

# Household Expenditure Wallet



To explore how households distribute their income to provide care.

This tool focuses on how households earn and spend their income on goods and services related to care for people and the environment.

## Objective

- Participants are aware of the basic principles of a household budget and can critically reflect on how control and access over resources can impact on how a household provides care and the time and labor required to complete care tasks.

## Steps for Using the Tool

*Tip for the facilitator: In some societies, the exchange of money may be limited. Instead there may be an exchange of food, clothes or fuel wood for work. This needs to be considered when using the household expenditure wallet.*

1. The facilitator draws out a wallet or asks for the wallet of any of the present participants to be used as an example.
2. The facilitator then asks, 'What expenditures did your household have in the last month?' Answers may include: medicine; clothes/uniforms; food; water; energy; soap; brooms/cleaning materials; school materials; livestock; condoms; transport; mobile phones; seeds. The drawn or real purse can be left on the floor. From it, lines can be drawn from the purse to each expenditure item. Additionally, the group may decide to make the line thicker/thinner or to put a bigger/smaller amount of money on each item according to how much is spent on it.

3. The facilitator then asks the following questions to categories the different goods and services:
  - Of these expenditures which ones relate to care for people?
  - And which ones support you to care for the environment and livestock?
  - Are there other care expenses that are not included here?
4. The facilitator concludes by asking: What expenditures and investments could the household make that would reduce the time and labour or the difficulty of providing care and household work? (e.g. related to water management, laundry, food processing and preparation, care of children/elderly, disabled).

## Questions for Analysis

- Who buys these goods in your household?
  - Which goods do the men in your household buy? Are they care goods?
  - What goods do you buy with your own money?
- Are there any care goods that you cannot buy?
- If you don't have money yourself, who do you ask for money to buy these goods?
- Is there any way to get these goods elsewhere without paying?
- Who decides how to spend the money on these different goods?
- Could expenditure on these care-related goods be shared more evenly in your household?
- What would you need to spend more on/less on?
- How does this wallet impact on the amount of care work that you have to do yourself?  
And, how does this impact on your human rights?

*NB. Many of the questions above are linked to the topic of unpaid care work. You will need to adapt the questions according your context.*

## Power issues to consider

**Gender:** This is a sensitive discussion to hold with women and men together in a mixed group. Women may have limited control over how to spend money at the household, even if they contribute to the household income. Facilitators should use this tool with women separately initially so as to have a genuine discussion as to how income is earned and spent in a household.

**Class:** It is likely that poorer households will spend a far larger share of their income on goods and services that relate directly to the care of people in order to meet their basic needs. In poor households in rural areas there will also be more money spent on goods or services related to care of the environment.

## Suggestions for Use

- This tool can be used to help women think about how they spend money, a reflection which, if facilitated well can lead to discussions around why women spend more of their money on care related goods, where tax revenue goes, and what can be done to change the status quo.
- The tool can also be used as evidence to convince decision makers to change. If a representative population sample is taken, participants' names, gender and roles are recorded and their informed consent sought, then the evidence can give answers to questions such as 'what % of their budget to women spend on care activities?'. it would be interesting to then explore these questions over time and across different geographies. This would give added weight to the hypothesis and provides an entry point to an advocacy strategy to shift power.

## References

- Adapted from: *Redistributing care work for gender equality and justice – a training curriculum*, ActionAid, IDS & Oxfam, June 2015.