £75 per week. In Tower Hamlets, the average rent for the same category of dwelling was £83. In Tower Hamlets, band B council tax was £11.49.

5.4.2 Water and Sewerage, house contents insurance, fuel, transport, motoring costs.

Few further adjustments were made to those costs already regionally adjusted to meet general East End LCA standard of living. Transport includes travel to work costs based on bus travel within at least two zones, but excluding *Zone 1*. Bicycles are excluded from the adult sections of the budget standard.

5.4.3 Childcare costs

The costs of formal childcare vary according to the type of childcare purchased, the number of children who require it and the weekly hours worked by the mothers, plus extra time to drop off and collect the child/children from childcare. In February 2001, the average hourly rate charged per child by registered childminders was £2.62. Childminding, however, is the least expensive type of formal childcare. In spring 2001, according to the Daycare Trust, a typical full-time nursery place for a two-year old cost £110 each week, compared with a maximum childcare credit (with Working Families Tax Credit) of £70 for one child and £105 for two children.⁸ If the child is cared for free of charge by family or friend, the costs may be nil (Table 2).

⁸ Daycare Trust, *Childwise*. Issue 7, Spring 2001

6. FINDINGS

6.1 Net weekly net incomes required to reach LCA level Muslim households

Based on the FBU's research and assuming that the working mothers use childminders, the net incomes required by each FBU households are summarised in Table 2. For mothers who rely on other family members to baby-sit their children, the costs are significantly lower (or nil).

**Table 2: Net weekly incomes required by working households to reach LCA level
MUSLIM households in paid work
London borough of Tower Hamlets
Households with boy aged 10 and girl aged 4 years
February 2001**

<i>Household type</i>	<i>Working time Hours week</i>	<i>Net incomes required £ week (rounded) incl formal childcare</i>	<i>no formal childcare</i>
Two-earner couple	38.5 + 17	343.00	299
One-earner couple	38.5	289.00	289
One-earner couple	17.0	288.00	288
One-earner lone mother	38.5	362.00	253
One-earner lone mother	17.0	297.00	253

Source: Family Budget Unit 2001

6.2 Muslim food budgets

Dietary adequacy is reached when the family food budget, satisfies the recommended intakes of all nutrients, meets guidelines for healthy eating, is palatable and accords with the generality of consumer preferences. FBU research shows that a diet in line with the tradition and rules of Islam is more expensive than a British diet, assuming households of similar composition. Discounting alcohol entirely, the additional spending on food required by the Muslim families in this study varies between £11 and £12 per week (Table 3).

**Table 3: Food expenditures to reach LCA standard
MUSLIM households
London borough of Tower Hamlets
Households with boy aged 10 and girl aged 4 years
February 2001**

<i>Household type</i>	<i>Muslim household no alcohol</i>	<i>British household including alcohol</i>
Married couple	71.00	69.00
Lone mother	51.00	43.00

Source: Family Budget Unit 2001

6.3 Muslim budgets compared with British budgets

Reducing the British cultural elements in clothing, personal care and leisure budgets, to make way for the Muslim budgets does not equalise the levels of spending. This is largely due to the higher costs of traditional Muslim clothing outfits and ethnic foods, which can only be obtained from specialist shops.

Examples of higher priced items in the Muslim budget standard include:

- £10 per family per week for Arabic lessons for the two children
- Jewellery considered socially essential for women
- Relatively high costs of '*inexpensive*' sarees, compared to British summer dresses
- Bangladeshi tradition of new clothes twice a year for each family member;
- Relatively high costs of the Bangladeshi, family food basket

When compared to other households living in the East End, Muslim two-parent families are £21 worse off, lone mother families are £25 worse off. One third of these differences can be accounted for by rent in the London borough of Tower Hamlets, which is £7 more expensive than the average of the four London boroughs of Tower Hamlets, Hackney, Newham and Waltham Forest. Following Muslim traditions, food in particular is more expensive for Muslim families than for other UK families living at the poverty threshold.

