How much is enough?
Reaching social consensus on minimum household needs

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How much is enough? Reaching social consensus on minimum household needs

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1 Introduction

This report considers what goods and services the public think that a household needs to be able to afford in order to reach a minimum living standard in the United Kingdom, and why. It draws on data from the Minimum Income Standard (MIS) research, which was first published in 2008 and is updated annually (CRSP 2014). The MIS approach uses detailed consultations with groups of ordinary people about what is needed for households to reach an acceptable living standard in the United Kingdom today (see Box 1).

Fundamental to MIS is the definition of a minimum devised by the public and used by all groups:

‘A minimum standard of living in the UK today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society.’

More than 80 groups in the MIS research programme so far (see Appendix 1) have worked to translate this definition into lists of items required in a minimum household budget. Participants in these discussions have built a shared understanding of the distinction between ‘needs’ and ‘wants’. While there have been debates within groups and some differences across groups in the exact details of which items to include, some underlying principles have guided decisions throughout. The initial groups who drew up the definition were clear that an acceptable living standard is one that provides more than just survival, and this is a principle that has been readily accepted by the MIS groups tasked with drawing up and amending minimum household budgets. They acknowledge the need for social participation and agree that people need to have choices, while at the same time recognising that these choices cannot be unlimited.
This social consensus is valuable because it relates to discussion about social inclusion and participation that has informed debate on poverty and well-being for several decades. Forty years ago, Peter Townsend described poverty as the state of being ‘excluded from ordinary living patterns’ (Townsend 1979, p15). Since that time, poverty has come to be widely understood as relating not only to an inability to meet basic physical needs but also to a lack of social participation. While ‘poverty’ nevertheless remains a term that can be understood in many ways, the concept of social inclusion/exclusion more obviously relates to a wider concept of the goods, services and activities that citizens need access to than just food, clothing and shelter. Since the late 1990s this concept of inclusion has been explicitly integrated into UK political debate and policy goals - from the establishment of a ‘Social Exclusion Unit’ in the late 1990s to the continued use by the present Government of relative income poverty as one of its published measures.

The Minimum Income Standard is thus a powerful tool for developing understanding of what range of goods and services it is desirable that everyone should be able to afford.

However, MIS differs fundamentally from studies, such as deprivation surveys, that look in isolation at whether particular items should be considered as ‘necessities’, and then at who is unable to afford these items. Rather, MIS builds up a rounded picture of what an illustrative household would need to have as a pre-requisite for achieving a minimum socially acceptable living standard, at what that would cost overall, and at how this compares to households’ overall financial resources.
**BOX 1 MIS IN BRIEF**

**What is MIS?**
The Minimum Income Standard (MIS) is the income that people need in order to reach a minimum socially acceptable standard of living in the UK today, based on what members of the public think. It is calculated by specifying baskets of goods and services required by different types of household in order to meet these needs and to participate in society.

**How is it arrived at?**
A sequence of groups has detailed negotiations about the things a household would have to be able to afford in order to achieve an acceptable living standard. They go through all aspects of the budget, in terms of what goods and services would be needed, of what quality, how long they would last and where they would be bought. Experts check that these specifications meet basic criteria such as nutritional adequacy and, in some cases, feedback information to subsequent negotiation groups that check and amend the budget lists, which are then priced at various stores and suppliers by the research team. Groups typically comprise six to eight people from a mixture of socio-economic backgrounds, but all participants within each group are from the category under discussion. So parents with dependent children discuss the needs of parents and children, working age adults without children discuss the needs of single and partnered adults without children and pensioner groups decide the minimum for pensioners.

A crucial aspect of MIS is its method of developing a negotiated consensus among these socially mixed groups. It uses a method of projection, whereby group members are asked not to think of their own needs and tastes but of those of hypothetical individuals (or ‘case studies’). Participants are asked to imagine walking round the home of the individuals under discussion, to develop a picture of how they would live, in order to reach the living standard defined below. While participants do not always start with identical ideas about what is needed for a minimum socially acceptable standard of living, through detailed discussion and negotiation they commonly converge on answers that the group as a whole can agree on. Where this does not appear to be possible, for example where there are two distinct arguments for and against the inclusion or exclusion of an item, or where a group does not seem able to reach a satisfactory conclusion, subsequent groups help to resolve differences.
What does it include?
The definition of the minimum income standard as devised through discussions with groups in the original research is the one given in the main text above, relating to physical essentials and to the choices and opportunities needed to participate in society.

Thus, a minimum is about more than survival alone. However, it covers needs, not wants, necessities, not luxuries: items that the public think people need in order to be part of society. In identifying things that everyone should be able to afford, it does not attempt to specify extra requirements for particular individuals and groups - for example, those resulting from living in a remote location or having a disability. So, not everybody who has more than the minimum income can be guaranteed to achieve an acceptable living standard. However, someone falling below the minimum is unlikely to achieve such a standard.

To whom does it apply?
MIS applies to households that comprise a single adult or a couple, with or without dependent children. It covers most such households, with its level adjusted to reflect their make-up. The needs of over a hundred different family combinations (according to numbers and ages of family members) can be calculated. It does not cover families living with other adults, such as households with grown-up children.

