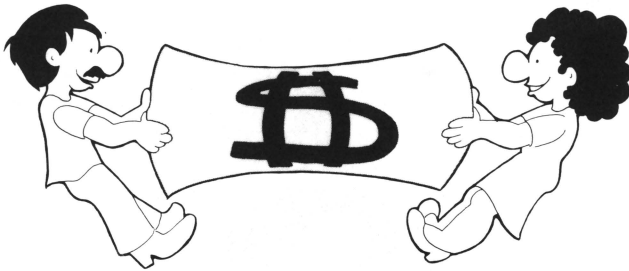




Published by the University of Missouri-Columbia  
 Extension Division  
 College of Home Economics

## Managing Your Clothing Cents

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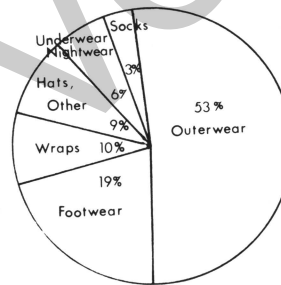


We are all feeling the financial pressures created by the rising costs of energy, housing, food and transportation. Because of these costs, there are relatively fewer clothing dollars in the family budget today than in the past. Guidelines are needed for planning expenditures and obtaining greater satisfaction from their clothing purchases with less money.

Most consumers have little knowledge of the yearly amount they spend for clothing. The average percentage spent for clothing in a family budget was 6.4 percent in 1980 or \$473 per person.

### Differentiate Between Needs and Wants

Think about your lifestyle and list your situational needs—work away from home, social activities, sports, work at home, leisure and sleep. Consider the amount of time spent in each of these activities and plan to allocate your dollars accordingly. If the major portion of time is spent in garments worn to work or school, then most of your money should be spent there. On the other hand, some individuals spend too much money on garments they use little.



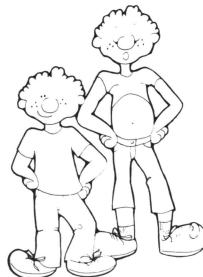
Men, married  
 35-44



Boys  
 14-15

Distribution of annual clothing expenditures for men and boys at moderate level. USDA 1978 data. Source: *Family Economics Review*, Summer-Winter 1979.

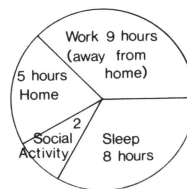
### Challenges of Planning Clothing Needs



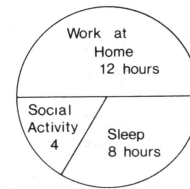
Planning clothing expenditures presents some unique challenges. Due to seasonal clothing needs, expenditures fluctuate more than other costs. You tend to think of clothing in terms of outer garments which only account for about half the clothing expenditures. To further complicate planning, children's growth patterns are irregular and difficult to anticipate.

A major pitfall is to purchase a garment for a special occasion rather than to buy according to planned needs. Consequently, the garment for a special occasion has limited future use because the purchase was too specific. If a garment was purchased for general needs than it would be suitable for more occasions.

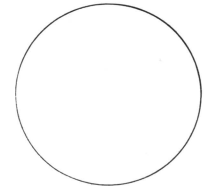
What is your lifestyle? What clothes will serve you best?



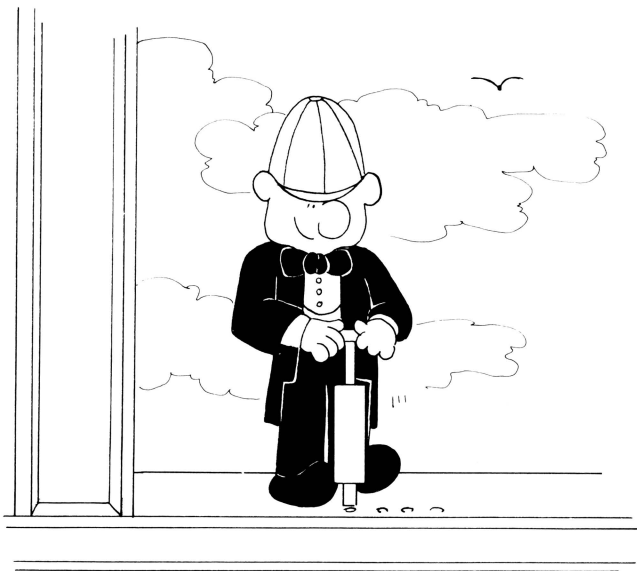
Employed  
 Outside  
 the Home



Employed  
 at Home



Your  
 Schedule



*Dress according to specific activity.*

Generally, the greater the income the greater and more specific are the social involvements. This may create a demand for more clothes and more specific types of clothes. Children may be involved in horseback riding, swimming, tennis, dance lessons as well as club organizations which have a dress uniform or code. Other families may not be involved in so many specific activities and multipurpose clothes would serve their needs adequately. The key to sensible wardrobe management is to analyze one's activities and examine whether specific clothing is really needed.