APPENDIX 1.1

FBU SUMMARY BUDGETS AT LCA LEVEL: MUSLIM COUPLE WITH BOY AGED 10, GIRL AGED 4 YEARS

NO ALCOHOL IN THE BUDGETS

Local authority tenants in London Borough, Tower Hamlets
£ week, February 2001 prices

	Two earners 38.5 + 17 hours	One earner 38.5 hours	One earner 17 hours
A. Budget standard costs			
Food	71.16	71.16	71.16
Clothing	29.49	29.49	29.49
Personal care	7.16	7.16	7.16
Household goods	16.15	16.15	16.15
Household services	4.89	4.89	4.89
Leisure	29.52	29.52	29.52
BUDGET STANDARD COSTS	158.37	158.37	158.37
B. Variable costs			
Housing (of which rent £83.37)	87.13	87.13	87.13
Council tax	11.49	11.49	11.49
Fuel	10.53	10.53	10.53
Transport (no car) *	2.28	2.28	2.28
NHS charges	3.01	3.01	3.01
Insurance	5.21	5.21	5.21
Debts/fines/maintenance orders	0.00	0.00	0.00
Job-related costs	64.26	10.25	9.62
<i>of which : childcare</i>	<i>44.39</i>	<i>none</i>	<i>none</i>
<i>: 7 day bus pass*</i>	<i>17.00</i>	<i>8.50</i>	<i>8.50</i>
Seeking work costs	0.00	0.00	0.00
Pets	0.00	0.00	0.00
Charitable donations	0.72	0.72	0.72
VARIABLE COSTS	184.64	130.62	130.00
<hr/>			
C. Total costs (A + B)	343.01	289.00	288.38
<hr/>			
* Transport, car owner	35.72	35.72	35.72

APPENDIX 1.2

**FBU SUMMARY BUDGETS AT LCA LEVEL:
MUSLIM LONE MOTHER WITH BOY AGED 10, GIRL AGED 4 YEARS
NO ALCOHOL IN THE BUDGETS**

Local authority tenants in London Borough, Tower Hamlets
£ week, February 2001 prices

	One earner 38.5 hours	One earner 17 hours
A. Budget standard costs		
Food (without alcohol)	51.47	51.47
Clothing	23.75	23.75
Personal care	6.06	6.06
Household goods	15.24	15.24
Household services	4.64	4.64
Leisure	26.69	26.69
BUDGET STANDARD COSTS	127.85	127.85
B. Variable costs		
Housing (of which rent £83.37)	87.13	87.13
Council tax	8.62	8.62
Fuel	10.00	10.00
Transport (no car) *	2.14	2.14
NHS charges	1.51	1.51
Insurance	5.21	5.21
Debts/fines/maintenance orders	0.00	0.00
Job-related costs	119.20	54.01
<i>of which : childcare</i>	<i>108.95</i>	<i>44.39</i>
<i>: 7 day bus pass *</i>	<i>8.50</i>	<i>8.50</i>
Seeking work costs	0.00	0.00
Pets	0.00	0.00
Charitable donations	0.72	0.72
VARIABLE COSTS	234.51	169.33
<hr/>		
C. Total costs (A + B)	362.36	297.18
<hr/>		
* Transport, car owner	31.33	31.33

APPENDIX 2.1 : LCA BASKET OF FOOD FOR ONE WEEK
MUSLIM COUPLE WITH BOY AGED 10, GIRL AGED 4 YEARS
MUSLIM DIET, NO ALCOHOL, FEBRUARY 2001 PRICES