Where does it apply?
MIS was originally calculated as a minimum for Britain; subsequent research in Northern Ireland in 2009 showed that the required budgets there are all close to those in the rest of the UK, so the national budget standard now applies to the whole of the UK. This standard was calculated based on the needs of people in urban areas. A further project published in 2010 (Smith, Davis and Hirsch, 2010) looked at how requirements differ in rural areas. This information is also contained in the online Minimum Income Calculator (CRSP, 2014) and can be obtained by clicking on the ‘rural’ option on the main results page. Outside the UK, the team responsible for the UK MIS has applied the method in Guernsey (Smith, Davis and Hirsch, 2011) and supported MIS projects employing the same method in Japan (Davis et al., 2013), Portugal, France and Austria (the last three in progress). An ongoing MIS programme in the Republic of Ireland uses methods based on the UK work (Collins et al., 2012).

Why produce MIS?
When the original research was conceived, there was a cross-party consensus that relative poverty and low income mattered: in a period of rising living standards, it was considered important for the worst-off groups to share in the fruits of growth. However, debates on this issue lacked a robustly researched understanding of what kind of living standard was required as a minimum in the context of contemporary society, and what income would be needed in order to reach it.
Over time, MIS has become increasingly used in policy debate and analysis. In recent years it has been used to assess, for example: the costs of raising children; the financial implications for households of the introduction of Universal Credit; the ‘couple penalty’; and the number of people living below adequate income. It has an impact on the lives of an increasing number of people, helping charities to set grant levels for individuals, and informing the level of the Living Wage outside London.

How is it related to the poverty line?
MIS is relevant to the discussion of poverty, but does not claim to be a poverty threshold. This is because participants in the research were not specifically asked to talk about what defines poverty. However, it is relevant to the poverty debate in that almost all households officially defined as being in income poverty (having below 60 per cent of median income) are also below MIS. Thus households classified as being in relative income poverty are generally unable to reach an acceptable standard of living as defined by members of the public.

Who produces it?
The original research was supported by the Joseph Rowntree Foundation (JRF). It was conducted by the Centre for Research in Social Policy (CRSP) at Loughborough University in partnership with the Family Budget Unit at the University of York. Updating is being carried out by CRSP, again with JRF support. In 2011, the Family Budget Unit was wound up on the basis that the calculation of MIS takes forward its mission.

How is it updated?
The original research was carried out in 2007 and the findings presented in 2008 were costed using April 2008 prices. Every July, new MIS figures are published, updated to April of the same year. The updates take on board inflation and changes in minimum needs, drawing on new primary research every two years.

This report identifies how social norms and expectations about how to achieve a socially acceptable standard of living are understood and translated into information about consumption and ownership in order to reach a negotiated consensus when specifying what needs to go into a minimum household budget. Its emphasis is on drawing out the main reasoning for such decisions, and hence on the rationales for considering something part of a social minimum. First, though, Chapter 2 gives a review of previous attempts to define and specify minimum needs, and how the MIS approach relates to them. Chapter 3 sets out the process by which MIS identifies minimum needs using social consensus. It explains how
individuals with a range of backgrounds and perspectives develop a shared view on whether an item should be included or excluded from minimum household budgets. Chapter 4 then describes some of the main rationales that groups have developed in this process of deciding what to include in MIS budgets. Chapter 5 gives a detailed account of the items that are included for different households and individuals, and why. Chapter 6 concludes with some reflections on what past and future MIS research can tell us.
2 Theories of human need and their application to minimum household income

This chapter provides some context for the MIS approach. It looks at perspectives on and approaches to different aspects of human need that are relevant to household income requirements. It starts by noting that some authors have challenged whether human needs have any universal or objective features, but that others suggest that there is a strong public understanding of what basic needs entail. The chapter goes on to examine three other distinctions that have created different accounts of human need: material versus non-material necessities; absolute versus relative norms; and expert versus public judgements about what to include. The chapter ends by explaining where MIS fits in to the existing literature.

2.1 Objective needs or subjective norms?

The notion that there exists a universal set of objective human needs that can be listed, costed and measured objectively is contested from two main perspectives. One is that there is no such thing as universally defined ‘need’; only consumption norms influenced by a combination of what most people can afford and how they choose to spend their money (Nevitt, 1977; Penz, 1986). The second argues that there are indeed universal needs but that the items required to meet them vary according to the circumstances of place and time (although others suggest rather that even the generic needs listed by white, Western male elites are not universal at all - e.g. Hofstede, 1984; Rist, 1980; Shah, 1989).