## Getting It Together

To manage your clothing dollars effectively, you must examine your current habits. The place to begin is taking an inventory of the clothes closet. It's easier if everything is removed and evaluated individually. Look at the garment. Does it fit? Have you worn it during the past year? If the answer is no to both questions; the garment should be **discarded**. If the garment does fit and it has not been worn for a year; the garment belongs in the **loser** pile. If the garment is in good condition and you would like to wear it but it needs some alterations put it



*Take an inventory of your clothes closet.*

in the **repair pile**. There should be several items that do fit, do not need repair and have been worn many times—these of course are **keepers**.

You can learn much from evaluating your own buying practices. Of the four piles you can learn much from the loser one. Why are they losers? These are expensive lessons—identify the mistakes. Are they losers because the dress was purchased specifically to attend a friend's wedding (a special occasion) and always seemed appropriate only for a wedding, the blouse was such a good buy (it was on sale) but didn't match any skirt or pants in the wardrobe, the pants were too tight when they were purchased and you never lost those five pounds? Can you identify why the seldom worn items didn't succeed? Think about your buying habits because you can benefit from your mistakes. Then compare these reasons with the ones in the winner or keeper pile. Remember good classic clothes are timeless and go almost anywhere.

Items that need repair and alterations could be potential money in the pocket. With a little effort, a new belt, scarf or piece of jewelry your usable wardrobe could expand. Consider



*Decide if alterations are worth the cost.*

the amount of alterations needed. Generally, only decreasing the size is feasible. Successful and easy alterations include narrowing a flared skirt; shortening or lengthening skirts, dresses, or trousers; and shortening the waistline of a dress. Avoid alterations which change the original garment lines. Changing the neckline and armhole creates difficult sewing problems. It is hard to change hemlines, pleats, and other pressed structural lines in permanent press and double-knit garments. You need to decide if extensive alterations are worth the time, cost and effort involved.

Dispose of items that do or cannot be worn but make it profitable for someone. There are several alternatives—a garage sale, donation to a charity or offering it to a friend. Suggestions for “Buying and Selling At Garage Sales” is

available from the University of Missouri Extension Division (GH985).

Put into the closet only those items that can and will be worn. Organize the closet so that it will be useful and stimulate creative dressing. Group like items together (shirts/blouses then trousers/skirts) Sub-group these by color families. This will encourage new combinations, which means more use of the items on hand.

List the current items and decide what additions would extend the wardrobe even further? Notice the predominate colors in the wardrobe (or is there one of every color?) A wardrobe will be more useful if one or two colors predominate—more items will coordinate and fewer dollars will be needed for accessories.

Focus on what is needed to expand the wardrobe and make a list. Check the lifestyle activities. Are these consistent or are some changes necessary? Identify the major needs and what you are willing to spend for these items. Keep a list handy when shopping—let reasons be your guide rather than emotions! This is an Example.

### Needed Clothing List

Category	Items	Cost	Total
Outerwear	1 Skirt	\$40.	\$40.
	1 Sweater	25.	25.
	4 Shirts	15.	60.
Wraps	1 Jacket	25.	25.
Undergarments	7 Underwear	1.50	10.50
Nightwear	2 Pajamas	10.	20.
Shoes	Hiking Boots	40.	40.
Miscellaneous	Gloves, Cap, Scarf	10.	30.

### A Master Clothing Plan for the Family

Plan for total family clothing needs by the season or longer if possible. Individual clothing needs should fit into a total plan for family harmony. Sometimes teenage children find it difficult to understand as their perceived immediate needs seem to take priority. Children learn buying habits in the family that they will use when they mature.

Once individual clothing needs are determined, then an acquisition plan needs to be considered. This should include not only **what** to buy, but **when** (time of year), **where** (the type of store or other source), and **how much** is to be spent for the items. As an example, when buying back-to-school clothes for children plan to take *advantage of sales*; summer clearance sales provide an opportunity to purchase items needed in the fall for a third to a half off regular price. **Tend to underbuy rather than overbuy**, you can always add and remember that will stretch the wardrobe.