Description	Purchase quantities and portions	Cost £ week
Yoghurt	125g pot natural yoghurt	0.20
Semi and other skimmed milk	8 pints	1.81
Dairy dessert	6x 125g pots	1.25
Lamb joints	2.75kg	5.65
Broiler chicken, uncooked	1.4kg medium chicken	1.86
Takeaway cooked poultry	681g	7.96
Fish, Whole uncooked	2.4kg	6.96
Fish cooked(takeaway)	340g	3.98
Eggs	20 medium eggs	1.30
Ghee (+ other butter)	51g	0.16
Soft margarine	144g	0.14
Vegetable and salad oils	330ml 1litre every 3 weeks	0.65
Sugar	225g 56 level teaspoons	0.19
Jams, Jellies, fruit curds	240g 16 average portions to spread	0.23
Honey	15g added to recipes	0.04
Potatoes	2100g for vegetable dishes and curries	0.49
Cauliflower	612g average/week for vegetable dishes (not purchased each week)	0.45
Spinach	765g for vegetable dishes	3.27
Carrots, fresh	1200g/ week for vegetable dishes and curries	0.45
Onions, shallots, leeks	4800kg/week for vegetable dishes and curries	0.96
Cucumber	350g average/ week for side dishes	0.72
Tomatoes, Fresh	600g average/week for side dishes	0.42
Tomatoes, canned or bottled	800g for curries	0.33
Ginger	600g for curries	0.88
Garlic	600g for curries	1.13
Miscellaneous fresh vegetables	3000g e.g. chillies courgette etc for curries	6.52
Crisps and potato products	69g 2pkts for lunch	0.27
Chips (take away)	681g eaten with the chicken and fish	0.00
Pulses (dhal)	300g for the dhal recipes	0.41
Oranges, fresh	1365g 6 medium oranges	0.61
Other citrus fruit, fresh	300g 2 lemons 1 lime	0.80
Apples, fresh	1125g 10 medium apples	0.89
Pears	1066g 8 medium pears	0.72
Bananas, fresh	1.8kg 12 medium bananas	1.99
Stoned fresh fruit (mango)	600g 2 large mangoes	2.65
Dried fruit and fruit products	40g average/ week for curries	0.05
Nuts and nut products	68g average/ week for curries	0.18
Bread, white, sliced, standard	1.6kg two standard loaves	0.79
Chapatti flour	1.5kg	0.90
Biscuits, chocolate	82g average/ week not purchased every week	0.16
Biscuits other than chocolate	164g average/ week from large assortment box	0.32
Rusk cake	263g average/ week from purchased packet	1.06
High fibre breakfast cereal	600g 6 Weetabix per day	1.71
Other cereal snacks	50g average/ week of Bombay mix	0.12
Rice	4300g average/ week	3.43
Pasta	200g average/ week for breakfast	0.21
Cous-cous	100g average/ week for side dishes and breakfast	0.16
Tea	402g (100 tea bags)	1.19
Coffee, instant	50g	0.83
Pickles and sauces	158g	0.32
Chocolate spread	33g average/week for sandwiches or breakfast	0.06
Salt	pinches	0.00
Soft drinks, concentrated	500ml 10 average measures	0.29
Soft drinks, not concentrated	1980ml 6 standard cans	1.72
Chocolate coated filled bar/sweets	260g 4 standard Mars bars	0.87
Miscellaneous (curry powder)	100g for use in recipes requiring the following: cumin, turmeric, coriander, garam masala, chilli powder, cardamom, nutmeg, cinnamon, black pepper.	0.44
TOTAL WEEKLY COST		71.16

(NB: Shaded areas priced in *halal* retail and market stores)

**APPENDIX 2.2 : LCA BASKET OF FOOD FOR ONE WEEK
MUSLIM LONE MOTHER WITH BOY AGED 10, GIRL AGED 4 YEARS
MUSLIM DIET, NO ALCOHOL, FEBRUARY 2001 PRICES**