The argument against any notion of an ‘acceptable minimum’ comes in particular from economists who deny that needs can be established by social consensus. They say rather that norms arise from people’s choices and behaviours, which in turn arise
from their means and preferences, interacting with market forces. Thus it is the proportion of people purchasing a certain good or service that defines that entity as part of an expected minimum (Nevitt, 1977: 115; Penz, 1986: 55). This line of thinking has informed studies which attempt to define a minimum basket of goods or a minimum income based on existing expenditure patterns. For example, Citro and Michael (1995:5-6) calculated a minimum income threshold in the US by taking expenditure figures for food, clothing and shelter of families at a certain percentile of such spending (ranging from the 30th to 35th percentile), and increasing this figure by a ‘modest additional amount’ (between 15-25 per cent) to allow for ‘other’ expenses including personal care, household goods and transport. Mollie Orshansky (1969), meanwhile, observed from national consumption surveys in the US that families spent on average around a third of their after-tax income on food. She therefore used a ‘thrifty food plan’ constructed by the Department for Agriculture to price an adequate food budget for a model family of four, and then multiplied this by three in order to construct a poverty threshold below which households would be forced to spend more than a third of their income on food or survive on an inadequate diet.

Despite these arguments against the existence of objective human economic needs, the language of public discourse suggests that people instinctively feel that such a thing does exist. In formulating a theory of human need, Doyal and Gough (1991: 3) point out that ‘when people express outrage at injustice, somewhere in the background is the belief that basic human needs exist which should have been satisfied but were not’. In order to assess human wellbeing and deprivation, and to assess the effectiveness of different welfare systems and interventions, for example, we need some idea of what it is that people need as a minimum (ibid).

However, the following discussion reveals that even those who do accept that such a minimum exists have taken a wide range of approaches in defining and measuring it. Theorists have varyingly defined human needs as purely physical or as including non-
material needs, as absolute or relative, and as definable by experts or by the public. Each of these distinctions will be considered in turn.

### 2.2 Material or non-material?

Many attempts to identify a list of objective human needs have focussed on the material prerequisites for physical survival. This understanding of need has informed the calculation of minimally acceptable incomes based on what people need to stay alive, especially food, water and shelter. Most famously, Seebohm Rowntree’s study of poverty in York set out to calculate the minimum income needed for households ‘to obtain the minimum necessities for the maintenance of merely physical efficiency’ (Rowntree, 1901: 86). These necessities were food, rent, fuel and clothing, and did not include ‘the maintenance of mental, moral or social sides of human nature’ (ibid: 87). By including, for example, only the amount of food needed to avoid losing weight and to continue being a productive worker, Rowntree sought to draw attention to the numbers of people living below this threshold of ‘primary poverty’, and to discredit suggestions that poor people were poor because they were incompetent and irresponsible.

Other theorists, however, have asserted that notions of universal human need must include the non-material. Abraham Maslow’s (1943) hierarchy of needs, for example, declares that all people hold physiological needs, safety needs, belongingness and love needs, esteem needs, and the need for self-actualisation. The ‘Basic Needs’ definition of poverty, which has been highly influential in international development discourse, has similarly accounted for people’s non-material needs. Lists of basic needs proposed by advocates of this approach have included people’s material requirements for food, water, shelter, clothing and so on, but have also asserted people’s need for education, leisure, participation, democracy, political freedom, self-reliance and identity (ODI, 1978; Streeten, 1979). Max-Neef and his colleagues
working on ‘Human Scale Development’ in the 1990s were more specific in their identification of ‘fundamental human needs’, declaring that all humans held interrelated, interactive and non-hierarchical needs for subsistence, protection, affection, understanding, participation, leisure, creation, identity and freedom (Max-Neef, 1992).

Asserting the importance of non-material needs, Doyal and Gough (1991: 50) declared that human needs were identifiable by the fact that leaving them unmet would lead an individual to ‘serious’, objective harm. Under their definition, ‘to be seriously harmed is [...] to be fundamentally disabled in the pursuit of one’s vision of the good.’ (ibid: 50). They thus included in their catalogue of ‘intermediate’ needs eleven ‘universal satisfier characteristics’ that all people needed to enable them to participate and fulfil their given ‘social roles’ in society (Gough, 2003: 5). Similarly, the Human Capabilities approach defines poverty as a person’s lack of freedom to live ‘the kind of life he or she has reason to value’, and focuses on people’s need to be able to convert resources into valued, rationally chosen, ‘doings and beings’ (Sen, 1999: 87). Martha Nussbaum’s (2000) list of ten ‘central human functional capabilities’ encompassed both material and non-material needs; asserting the needs for life, bodily health, bodily integrity, senses, imagination and thought, emotions, practical reason, affiliation, living with concern for and in relation to other species, play and control over one’s (political and material) environment.
2.3 Absolute or relative?

The notion of ‘absolute’ need is often linked to the minimum physical requirements for human survival. For example, senior Conservative politician Sir Keith Joseph asserted in the late 1970s that:

An absolute [minimum] standard means one defined by reference to the actual needs of the poor and not by reference to the expenditure of those who are not poor. A family is poor if it cannot afford to eat.

(Joseph and Sumption, 1979: 27-8)

Some theorists of non-material needs propose that these needs are also absolute and universal. For example, Nussbaum’s (2000) ‘central capabilities’, Max-Neef’s (1992) ‘fundamental human needs’ and Doyal and Gough’s (1991) ‘intermediate’ needs were all proposed as universal lists, applicable to and unchanging across people living ‘in all cultures and in all historical periods’ (Max-Neef, 1992: 199).

