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Making Ends Meet, Vol. 2: Today's Budget: "Peter vs. Paul"

Michigan State University

Cooperative Extension Service

Family Living Education

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Today's Budget: "Peter vs. Paul"

Make it over,
Wear it out,
Make it do
Or do without.

Bad poetry, maybe, but sound advice during economic hard times. It's especially applicable to clothing. More than some other budget areas, we control what we spend for clothing. We can choose from several ways of meeting our clothing needs, all of which will achieve our goal of

being appropriately, comfortably dressed. Clothing goals and some ways to meet them are the topic of this issue of "Making Ends Meet."

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Making ends meet in 1981 is more than ever a case of robbing Peter to pay Paul. Trying to cut corners in one budget category so you can cover rising costs in another seems some days like cutting a strip off one end of a blanket and sewing it on the other end to make the blanket longer. It can be pretty discouraging, especially if the cuts have to come in the things that help you feel good about yourself, whether it's a hobby or sport that helps you relax or something special you do for yourself, such as having your hair done or getting your car washed and waxed each week.

For most people, clothing is important in self-esteem. To know that your dress is appropriate for whatever the occasion, to be warm and snug in cold weather, to be able to turn the family out looking respectable, to be able to dress fashionably--these are all goals that clothing helps to meet. Which is the most important for you is closely related to your personal values. You may value utility, style, quality of material and construction, durability--any number of things. And those values will influence your clothing goals and how you choose to reach them.

There's more than one way to reach most goals. One person may dress in the current fashion by shopping at the finest stores. Another may sew a classic wardrobe at home. Still a third person might scour the thrift shops and garage sales, looking not for trendy styles but for high quality at a low cost. For each, the goal may be the same: to look good and to feel good about the way he/she looks.

But each has chosen a different path to that goal. Problems tend to arise when you no longer have the money to meet your clothing goals in ways that harmonize with your values. Any change in economic circumstances, may force changes that conflict with your values.

Such changes do not necessarily mean that you can no longer reach your clothing goals. They may mean, however, that you have to adopt some new ways to reach them.

Clothing Recycling

Clothing recycling is an umbrella term that covers a variety of activities. It may be as simple as digging around in the back of the closet and hauling out some garments that you haven't worn for a while. Or it can be as complex as taking an old garment apart and restyling it or making a totally

new garment from it.

Finding new ways to combine existing garments or dressing up an outfit with simple accessories is a type of recycling that requires no particular skills or additional investment. A little creativity and the willingness to experiment may yield interesting and satisfying results.

Broken zippers, missing buttons, trailing hems, dangling pocket flaps, ripped-out seams, snags and tears, and other minor disasters can make garments unwearable. With only basic sewing skills, you can put them back into circulation. If you can handle buttons, hems, pocket flaps and rips and tears but hesitate at the thought of replacing a zipper, find someone who likes doing zippers but hates sewing on buttons and trade skills. Your only expense will be your time. Your payment will be in the form of a newly wearable addition to your wardrobe.

Skills are a Key

It takes more advanced sewing skills to alter garments to fit or to change style and design. If you have the skills, or can trade for them, the opportunities to turn old garments into new are almost unending.

Using previously owned clothing--whether handed down in the family or bought at garage or moving sales, or purchased at a local thrift shop--is another way to save money while reaching your clothing goals.

Pride, jealousy and other feelings may make it uncomfortable or difficult to make use of "experienced clothing." Wearing hand-me-downs, especially if the recipient knows the original owner and is old enough to be concerned about what he/she wears, can be difficult.

Changing the garment in some way--with colorful patches, a new collar and cuffs, a ruffle, a pocket, a monogram--to personalize it for the new owner is often enough to win its acceptance. A garment that is hopelessly out of style or simply doesn't fit is not likely to get much use as is. If you haven't the skills to update it, it may not be worth taking home at any price.

It Pays to Sew Your Own

You can often save at least half the cost of clothing by making it yourself--if you have the skills and know-how to produce attractive garments that fit.

For instance, you can buy very nice wool coating material, buttons, lining, thread and a pattern and make yourself a warm winter coat for \$50-60. As you know if you've looked at coats lately, it's hard to buy even a lightweight raincoat for that. New wool coats often start at over \$200. Making a three-piece suit--blazer, slacks and skirt--offers similar savings.

Sewing takes time, of course. But maybe not as much as you think. An hour a day spent sewing instead of watching TV could yield one or two garments a week.

Whether you enjoy sewing counts for something, of course. Like many other do-it-yourself projects, sewing can be sheer drudgery if you don't like to do it.

Sewing saves money by substituting skills and time for cash. It doesn't pay if you decide that your time is worth so much an hour times the hours it takes you to complete a project. But that approach to sewing makes sense only if you look at other tasks that way. Do you pay yourself for preparing meals? doing laundry? washing you hair or changing the oil in your car? Is it worth it to mow your lawn? Follow this line of reasoning far enough and you'll soon be unable to afford yourself!