Description	Purchase quantities and portions	Cost £ week
Yoghurt	125g pot natural yoghurt	0.20
Semi and other skimmed milk	6 1/2 pints	1.42
Dairy dessert	5x 125g pots	1.04
Lamb joints	1.8kg	3.96
Broiler chicken, uncooked	1.2kg small chicken	1.86
Takeaway cooked poultry	681g	7.96
Fish, Whole uncooked	1.5kg	4.35
Fish cooked (takeaway)	340g	3.98
Eggs	12 medium eggs	0.78
Ghee (+ other butter)	40g	0.12
Soft margarine	80g	0.08
Vegetable and salad oils	250ml 1litre every 4 weeks	0.49
Sugar	120g	0.10
Jams, Jellies, fruit curds	110g	0.11
Honey	15g added to recipes	0.04
Potatoes	1200g for vegetable dishes and curries	0.27
Cauliflower	300g average/ week for vegetable dishes, not purchased each week	0.22
Spinach	500g for vegetable dishes	2.14
Carrots, fresh	768g/ week for vegetable dishes and curries	0.05
Onions, shallots, leeks	3kg/week for vegetable dishes and curries	1.14
Cucumber	250g average/ week for side dishes	0.42
Tomatoes, Fresh	384g average/ week for side dishes	0.27
Tomatoes, canned or bottled	400g for curries	0.11
Ginger	360g for curries	0.64
Garlic	360g for curries	0.53
Miscellaneous fresh vegetables	1536g e.g. chillies courgettes etc for curries	3.34
Crisps and potato products	69g 2pkts for lunch	0.27
Chips (take away)	681g eaten with the chicken and fish	
Pulses (dhal)	150g for the dhal recipes	0.21
Oranges, fresh	690g 5 medium oranges	0.61
Other citrus fruit, fresh	200g 2 lemons	0.40
Apples, fresh	730g 8 medium apples	0.59
Pears	485g 6 small pears	0.30
Bananas, fresh	1.05kg 11 small bananas	1.11
Stoned fresh fruit (mango)	300g large mango	1.33
Dried fruit and fruit products	20g average/ week for curries	0.02
Nuts and nut products	36g average/ week for curries	0.09
Bread, white, sliced, standard	1200g, one standard loaf, one small loaf	0.79
Chapatti flour	750g	0.45
Biscuits, chocolate	60g average/ week not purchased every week	0.12
Biscuits other than chocolate	160g average/ week from large assortment box	0.42
Rusk cake	200g average/ week from purchased packet	0.81
High fibre breakfast cereal	560g 4 Weetabix per day	1.14
Other cereal snacks	25g average/week	0.11
Rice	2600g average/week	2.07
Pasta	120g average/ week for breakfast	0.12
Cous-cous	60g average/ week for side dishes and breakfast	0.09
Tea	250g (62 tea bags)	0.74
Coffee, instant	50g	0.83
Pickles and sauces	87g	0.14
Chocolate spread	32g average/week for sandwiches or breakfast	0.05
Salt		0.00
Soft drinks, concentrated	375ml 10 small measures	0.23
Soft drinks, not concentrated	1980ml 6 standard cans	1.72
Chocolate coated filled bar/sweets	195g 3 standard Mars bars	0.66
Miscellaneous (curry powder)	53g for use in recipes composed of the following: cumin, turmeric, coriander, garam masala, chilli powder, cardamom, nutmeg, cinnamon, black pepper.	0.44
TOTAL WEEKLY COST		51.47

(NB : Shaded area priced in *halal* retail and market stores)