In contrast, the widely accepted concept of relative poverty implies that people’s needs differ according to the society they live in. The use of relative rather than absolute income measures to define the number of people living in deprivation, for example, suggests that people living in a relatively rich country need more than those living in a poorer society. The above quote from Joseph and Sumption (1979) reflects the scepticism of the New Right towards this approach, which they argue overlooks the importance of improvements in living standards across the society.

However, many ‘relative’ definitions of human need are more sensitive than this income measure. They do not suggest that people’s fundamental needs differ across time and space (and thus they retain some sense of an ‘absolute’ measure), but propose that the goods, services and social structures needed to satisfy these needs can and do vary. Indeed, the translation of needs into required satisfiers will always depend on historically and geographically specific conditions and expectations.
Pricing food or clothing budgets will depend on the range of the foods that are physically available and culturally acceptable, for example, and this was a significant criticism of Rowntree’s seminal study (although he later included some social items - Rowntree: 1941).

In contrast to Rowntree, others have explicitly set out to define a contemporary and context-specific threshold of need. Peter Townsend, for example, asserted that the concept of ‘absolute need’ should be abandoned (Townsend, 1981: 21), and yet maintained that ‘poverty can be defined objectively and applied consistently’ (Townsend, 1979: 1). His justification for this claim was that deprivation is both real and relative; the minimum needs held by individuals and households depend upon the society in which they live. Townsend therefore set out to define and operationalise a ‘minimum participation standard’ based upon the contemporary lifestyle in Britain which he believed everyone should be able to participate in. Taking 60 indicators of this participation standard, he was able to estimate the number of people living below this threshold, and to identify the income level at which participation decreased rapidly (ibid).

Many theorists of ‘universal’ and ‘absolute’ need do concede the distinction between constant needs and the things needed for a person to satisfy those requirements. For example, Doyal and Gough (1991) asserted the universal character of ‘intermediate needs’ for nutritional food and water, protective housing, a non-hazardous work environment, a non-hazardous physical environment, safe birth control and child-bearing, appropriate health care, security in childhood, significant primary relationships, economic security, physical security, and appropriate education. However, they recognised that the form that these satisfiers took was culturally variable (Gough, 2003: 5). Max-Neef was even more explicit about this distinction, creating a matrix of constant needs and variable satisfiers, which
asserted for example that formal education was not a need, but one possible satisfier of the universal need for understanding (Max-Neef, 1992: 199).

In order to counter arguments that needs and the requirements to fulfil them are constant, theorists and researchers must justify why they are defining needs in relation to the society that people live in. Their answer might be that the satisfiers available to fulfil constant needs differ across societies (Max-Neef, 1992; Doyal and Gough, 1991), that different forms of ‘participation’ and ‘capabilities’ are valued in different societies (Doyal and Gough, 1991; Sen, 1981; 1985) or that what is deemed a socially acceptable standard or living is different at different times and in different places (Townsend, 1979). Townsend’s justification is perhaps the closest to a ‘relative’ definition in this sense, in that in his view, a minimum must be linked to what is ‘customary, or are at least widely encouraged or approved’ in a given society - which seems to go beyond meeting any objectively defined ‘universal need’.

2.4 Expert or public?

The final question facing researchers attempting to operationalise human need is concerned with who can define needs, identify the boundaries between ‘needs’ and ‘wants’, and hence translate theoretical needs into actual lists of items that people require. Can what people need only be defined by those individuals themselves, can experts define common requirements, or can such requirements be constructed through social consensus? Are there ways of combining these methods? Where human needs have been understood as universal, absolute and particularly material, they have primarily been defined by professional experts. For example, minimum food budgets such as Rowntree’s (1901) have typically been based upon menus and baskets drawn up by nutritionists, whose expertise is believed to be impartial, ‘scientific’ and therefore beyond question. Expert knowledge is also relied
upon where levels of need are calculated in reference to existing expenditure or income levels (Citro and Michael, 1995).

It is less clear how expert knowledge alone can be used to identify needs that represent a minimum, across a range of physical and social categories, of what people need in the context of a given society. This is because, without an ingredient of public judgement, scientists can lack a valid source of evidence of what is considered ‘customary’ or ‘acceptable’ in a particular setting. Observing ‘norms’ simply with reference to people’s patterns of consumption does not answer the question of how many people are failing to meet their needs because of resource constraints. Doyal and Gough (1991), Max-Neef (1992) and Maslow (1943) constructed their universal lists of material and non-material needs without consultation of the public, and even Townsend’s (1979) ‘relative’ indicators of participation were identified through detached observation of contemporary life, rather than based upon people’s perceptions of their needs. On the other hand, Nussbaum constructed her list of ‘central’ human capabilities through a combination of discussion with local women’s groups and ‘cross-cultural academic discussion’ (Nussbaum, 2000: 151), and Amartya Sen himself was even more concerned with public validation, context specificity and local consensus (Sen, 1981; 2005). Sen has shied away from compiling a universal list of important capabilities, and instead placed his emphasis on the expansion of capabilities that individuals in their specific contexts have ‘reason’ to value. Such an approach can create an effective tool in relating individual needs to a common principle of self-actualisation, but stops short of drawing up any common set of goods and services required to meet minimum needs within a society.
2.5 Consensual budget standards: a distinctive approach

The Minimum Income Standard is an approach to identifying minimum needs based primarily on public consensus, informed where required by expert knowledge. This approach can be seen as a way of operationalising Townsend’s ideas about the minimum that is socially acceptable in the context of a given society, drawing on public consensus rather than determined by expert judgment about what should be included. It is worth clarifying how MIS relates to the conceptualisation of need described above.

