

# Family Clothing Budget and Wardrobe Planning

## CHAPTER

# 4



### LEARNING OBJECTIVES

- To understand the basic concepts of clothing budget
- To acquire knowledge for classifying clothes used by individuals
- To gain knowledge about wardrobe planning

## 4.1 INTRODUCTION

Clothes are an outward expression of how people feel about themselves and the world around them. Clothes act as a media which communicate about a person even before the voice is heard. Right clothes are necessary for health, poise and self-respect. The way the people dress and adorn themselves provide fascinating insight into human history revealing personality, wealth, religion, social status, occupation and nationality.

## 4.2 IMPORTANCE OF FAMILY CLOTHING

Clothes make an important major category in the family budget. Clothing is not only

a major category of expenditure but is also an important means of personal happiness and social identification.

To derive maximum satisfaction, one must develop good clothing practices. Good clothing practice includes the knowledge of wise selection of clothing, possession of an adequate wardrobe suited to various occasions which in turn helps proper dressing habit.

Selection of clothes is not an easy process in today's world. Clothing selection is influenced by aesthetic, psychological, sociological and economic factors. The selection of clothes is a personal decision based on fashion, lifestyle, income, sex and age.

Clothing purchases are an expense over which families need to look in for certain qualities while buying.

## 4.3 Classification of Clothing

Clothing used in day to day life is classified as :

- The fixed
- The modish

The fixed are substantially permanent and are not subject to fashion

changes but vary with each locality, example: basic clothing like inner wear. The modish type predominates in the western countries and changes rapidly in point of time over all parts of the world, which are subject to fashion changes, example: party wear dresses.

## 4.4 Types of Family

The first contact for every individual in this world is his family. The family is the most important part of a man's environment.



The first contact of an individual in his environment is through his family. As civilization advanced the family continued to change which become more eminent due to industrialization and urbanization. Hence it is important to examine and understand the structure of the family in the modern setting.

In general, the family life cycle can be divided into three major stages.

- The beginning family
- The expanding family
- The contracting family

### 4.4.1 Nuclear Family

The nuclear family is the traditional type of family structure. This family type consists of parents and children. The nuclear family was accepted by society as the ideal family type to rise. Children in nuclear families receive strength and stability from the parents and generally have more opportunities due to the financial ease. Today's generation live in a nuclear family unit.

### 4.4.2 Single Parent Family

The single parent family consists of one parent raising one or more children on his own. Mostly a single parent family is a mother with her children and there are single fathers as well. The single parent family is the biggest change in the society which has changed the family structures. Single parent families are close and they have to solve problems and divide their household chores. In this type of family only one of the parents will be employed. This will limit the income and their opportunities.

### 4.4.3 Extended Family

The extended family structure consists of two or more adults who are related, either by blood or marriage living in the same home. This type of family includes many relatives living together and working towards common goals such as raising the children and managing the household duties. The extended families include cousins, aunts or uncle and grandparents living together. This type of family structure has more financial difficulties because older relatives are unable to care for themselves alone. Extended families are becoming increasingly common all over the world.

### 4.4.4 Childless Family

Majority of people think of family as including children, they are couples who either cannot or choose not to have children. The childless family is sometimes the "forgotten family" as it does not meet the traditional standards set by society. Childless families consist of a husband and wife living and working together. Many childless families take on



the responsibility of pet ownership or will have their nieces and nephews as a substitute for having their own children.

#### 4.4.5 Step Family/Blended Family

Now days many marriages end in divorce and these individuals choose to get remarried. This creates the step or blended family which involves two separate families merging into one new unit. It consists of a new husband and wife and their children from previous marriages. Step families have more problems, such as adjustment periods and discipline issues. Step families need to learn to work together to ensure these family units run smoothly.

#### 4.4.6 Grandparent Family

Many grandparents today are raising their grandchildren for a variety of reasons because the parents are not present in child's life. This could be due to parent's death, addiction, abandonment or being unfit parents. Many grandparents need to go to work to find additional sources of income to help raise their grandchildren.

### 4.5 Budget

A budget in general is a detailed plan of operations for some specific future period. Budget helps to plan and control the income and expenditure. There is a close relationship between the family income and the expenditure on clothing.