**Plan to take advantage of regular promotions** such as back-to-school jeans.

**Try to coordinate purchases** with what you already have for increased use.



*Scout out the best sales.*

### Putting the Plan in Action

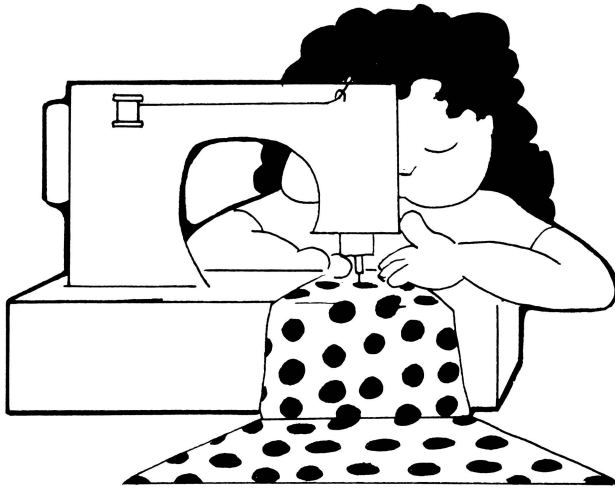
**Scout first, buy later.** Compare prices at different stores and don't hesitate to look at the better stores even if you can't afford the merchandise. This will provide a basis for comparing prices and quality of merchandise. Investigating merchandise at various stores will also provide greater satisfaction with the item finally purchased.

**Try cross-shopping.** This is a method of comparing clothing values in more expensive stores with less expensive ones. Start with the most expensive store, examine their merchandise closely, and compare it with stores in your price range. Focus on items that will fit your needs. Visit the expensive store again and check details on items which might be selected in less expensive stores. Buy the merchandise that provides the best value for dollars spent.

**Less than the best may fill the need.** For many purposes it is not necessary to select the best quality. The frequency of use, condition of clothing and anticipated wear life are factors to consider in selecting merchandise. However, the price should reflect the quality. Second-owner items may provide sufficient quality at very reasonable prices. Examples of situations where quality may be less desirable would be infant and toddler clothing, maternity wear or hard-working conditions where snags or rips would occur just as quickly in better merchandise.

**Consider the cost of upkeep** as a part of initial garment cost. Dry cleaning significantly increases the cost of the garment.

**Explore alternatives** to traditional retail outlets but evaluate services and surroundings provided by these retailers.



*Home sewing can reduce clothing costs.*

Some retailers offer (1) alteration services; (2) experienced sales personnel; (3) more liberal return policies; (4) comfortable fitting rooms; and (5) coordination of items or accessories to complete an ensemble. Alternative sources include

- Mass merchandise or discount stores
- Factory outlets
- Second-owner shops
- Garage sales
- Swapping/Barter

## Home Sewing, An Alternative

To reduce family clothing expenditures, individuals frequently consider increasing or expanding home sewing. A savings of a third to a half of retail prices can be saved by constructing garments. Girls' and women's clothing provide the greatest opportunity to save by home sewing. You need to consider or realistically assess sewing skills, the amount of available time for sewing and whether or not it would be economically advantageous to make clothing.

The cost of equipment, particularly a sewing machine, can be a major investment. It is not necessary to have the most elaborate sewing machine nor every notion sold to construct quality garments.

The value of your time should be considered. If you are employed outside the home, other demands on your time need to be considered. Family responsibilities, household tasks, routine meal preparation and shopping may take priority over sewing. You might want to consider how your time is spent if home sewing is not done. Is it used productively, for relaxation, or is more time spent in family togetherness? A compromise may be to selectively sew items that provide greater economic savings.

Approximately half of the clothing budget is spent for outer garments. If a savings of 50 percent could be realized through home sewing and 50 percent of the wardrobe might be constructed; then 25 percent of the person's clothing costs could be saved. However, the decision to sew may be more than economic. Better quality, fit, workmanship, individual preferences and satisfaction may outweigh the economic factor.

## Summary

The need to manage dollars more effectively for clothing has been created by other family financial pressures. The amount spent for clothing items should be proportional to the time the items will be worn. A successful wardrobe reflects your lifestyle.

Your current wardrobe is a good way to evaluate your buying habits. Identify reasons why garments are seldom worn and try to avoid these pitfalls on future purchases. Capitalize on the lessons learned from garments frequently worn.

An overall yearly plan for family clothing will tend to put clothing needs into perspective. Not only do you need to plan what items will be needed but when and where to purchase them. Garage sales, discount and outlet stores provide reasonable alternative to regular retail stores.

Home sewing can be a productive alternative to purchasing ready-to-wear; however, consider the investment of equipment, cost of notions and value of personal time. You may find greater benefits in fit, workmanship and quality fabrics through home sewing. Just as planning and careful shopping is essential in purchasing ready-to-wear it is also important in home sewing.

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