Firstly, it is very clearly about not just physical essentials but about all aspects of contemporary living. ‘Participation in society’, part of the MIS definition to which groups consistently attach great importance, involves social activities as well as having those material things that make one feel part of society.

Secondly, it is not designed as an ‘absolute’ standard staying the same across time and place as it is reviewed over time to account for societal changes in ways of living and expectations of what a socially acceptable standard of living in the UK comprises. Moreover, rather than deriving from a prior formulation of human need (like Doyal and Gough’s) and applied to the relevant context, items are included purely on the basis that groups believe that they are required as part of a minimum, using a generic definition. In practice, as shown in this report, groups develop their own categories of rationale for drawing the line between needs and wants. In the three waves of research phases that have so far compiled fresh MIS budgets, over a period of years during which MIS research has been carried out, the underlying rationales and most aspects of the budgets have remained remarkably stable, suggesting a consistency in how groups perform their task, and their ability to come up with consistent answers. At the same time, the groups have identified and justified
certain changes that reflect the evolution of needs in a changing society, including the adoption of new technologies.

Even though the needs identified by this method relate directly to the lives that people live in a particular society, it does not create a ‘relative’ standard, in some automatic sense whereby the norm drives the minimum. Where ‘customary’ living patterns (as mentioned by Townsend) become more comfortable due to increased prosperity, MIS groups must judge whether and to what extent this makes it harder in practice or in some way socially shameful for people to live as they did before. Where one of these conditions apply, the minimum may change. However, where changing norms make it neither more difficult nor more shameful or socially unsatisfactory to live as before, the minimum need not be influenced by the average.

Thirdly, the MIS approach clearly puts members of the public in the forefront of decisions about what should be included, with experts at most playing an auxiliary role. However, it is important to distinguish this from ‘subjective’ decisions based on individual preferences. MIS groups are not asked about what they find acceptable as individuals, but about what is acceptable in the context of society as a whole. In this sense, the boundary between ‘needs’ and ‘wants’ is a collectively subjective judgment.

A principal limitation of this approach is that it takes no account of how individuals vary and therefore require different things in order to attain various ‘capabilities’. It aims to identify a baseline, for people with no special requirements. The results of MIS must therefore always be seen as a starting point, identifying a baseline income below which most people are unable to meet their needs, but not as a sufficient income for everybody to do so.
In summary, then, MIS seeks to cut through much previous scientific debate about what can legitimately be considered a ‘need’ within a society, by asking the members of that society to make a collective judgement about what to include. It enables and records public discussion that produces not just lists of agreed necessities but a set of rationales that tell us why certain items are included and others are not. The following chapter discusses how consensus on these items is reached, while Chapter 4 sums up the main justifications that this process produces.
3 Reaching consensus

The discussion groups conducted in MIS research have a deliberative as well as a discursive role, and share common characteristics with other types of public deliberation (Mansbridge et al., 2006, Moore 2012, Burchardt 2013). They are convened in order to negotiate consensus and make detailed decisions relating to the needs of individuals or households. This is achieved by identifying and checking which items to include in three waves of groups. In this process, each successive group either corroborates or amends the decisions of previous ones.

Groups typically comprise six to eight people from a mixture of socio-economic backgrounds, but all participants within each group are from the category under discussion. So parents with dependent children discuss the needs of parents and children, working age adults without children discuss the needs of single and coupled adults without children and pensioner groups decide the minimum for pensioners. This correspondence between groups and the cases they discuss in demographic terms helps them take on the role of ‘experts’ in the daily needs of those under discussion - so for example a group of parents of preschool children feel well equipped to reflect on what a child of this age group requires.

A crucial aspect of MIS is its method of developing a negotiated consensus among socially mixed groups. It uses a method of projection, whereby group members are asked not to think of their own needs and tastes but of the needs of hypothetical individuals (or ‘case studies’). Participants are asked to imagine walking round the home of the individuals under discussion, to develop a picture of how they would live, in order to reach the living standard defined below. While participants do not always start with identical ideas about what is needed for a minimum socially acceptable standard of living, through detailed discussion and negotiation they commonly converge on answers that the group as a whole can agree on. Where this
does not appear to be possible, for example where there are two distinct arguments for and against the inclusion or exclusion of an item, or where a group does not seem able to reach a satisfactory conclusion, subsequent groups help to resolve differences.

This section explains the role of the moderators and some of the key elements of the process of reaching consensus within MIS.