#### Benefits of Budget

- An individual who lives within a planned budget is usually happier, more contented than the one who spends one's money as one earns it.
- Budgeting helps a household to spend money carefully.
- It is an intelligent guide to spending wisely.
- It balances the future and the present wants, making suitable allocations for spending and saving.
- Money is the major factor that either supports or inhibits any interest. When sufficient amount is available naturally, they express higher interest in fashion.

### 4.6 Budget Planning

The secret of managing money well is in planning. Budget is only a plan for spending. It helps to meet necessary expenses and help to afford to buy extras one wants to buy and save. It also helps to avoid over spending. There is no single pattern for spending and saving that suits everyone. Income differs, needs and wants must be taken into account, and expenses differ. This means that each person must make his own plan. Following are some general suggestions for planning your budget.

- A budget should eventually be planned to cover expenditures and savings for a year
- To get started you can plan month by month. At the end of the first year the records and experience may help to plan more wisely for the next year
- First estimate your total income. This includes mortgage or rent payment, electricity, food insurance, loan payment and transport costs
- Next keep a record of your expenditures for atleast a month before you start to work out your budget. Such a record

will give a picture of how you spend your money and will help you plan your spending

- Determine the amount that will be required for fixed expenses. These items include rent, utilities, insurance payments, direct taxes such as property and wage, car payments and other instalment payment. List them and plan how much money to spend for them
- Then estimate the cost of other necessary expenses such as food, clothing, transportation, health care and personal care
- The remainder of the income must cover all other items in the budget. These are the items that represent a person's particular interests and desires such as education, recreation, contributions, hobbies, gifts and savings
- Do not make the mistake of planning to save money that is left over. It is improbable that anything will be left to save. Plan the amount that you intend to save at the same time you budget all other items
- Record your individual budget plan – don't trust memory

## 4.7 Clothing Budget

A budget is a detailed plan of operations for some specific future period. Clothing budget helps to plan and control the income and expenditure. There is a close relationship between the family income and the expenditure on clothing. Budgeting helps a household to spend money carefully. It is an intelligent guide to spending. It balances the future and the present wants, making suitable allocations for spending and saving.

### 4.7.1 Clothing Budget for a Family

Clothing the family can be expensive especially when the children are in growing stage. The budget will help to restrict from impulse buying and buy when family absolutely needs them. It is best to invest in few garments that can be matched with that existing one in the wardrobe and that can be worn in a variety of styles.

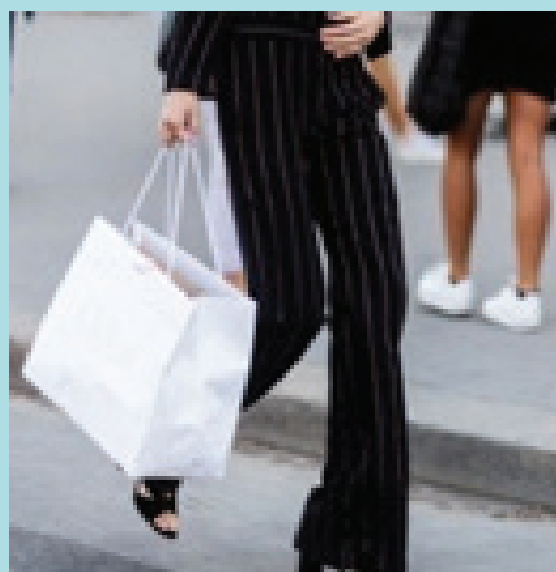
Should take advantage of end-of-season clearance sale especially winter clothes-one can find discount sale of winter clothing at the end of March or April and summer sale at the beginning of August and September. During this time if we purchase clothing for teenagers and older children one can find significant savings.



#### How much you should spend on your clothing?

You can spend 5% of your monthly income on clothing. To find the exact amount you should be spending per month, multiply your take-home pay by 0.05.

For example, if your monthly take-home pay is Rs.3000, you should spend around Rs.150 per month on clothing.



Before going for shopping for new clothes the family members must go through their closets and remove clothing that they do not wear or outgrown. Creative thinking and flexibility are the keys to keep one's family budget intact.

## 4.8 WARDROBE PLANNING

### Definition

The wardrobe planning is to select clothes that are so basic in style and good in design that they are appropriate for the present set up as well as suitable for a few years to come. To device maximum satisfaction one must develop good clothing practices. Good clothing practice includes the knowledge of wise selection of clothing, possession of an adequate wardrobe suited to various occasions which in turn helps in proper dressing habit.