APPENDIX 4.1

Weekly menu: Muslim couple with boy aged 10 years and girl aged 4 years

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Breakfast	6 Rotli Fried pasta Couscous	6 Weetabix + milk 6 slices fried bread 4 eggs fried	6 Weetabix + milk 6 slices fried bread 4 eggs fried	6 Weetabix + milk 6 slices bread + jam 4 boiled eggs	6 Weetabix + milk 6 slices fried bread 4 eggs fried	6 Weetabix + milk 6 slices bread + jam 4 boiled eggs	6 Rotli Fried pasta
Mid morning		4 Pears	4 Apples	4 Oranges	4 Apples	4 Pears	2 Mangoes
Lunch	Rice with Lamb and potato curry Rohn fish curry Chicken curry	Rice with Fish curry Chicken curry Vegetable bhaji	Rice with Dried fish curry Vegetable bhaji Lamb keema curry	EAT OUT <i>Mother + 4 year old</i>	Father + 10 year old 6 slices bread + jam 2 packets crisps 2 bananas, Mother + 4 year old Rice with Vegetable curry Dhal	EAT OUT <i>Mother + 4 year old</i>	Rice with Meat curry Fish curry Chicken curry Onion, tomato and cucumber salad
Afternoon tea		Children 4 slices bread + spread or jam 2 apples 2 biscuits 2 slices Rusk cake Mother 1 biscuit 1 slice Rusk cake	Children 2 chicken + chips Mother 1 slice Rusk cake, 1 biscuit	Children 2 fish + chips Mother 1 slice Rusk cake 1 biscuit	Children 2 chicken + chips 2 dairy desserts Mother 1 Rusk cake 1 biscuit	Children 2 Oranges 2 biscuits 2 slices Rusk cake Mother 1 slice Rusk cake 1 biscuit	4 bananas 4 biscuits 4 slices Rusk cake
Tea/ supper/ evening meal	Rice with Lamb and potato curry Fish curry Chicken curry, Rushmalai (dessert)	Rice with Fish curry Chicken curry Vegetable bhaji	Rice with Dried fish curry Vegetable bhaji Lamb keema curry	Rice with Lamb + vegetable curry Dhal Onion, tomato and cucumber salad	Rice with Spinach + potato curry Magur fish curry Dhal	Rice with Fish curry Chicken curry Vegetable bhaji	Rice with Lamb curry Fish curry Chicken curry Onion, tomato and cucumber salad
Evening		Children 2 Bananas 2 glasses milk	Children 2 Bananas 2 glasses milk	Children 2 Bananas 2 glasses milk	Children 2 Bananas 2 glasses milk		

In addition as desired:

Tea, coffee, soft drinks, milk, oil, sugar, jam, chocolate spread, biscuits, butter, margarine.

School meals eaten twice a week (10 year old)

APPENDIX 4.2

Weekly menu: Muslim lone mother with boy aged 10 years and girl aged 4 years

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Breakfast	3 Rotli Fried pasta Couscous	4 Weetabix + milk 3 slices fried bread 2 scrambled eggs	4 Weetabix + milk 3 slices fried bread 2 scrambled eggs	4 Weetabix + milk 3 slices bread + jam 3 boiled eggs	4 Weetabix + milk 3 slices fried bread 2 scrambled eggs	4 Weetabix + milk 3 slices bread + jam 3 boiled eggs	3 Rotli Fried pasta
Mid morning		3 Pears	3 Apples	3 Oranges	3 Apples	3 Pears	1 Mango
Lunch	Rice with Lamb and potato curry Rohn fish curry Chicken curry	Rice with Fish curry Chicken curry Vegetable bhaji	Rice with Dried fish curry Vegetable bhaji Lamb keema curry	EAT OUT <i>Adult + 4 year old</i>	Boy 10 year old 2 slices bread + jam 1 packet crisps 1 banana Adult + 4 year old Rice with Vegetable curry Dhal	EAT OUT Adult + 4 year old	Rice with Meat curry Fish curry Chicken curry Onion, tomato and cucumber salad
Afternoon tea		6 slices bread + spread or jam 3 biscuits 3 slices Rusk cake Children in addition 2 apples	Children 2 chicken + chips Adult 1 slice Rusk cake 1 biscuit	Children 2 chicken + chips Adult 1 slice Rusk cake 1 biscuit	Children 2 chicken + chips 2 dairy desserts Adult 1 slice Rusk cake 1 biscuit	Children 2 oranges 2 biscuits 2 slices Rusk cake Adult 1 slice Rusk cake 1 biscuit	3 bananas 3 biscuits 3 slices Rusk cake
Tea/ supper/ evening meal	Rice with Lamb and potato curry Fish curry Chicken curry Rushmalai (desserts)	Rice with Fish curry Chicken curry Vegetable bhaji	Rice with Dried fish curry Lamb keema curry Vegetable bhaji,	Rice with lamb and vegetable curry Dhal Onion, tomato and cucumber salad	Rice with Spinach and potato curry Magur fish curry Dhal	Rice with Fish curry Chicken curry Vegetable bhaji	Rice with Lamb curry Fish curry Chicken curry Onion, tomato and cucumber salad
Evening		Children 2 Bananas 2 glasses milk	Children 2 Bananas 2 glasses milk	Children 2 Bananas 2 glasses milk	Children 2 Bananas 2 glasses milk		

In addition as desired:

Tea, coffee, soft drinks, milk, oil, sugar, jam, chocolate spread, biscuits, butter, margarine.