Plan Your Trade-offs

Use the money you save by sewing garments where the potential savings are the greatest--designer dresses, maternity wear, suits for the office, party clothes for the youngsters--to pay for things you can not make or do for yourself. Take the \$15 you save by making a blouse instead

of buying one and have a couple of pairs of shoes repaired. That saves you the \$30-40 (or more) per pair that new shoes might cost. It helps you meet two clothing needs for the price of one. And it frees up money you would have spent for shoes to use for something else.

Being able to shift resources from one budget item to another is

Is There a Baby In the House?

Toss it or wash it--that's the big choice in diapers today. And more and more parents are going the route of the disposables. The use of disposable diapers has been growing by about 10 percent annually in recent years. In fact, makers of disposable diapers are the No. 1 users of nonwoven textiles.

There's no denying that disposables offer a great deal of convenience, especially when the family is traveling or away from home for a weekend. There's no rinsing and flushing, no diaper pail, no backlog of laundry to do the minute you get home.

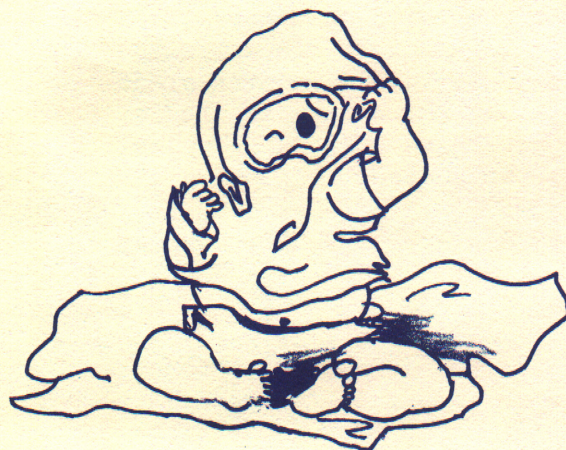
For everyday use, however, disposables are strictly a luxury item. You pay a high price for their convenience.

If you buy one of the name brand diapers, you can expect to spend at least \$10-12 per week. (Brand X at \$2.19 per dozen, 60 diapers per week--five dozen adds up to \$10.95.) That's \$520-624 per year for something you use once and throw away.

Cloth diapers, on the other hand, cost \$6-10 per dozen. If you plan on washing diapers twice a week, you can probably get by on four dozen, for a total cost of \$24-40. If you are willing to store diapers for a week before washing, you would probably want six dozen--\$36-60. Though the cost per dozen is much higher, you pay it only once. And you can use the diapers for perhaps three babies before they must be demoted to dustcloths.

There is, of course, the cost of laundering cloth diapers to be

especially important today. The prices of so many essentials--food, housing, energy--are rising rapidly. When you've cut back all you can cut in these areas, you have to find other places to pare the budget. Using your skills to free up some money to cover rising costs elsewhere can help you make ends meet.



considered. A medium-price washer runs about \$299 these days; a dryer, another \$239, for a total equipment cost of \$538, if you pay cash--more if you pay on time.

It could be argued that \$538 will buy a lot of disposable diapers. And that's true. But at the end of the \$538, all you have to show for your investment in disposables is a sizable contribution to the local landfill.

There are some other costs associated with cloth diapers, too--the detergent and bleach you use to launder them, the hot water and the energy to run the washer and dryer. There are also a diaper pail (available for about \$4) and a few pairs of plastic pants. Altogether, the costs of buying four dozen diapers, the washing machine and the dryer, and of laundering diapers for a year add up to some \$620.

That doesn't seem too much different from the cost of disposables until you consider that you'll be using the washing machine and dryer for a good many years beyond the end of the diapering period. While you're

still washing diapers, you'll also be washing other family members' clothes. So the actual cost of buying and doing your own diapers for a year is closer to \$100 than \$600.

To put it another way, *you would save enough by doing your diapers at home to pay for the washer and dryer during the diapering period--and then some.* If you happened to have more than one child in diapers, the savings from using cloth diapers rather than throwaways would be even greater.

The third diaper alternative is to patronize a diaper service. Even this is cheaper than using disposables. Diaper services charge by the week. For 70 diapers, you can expect to pay about \$5.50. Over the course of a year, that comes to \$286. A \$4 diaper pail rounds out your total costs -- except for some plastic pants and bleach to put in the pail--at \$290. Diapers come to you sanitized and already folded.

One disadvantage of a diaper service is that you have to store the diapers between pickups, which usually occur once a week. You must also pretreat the diapers--rinse and soak them--as if you were going to wash them. And you could miss the delivery and have to fall back on your own resources in a hurry.

In some areas, particularly remote rural parts of the state, diaper service may not be available.

Whether you have two options or three, there are some obvious economic disadvantages to the disposables. As long as you have the money and choose to spend it that way, the extra isn't a problem. In hard times when money is tight, however, it's an obvious place to cut corners without suffering.

The various types of diapers don't differ much in quality. All the fibers used in nonwoven disposables and cloth diapers are about equally absorbent. True, disposables have an inner shield that separates the baby's skin from the absorbent fibers that store moisture. It probably does help keep him/her from feeling wet. But a wet diaper remains a wet diaper, and a baby with a wet diaper needs changing.

What all this boils down to is this: if you really want to save money -- or if you absolutely have to -- buy cloth diapers and wash them yourself. The next-best option is to buy diaper service, if it's available. The most expensive way to go is to buy throwaways.

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