- Wardrobe planning is influenced by many factors. The most common are Aesthetic, psychological, sociological and economic factors.
- Individual taste, social surroundings and family income.
- Age, sex, occupation of the family members.
- Durability, quality of clothing items, price, appearance and ease of care.
- The climate conditions, activities of a person, state of health.
- Fashion and lifestyle.

### 4.8.1 Steps in Wardrobe Planning

- Sort and Purge

Remove items from your closet and drawers. As you remove items, sort them into one of four items:

- “Store” (for seasonal items)
- “Repair/Clean” (items which need hemming, buttons, cleaning)
- “Donate” (Useable items with no repairs or cleaning needed)
- “Toss” (items that are too worn or cannot be repaired)

If we haven't worn something for a year, definitely it should be donated or toss it. Once the items are removed, bag them up to send to their respective places. Items to be stored in vacuum-storage bags and put under the bed or in your storage locker; anything to be repaired or cleaned needs to be taken immediately to the drycleaner can be obviously tossed.



### When was wardrobe invented?

The word wardrobe appeared in the English language in the early 14<sup>th</sup> century. It originated from Old French word warderobe, wardereube and garderobe, in which “warder” meant “to keep, to guard” and “robe” meant “garment”. Therefore wardrobe a collection of clothes for an individual existed even during the early 14<sup>th</sup> century.



- Shop in Your Own Closet

Once you have finished sorting and purging, make a note of the items that are left in your closet and drawers. Group

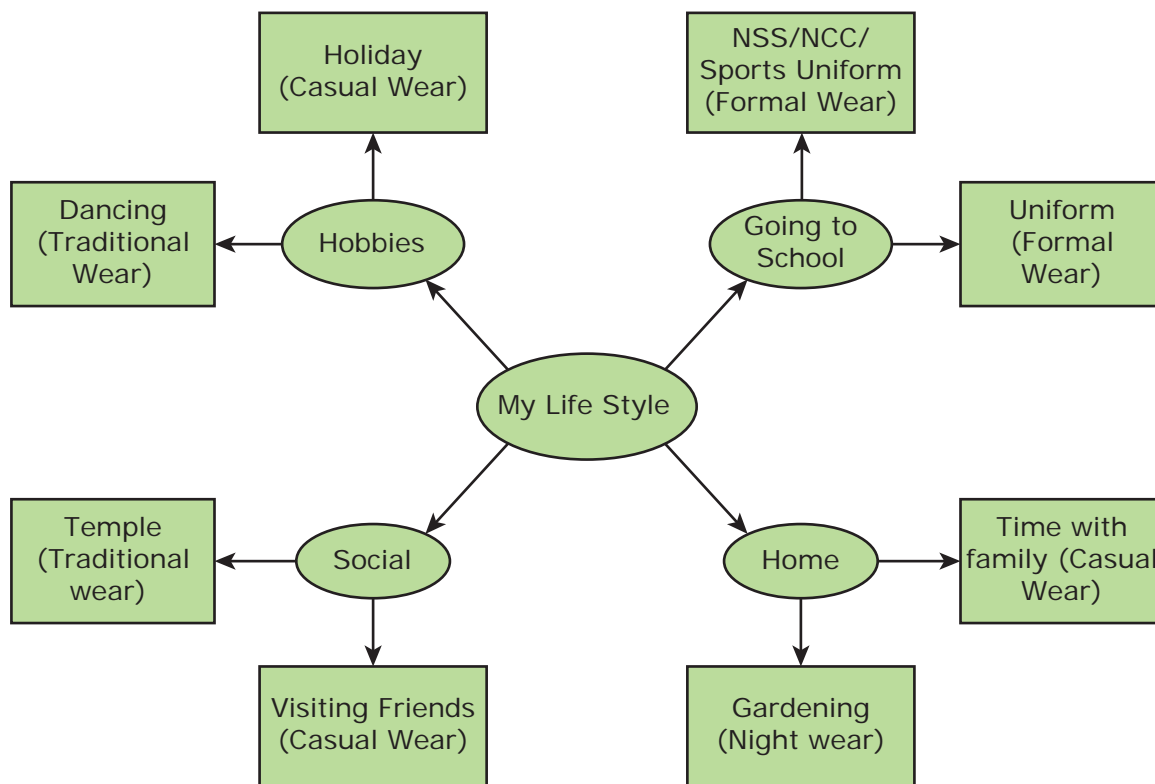


Figure 4.1 Clothes based on Activity of a School going Girl

them according to type; formal wear, casual wear, fancy wear, accessories, mix and match items to create new outfits.