School meals eaten twice a week (10 year old)

APPENDIX 5 CLOTHING BUDGET FOR MUSLIM WOMAN

Item	Brand	Retailer	Unit Price £	Quantity	Lifespan	Total Price £	Cost/ Year £	Cost/ Week £
Coats, jackets								
Coat, winter, Black	Muslim group	M & S	65.000	1	4	65.00	16.25	0.313
Coat, summer, Black	Muslim group	Dorothy Perkins	30.000	1	2	30.00	15.00	0.288
Coats, jackets total						95.00	31.25	0.601
Main clothing								
Sarees including top and petticoat everyday wear	Muslim group	Fabiha etc	30.000	6	4	180.00	45.00	0.865
Sarees special occasion	Muslim group	Rondha	70.000	1	1	70.00	70.00	1.346
Hijhab	Muslim group	Fabiha etc	25.000	4	3	100.00	33.33	0.641
Prayer sarees : white cotton	Muslim group	Whitechapel mkt	10.000	2	2	20.00	10.00	0.192
Salwar kameez	Muslim group	Piya silk	25.000	3	7	75.00	10.71	0.206
Cardigan, winter, round neck, button front, acrylic		Empire	15.715	2	4	31.43	7.86	0.151
Sweater, summer, long sleeves, round neck, acrylic		Poundstretcher	4.904	1	2	4.90	2.45	0.047
Cardigan, summer, v neck, button front, acrylic		Littlewoods	19.656	1	4	19.66	4.91	0.095
T shirt, v-neck, short sleeves, polycotton		Poundstretcher	2.939	2	1	5.88	5.88	0.113
Swim suit, one-piece, nylon/elastane		Littlewoods	16.708	1	6	16.71	2.78	0.054
Leggings, cotton/elastine	PS Clothing Co	Poundstretcher	3.430	2	1	6.86	6.86	0.132
Main clothing total						530.44	199.79	3.842
Underwear/Nightwear								
Pants, cotton, pack of 3		Poundstretcher	1.759	3	1	5.28	5.28	0.101
Bra, lace trim, nylon, pack of 4		Empire	9.818	1	2	9.82	4.91	0.094
Vest, sleeveless, cotton		Poundstretcher	2.447	2	4	4.89	1.22	0.024
Nightshirt, winter, 3/4 length, flannelette		Poundstretcher	6.870	3	2	20.61	10.30	0.198
Dressing gown, wrap-over, polyester		Poundstretcher	12.767	1	5	12.77	2.55	0.049
Socks, ankle, cotton/nylon/elastine		Poundstretcher	0.806	7	1	5.64	5.64	0.108
Tights, 20 denier, pack of 4	Supersheen	Poundstretcher	2.939	7	1	20.57	20.57	0.396
Tights, winter, 40 denier, pack of 2		Poundstretcher	1.474	4	1	5.90	5.90	0.113
Underwear/Nightwear total						85.47	56.37	1.084

Accessories

Gloves, acrylic		Poundstretcher	2.029	1	1	2.03	2.03	0.039
Scarf	Muslim group	Whitechapel Mkt	5.000	6	2	30.00	15.00	0.288
Accessories total						30.00	15.00	0.288

Footwear

Shoes, smart	Muslim group	Shalimar	30.000	1	3	30.00	10.00	0.192
Sandals everyday	Muslim group	Shalima	20.000	1	1	20.00	20.00	0.385
Shoes, rubber sole, leather uppers	Muslim group	Whitechapel Mkt	40.000	1	2	40.00	20.00	0.385
Slippers, moccasin, slip-on, leather uppers	Moccasin "Connie II"	Shoe City	11.794	1	4	11.79	2.95	0.057
Footwear total						101.79	52.95	1.018

Total woman's clothing			466.055			842.703	355.367	6.834
-------------------------------	--	--	----------------	--	--	----------------	----------------	--------------