### 3.1 Role of the moderators

All groups in the MIS process begin with moderators presenting and explaining the MIS ‘definition’ to participants, which is written on a flip chart. They emphasise that the standard should address ‘needs’ rather than ‘wants’, and that the task is to differentiate between what is ‘nice to have’ and what people ‘need to have’. The moderators then introduce the group to the case study individual, whose needs they will be considering. The relevant case study for the group is also written on a page of the flip chart (for details, see Chapter 5 below). Both these pages are then put up in prominent positions where everyone can see them. This enables both the moderators and the groups to refer back to them, which is useful in situations where participants are voicing their own individual needs or preferences. Sometimes the moderators, but often other members of the group, remind the contributor that ‘It’s not about you - it’s about Lily/Eddie…’, or quote part of the definition to reinforce their argument.

The flipchart is also used to record the group’s decisions. It helps moderators and participants to keep track of the discussion and can be referred to for clarification or as a reminder of earlier parts of the conversation. Participants can observe the progress being made as the moderators add, remove or change items and details as discussions evolve and decisions are reached. This ability to see the influence of
their deliberations on the decisions recorded gives groups a feeling of ownership of the process, which is key to the success of this type of approach (Mansbridge et al., 2006).

MIS groups always involve two moderators working together. One takes the lead, directing the task and annotating the flip chart. The other moderator supports both the lead moderator and the participants. In group interactions it is important to be aware of non-verbal communication (Finch and Lewis, 2003). The second moderator is able to observe and pick up on non-verbal cues from participants, which might otherwise be missed by the lead moderator while they are writing on the flipchart. They also take additional notes and can intervene to ask for clarification and to remind the lead moderator of any issues or items that have been overlooked or identified as requiring further investigation later in the discussion. The flipchart becomes part of the qualitative data and is analysed in detail in combination with the transcript and the moderators’ notes.

As is usual with discussion groups, the moderators also undertake to ensure that all participants are able to contribute and that the group is not dominated by any individual or subset of individuals within the group. Recruiters are asked to avoid recruiting people who know each other, who may interact unduly with each other base on prior relationships, and potentially exclude others. Although this may not always be possible to screen for, care is taken not to use snowball sampling (recruitment of people via their friends or contacts who also take part). Facilitators are also careful to be inclusive of and encourage any members of the group who appear more reticent or less confident than others to make sure that they are able to participate in the discussion, and have the opportunity to share their views.
3.2 Reaching consensus within groups

As in other research involving deliberative groups the concept of consensus is understood to mean ‘general agreement’, rather than ‘unanimity’ and decisions are often the result of a convergence of opinions (Urfalino, 2006, Moore, 2012, Smithson and Diaz, 1996). This can be seen in examples where individual participants in a group may approach the same question from different standpoints - sometimes from seemingly opposite ends of a notional scale - but may be able to converge on a point that they agree as a group is neither too high nor too low to be considered a minimum acceptable level. This is quite often demonstrated in discussions about quantities of items and can also be seen in conversations about budget areas where a cash amount is allocated, for example when discussing the provision for birthday presents. Sometimes participants come to agree with a view expressed by one or more members of the group, but sometimes a group will reach a conclusion that does not necessarily match with what any particular individual has advocated, but that the group as a whole are willing to agree seems a reasonable answer within the context of the minimum income standard and its definition. In many cases groups are unanimous about including individual budget components in broad terms, but then negotiate a compromise and consensus relating to the detail of an item.

In cases where groups are not in the first instance unanimous about the inclusion of an item, participants voice their reasons for why something is or isn’t needed, in terms of the advantages and disadvantages of being without it or having it. Sometimes this results in the item being excluded, and in other cases the difference of opinion is resolved in some other way. For example, compromise often features in the decisions made by parents about what children need. Parents’ groups, particularly those looking at the needs of older children, acknowledge that there is sometimes a tension between providing what children want and what is needed. They think carefully about the competing demands for resources within families and
what it is reasonable for children (and parents) to expect. A compromise might involve children having to wait and save up their pocket money (for example, for a more sophisticated or expensive mobile phone), or parents sourcing the item second hand (like a bike or games console) or at a reduced price (buying last season’s branded clothing).

Decisions are seen to be reached when the answer given is not contested or altered by any further interaction (Urfalino, ibid, Smithson, 2010). The audio recording, and therefore the transcript of the recording, does not capture participants’ non-verbal contributions, so cannot record assent (or dissent) through non-verbal means, such as nodding or head shaking. However, moderators react to any non-verbal signals that indicate agreement or disagreement, and where necessary, check if participants wish to either support or dispute the emerging decision.

Three examples of groups reaching consensus

Food items in the budget

The discussion shown below illustrates people working together to reach a decision by sharing their opinions and experience, but also by considering the question from a more objective perspective - thinking about the case study individual and how he is likely to live his life. Through discussion the group consider possible options and reach agreement on an answer, which is recorded on the flip chart.