- **Make a List**

In order to follow mixing and matching, make a list of the items you need to purchase to complement your existing one. Make a note of new clothed to be purchased. This list is the basis of your wardrobe plan.

- **Set Your Budget**

Estimate the cost of the garments need to purchase.

- **Determine Time and Place**

Decide what time of year each piece needs to be purchased and what to purchase these items. For example, a great time to purchase a winter coat for cost savings is actually at the end of winter. The choice of store is determined by your budget and

location. Allocate time and funds from your budget for shopping. Once per season is the recommended. A minimum of two hours should be allocated to each shopping.

- **Finalizing the Wardrobe**

After following the basic steps to create a plan for your wardrobe, shopping is much easier and far more cost effective. Organize your wardrobe to get the maximum efficiency and minimize the stress associated with getting dressed in the morning.

#### 4.8.2 Wardrobe Planning for a Higher Secondary School Going Girls

Clothing is of greater importance during teenage than during any other period. It is a fascinating period of transition brought about by the onset of puberty. Profound physical changes, new found cognitive

ability, increased social pressure and a new educational environment exerts a strong influence on the developing individual. It is a time of insecurity and a period of heightened interest in clothing. It is a period in which clothes have a greater effect upon the individual. During this stage they realize that clothing can do much to improve appearance and camouflage an unattractive appearance.

The higher secondary school going girls has a wide range of choice for clothes open to her ranging from the traditional to the most modern. In fact, most girls today wear a mixed array of clothes like – jeans, T-shirt, skirt and blouse, churidar-kurta, lehenga choli, half sari.

Some girls feel that they could dress well if only they had a lot of money to spend on clothes. Of course, money do help. But it is possible for a girl from an average income family to appear better dressed than a girl whose family is in the upper income group. It isn't the money spend on a wardrobe but the thought that is put into selecting it that really counts. Various dresses may be selected according to the role an individual has to play. Hence for travelling, working, playing and sleeping purposes different outfits are used.



**Figure 4.2** Wardrobe Planning for Higher Secondary School going Girls

### 4.8.3 Wardrobe Planning for Higher Secondary School Going Boys

Today teenage boys are becoming more and more fashion conscious, more sophisticated and more selective. They are exposed to and have access to information about everything like never before. The higher secondary school going boys have many things in common. They have to select clothes suitable for different occasions – school, formal, informal, parties, sports and traditional wear. Their wardrobe is mainly made up of basics like undergarments, jeans and T Shirts. For casual wear they prefer short, Bermudas, track pants and T Shirts. The teenagers like to try new fashions and update their wardrobe. The biggest expenses in the

**Table 4.1** Clothing Items based on Activities of a School going Girl

S. No.	Activities	Clothes needed	Approximate Number Required
1.	Sports	T- Shirts, Shorts, Track suits	2 of each
2.	Casual Wear	Jeans, tops, skirts, Leggings	2-3 of each
3.	Formal Wear	Salwar kameez, Chudidar, Patiyala	4 of each
4.	Party Wear/ Function Wear	Lehenga Choli, Half sari, Salwar Kameez.	3 of each
5.	Night Wear	Pant, T-Shirt, Nighties	2-3 of each
6.	Under wear	Panty, Slip, Bra	4 of each



**Table 4.2 Clothing Items based on Activities of a School Going Boy**

S. No	Activities	Clothes needed	Approximate Number Required
1.	Sports	T-Shirt, Shorts, Track Suit	2 of each
2.	Casual Wear	Shorts, T-Shirt, Track Suits, Jeans	3 of each
3.	Formal Wear	Shirt and Pant	4 of each
4.	Party Wear/ Function wear	T- Shirt and Jeans, Kurta, Pyjamas, Dhotis	3 of each
5.	Night Wear	Shorts and T- Shirts, Pant, Bermudas	3 of each
6.	Under Wear	Brief, Vest	4 of each

clothing budget are shoes. The clothes worn by teenage boys must be suited to the wearer, the seasons of the year, the time of the day, the occasion to which they are to be worn and accepted style of the day. The boys are more conscious about their personal appearance and peer group acceptance, try to change their clothing behaviour and always attempt to be on par with current fashion.