Q: Would veg be fresh, frozen, tinned?
M: Fresh.
M: I try to do fresh, but it is getting them to eat it you know? Especially when you have got kids, it is murder. My little girl went horse riding not long ago and I had cabbage and I said, you can go if you have four forkfuls of cabbage. And it was nice Savoy cabbage with butter, black pepper on it. I said “No, my forkfuls.” And she ate four forkfuls and I said to her, “Admit to me,” I said “it is not that bad - it is quite nice.”, and she said, “It is the most disgusting thing,” she said “you have ever made me have to do.” So you can’t win can you?
Q: So fresh, is there a consensus for fresh?
M: Fresh goes off.
Q: So are you [saying] frozen then? What do you want to give Pete [the case study], frozen?
M: He won’t have a lot of time to keep going out and getting fresh.
M: Fresh keeps a week.
M: It is very difficult to do because I mean one person would eat loads of tinned stuff and you just eat fresh stuff, and someone else never has fresh stuff in a year, it is all frozen or tinned. It is so individual.
Q: I know, absolutely. Food more than any of the other areas, but you know we’re interested in getting a standard that’s enough?
M: I would say half and half like.
M: Yes.
M: Most people have got frozen veg that they use.
Q: Is that, would you go with that?
M: Yes. Frozen for us tends to be more standby you know.
M: You can get those packets now which are fresh. Tomatoes are fresh.
Q: We have some biscuits, some cake. Curry, is that like, it is a variation on this isn’t it. Would he make the curry himself?
M: Frozen, or bought.
M: Yes, microwave.
Q: Ready meal or shop bought.
M: You can buy sauce.
Q: So it would be a ready meal or bought sauce, yes? ’

Partnered fathers, Kidderminster (2008)

Key to quoted extracts:
Q= questioner
W=female participant
M=male participant
A new line shows a change of speaker, but transcripts do not distinguish where the same person speaks on more than one occasion

The above conversation starts with a question raised by the facilitator - in this instance about whether vegetables in the diet should be fresh or frozen. One participant says that vegetables should be fresh. This is not contradicted but another man talks about how difficult it can be to get children to eat fresh vegetables, using an example of his own experience. The moderator then brings the group back from the personal anecdote to the question in hand, asking if the group agrees that all vegetables included should be fresh. Other participants talk about the fact that fresh
vegetables are perishable and will not keep for long, and mention that the case study individual may not have time to buy fresh vegetables more frequently. Another participant summarises the difficulty of making a single decision because, as with so many elements of the MIS budgets, in reality this is usually a matter of choice based on an individual’s own preferences. At this point the moderator refocuses the discussion by agreeing with the last speaker that food choices will depend on personal preferences but also reminding the group that the task is to decide what needs to be included to reach a more universal standard. A suggestion is made to include ‘half and half’, so half would be frozen vegetables and half fresh vegetables. The moderator asks the group if they agree with that solution, and this is confirmed. The last two contributions do not take the discussion in any new directions - one man says that they have frozen vegetables as a ‘standby’, while another mentions that fresh vegetables are available in packs and begins to review other items in the list of food created by the group to identify which would be fresh rather than frozen. As there is no opposition to the suggestion that the list should include both fresh and frozen vegetables in equal measures, the last comments have not changed this and the non-verbal cues indicate consensus the moderator moves the group on to other items on the list and begins the process again.

The final part of the above extract illustrates a decision on which groups are able to agree with little discussion: whether the curry they have listed as a meal option would be cooked from scratch by the individual. The point of this question is to find out whether what needs to be included in the weekly shopping basket are the ingredients for the curry, or, rather, as the group decide, a ‘ready meal’ or one made with ‘bought sauce’. As the group seem able to be able to reach a decision about this very quickly, the moderator checks with them as he is writing the information on the flipchart, and is then ready to move on to the next question.
Key points to note about this case of identifying consensus following contrasting initial views are:

- That following the initial statement of opinions, participants get a chance to reflect on different arguments, in this case taking into consideration how people actually live their lives;
- That there is acknowledgement that any one model is problematic, so when one participant suggests a combined model, and the facilitator asks if this is acceptable, this gains consent of the group;
- That therefore this compromise is not simply a ‘midpoint between differing views’, but rather a model that members of the group feel able to accept, having heard the various arguments. This is crucial: consensus in MIS does not simply mean an average of people’s views, but rather an answer that the group as a whole accepts.

Here the compromise involves the group collectively accepting that a minimum diet could in practice include a combination of the fresh and frozen elements that different participants had suggested. In other cases, such as the Christmas food example given below, compromise can take a different form.

**Christmas Food**

In this instance, the group have already agreed to include an amount for the family to eat out four times a year. When the question of additional expenditure to provide extra seasonal food for a Christmas meal arises there are conflicting opinions. In the end the solution is to reduce the frequency of eating out from four times a year to three, and to allocate the money that would have been spent on a family meal out on a higher festive grocery budget, in order to make it acceptable to all members of the group.