**Figure 4.3** Wardrobe Planning for Higher Secondary School Going Boys

### Division of Budget

A budget should eventually be planned to cover expenditures and savings for a year. To get started you can plan month by month.

Outer Garment	48 to 54 %
Undergarments and Sleeping garment	8 to 13 %
Shoes and Socks	18 to 27 %
Accessories	4 to 8%
Sports Clothes	0 to 4 %

## 4.9 SUMMARY

Clothing is one of the most personal and important components of daily life and at the same time it is an expression of social activities deeply embedded with the cultural patterns of an era. Today everyone wants to look and appear attractive regardless of age, occupation, rural and urban background. Clothes also have a significant effect on physical, emotional, social and mental well-being. Planning a clothing budget will help to have an idea on expenditure. An individual who lives within a planned budget is happier, more contented than the one who spends one's money as one earns it. The wardrobe collection should not only be beautiful, fashionable and suitable for the body but it should also be comfortable. The important reason for planning wardrobe was to check for adequacy and to get co-ordinated wardrobe.

## POINTS TO REMEMBER

- Right clothes are necessary for health, poise and self-respect.
- Clothing selection is influenced by aesthetic, psychological, sociological and economic factors.
- Budget helps to plan and control the income and expenditure.
- A budget should eventually be planned to cover expenditure and savings for a year.
- There is a close relationship between the family income and the expenditure on clothing.
- Clothing the family can be expensive especially when the children are in growing stage.
- Clothing is of greater importance during teenage than during any other period.

## ACTIVITIES FOR TEACHER

- To show different types of garments suitable for family members.
- To arrange for a visit to shopping malls to know about the latest trends.

## ACTIVITIES FOR STUDENTS

- To ask students to design wardrobe for different age groups.
- To plan clothing budget for different age groups.



## INTERNET RESOURCES

<a href="https://www.youtube.com/watch?v=vge8JqkYwKY">https://www.youtube.com/watch?v=vge8JqkYwKY</a>	What is your budget for clothing?
<a href="https://www.youtube.com/watch?v=xjDH4zl4Ha4">https://www.youtube.com/watch?v=xjDH4zl4Ha4</a>	What is Budgeting and Planning?

## A-Z GLOSSARY

Budget	A budget (from old French baguette, purse) is generally a list of all planned expenses and revenues.
Wardrobe	A large, tall cupboard in which clothes may be hung or stored.
Extended Family	A family which extends beyond the nuclear family to include grandparents and other relatives.
Blended Family	Family consisting of a couple, the children they have had together, and their children from previous relationships.
Closet	A cupboard or wardrobe, especially one tall enough to walk into.
Budgeting	Provide (a sum of money) for a particular purpose from a budget.

## QUESTIONS AND ANSWERS

### PART – I

#### Objective Questions

1. Clothes make an important major category in the
  - a) Family Budget
  - b) Business Budget
  - c) Wardrobe
  - d) Storing
2. A wardrobe is a standing closet used for \_\_\_\_\_ clothes
  - a) Hanging
  - b) Storing
  - c) Folding
  - d) Using
3. The first contact of an individual in his environment is through
  - a) Neighbour
  - b) Relatives
  - c) Family
  - d) Friends
4. Which family includes relatives living together
  - a) Extended Family
  - b) Blended Family
  - c) Nuclear family
  - d) Single Parent Family
5. The \_\_\_\_\_ family consists of two separate families into one
  - a) Extended Family
  - b) Single Parent Family
  - c) Blended Family
  - d) Nuclear Family



### PART – II

#### Answer in Three (Or) Four Points

1. Give the importance of family clothing.
2. What is nuclear family?
3. Define budget.
4. Write a note on clothing budget.
5. Define wardrobe.
6. Describe the wardrobe planning for higher secondary school going boys.

### PART – III

#### Answer in a Paragraph

1. Discuss on the family clothing.
2. Brief a note on types of family.
3. Explain budget planning.
4. Write the steps to be carried out in wardrobe planning.
5. Describe the wardrobe planning for higher secondary school going girls.

### PART – IV

#### Answer in One Page

1. Elaborate on the clothing budget for a family.
2. Enumerate on wardrobe planning.

#### Answers for Objective Questions

1. (a)    2. (b)    3. (c)    4. (a)    5. (c)