Q: Right, Christmas food. So they [earlier stage of groups] have put in £80, for extra food on top of your normal grocery budget because it’s Christmas. How does that sit, that £80?
M: It sounds a lot.
W: Do you think it does, do you?
M: Yes.
Q: Again, the minimum, not everything in the world.
W: I was going to say, I know how much you do spend on Christmas, it’s a lot more than that, but do you need to have a mince pie and turkey and the trimmings and all the rest of it.
Q: People said Christmas isn’t just one day, they said that actually the kind of the festive stuff you have over a period of time.
M: With all due respect we are trying to just set you know, we’ve all admitted that we’ll, you know, we all had these budgets, so trying to be realistic here, I’m not trying to be Scrooge but I do think giving them extra budget for Christmas even is a bit of a luxury.
W: How much is the normal food shop a week?
Q2: The couple with two children are spending a £115 a week on food.
W: So add another £80 on top of that then for Christmas food.
Q: Yes, that would be nearly £200.
W: That’s too much.
M: I think that’s too much.
Q: So what should it be?
M: I’m not being funny but I’d almost say give them £20 extra for Christmas, because if we’re just talking about at Christmas being able to say right, buy a box of mince pies, buy a tin of biscuits or something.
Q: OK well the turkey is £15, so what else?
W: Even if you were really budgeting there’s like a bottle of wine on the table.
Q: So what’s that?
W: I don’t know a fiver.
M: But you don’t need to budget for that. I’m not being funny but I don’t think you have to budget for that. I’m not being funny but we’re giving them luxuries, just because it’s Christmas.
Q2: Does a Christmas mean do you need to have what’s typically seen as a Christmas dinner?
W: You don’t have to.
Q2: But if you were participating?
W: Yes.
M: Yes but you still can.
Q: But would it be that you would buy, in the week that you do your shop you wouldn’t do the same shop, so some of that would be, instead of buying I don’t know a chicken to roast for your Sunday dinner, you’d buy the turkey, but it wouldn’t be the same price but it would only be a bit more, do you see what I mean?
M: I completely agree.
W: You’d have the veg.
W: You’d have the veg anyway.
M: I think they should eat beans on toast for five days to save up the turkey.
Q2: This is about a minimum standard of living.
M: Well a minimum standard isn’t a bloody turkey at Christmas! It’s a meal. I think an extra budget at Christmas is ridiculous.
W: You’ve just gone on about the make up, that’s it’s acceptable, so how can you say a food parcel is unacceptable?
M: I’m saying at a balance.
W: Don’t give them everything that they want but that is acceptable.
M: At a balance you’re allowed a bit of make up to be sociably good with yourself and go out, OK, but yes, OK, you can have a standard of eating, so OK it doesn’t have to be value beans every night, but I just think at Christmas then you know, I think it’s shocking to give them another £80 just to have crackers and a turkey.
W: £80 is too much, but I think we would all agree that they need something to buy the turkey, to buy the crackers.
W: They don’t have to have turkey, they could have chicken.
W: They could have chicken.
W: Or pork or -
W: Yes.
M: I still think it’s a luxury. I think accepting £20 a month whatever we agreed on is fine because you want to have make up on to go out, that’s fine, I think that is acceptable in society. What I don’t think is acceptable is giving them a budget just to have crackers and a turkey. This is on top of everything, we’re giving them an extra budget or it and I think it’s wrong.
W: I think you should have, and I think it is with the social thing because they’ll learn it at school, that they’re supposed to have the trimmings and the turkey and everything else.
M: But don’t people have saving stamps and stuff for Christmas? People save up all year for Christmas. I know people save up for Christmas.
W: And where are the savings coming from?
M: I mean you know, they’ll put 5p’s in a jar, they’ll put 10p’s in a jar.
W: But where are the fives and tens coming from?
W: This is putting it all in and saying how much have we got to spend.
Q: Because if you take that 10p out in theory it’s got to come out of something.
M: I understand that.
W: You’re robbing Peter to pay Paul.
Q: This is all about the consensus, and consensus doesn’t mean necessarily you unanimously agree with it.
M: I’m happy to agree on a budget, you know.
W: It’s that time isn’t it where traditionally you have things in the house that you don’t have normally, so you have a tin of chocolates, you have your Christmas pudding, you have all those little extra bits that you wouldn’t normally have.
How much is enough?

W: The other thing to do is rather than them eating out as a family four times a year, they eat out three times a year and you use the money from the fourth time to go towards their Christmas.
Q: OK, what do other people think about that?
W: Yes because technically if you’re taking one meal from that as a family, you’re sort of replacing it with a Christmas dinner.
W: Yes, which is your family.
Q: So if we said every four months, so they do that three times a year, and then they get that, and it might be that they have a more elaborate meal at home and eat it as a family together or they might choose not to do that, use their normal food budget and have that eating out every three months.
M: So you’ve not saved any money have you, you’ve just moved it?
Q: We’ve taken off the money off here and put it there. They’ve got the option to have Christmas food. You could stick with your three months which is where we were, but if you want to have Christmas food you can only go out to eat as a family every four months.
Q2: So there we’ve basically got rid of that £80 of Christmas food altogether because it’s coming out of the eating out budget.
Q: Yes, so that’s your saving up.
M: I’m sorry I thought you wrote £40, so the Christmas money’s scrapped?
All: Yes.
W: We’ve saved £80.
M: Oh right, that’s fine then, so instead £40.
Q: Yes, because we changed that.
M: No, well they can go four times or three times and have a Christmas meal.
W: Yes.
M: Yes fine, yes, yes. Move on.

This extract shows the group interacting and negotiating with relatively little input from the moderator. Some participants think that the original amount suggested by previous stages of groups is reasonable, pointing out that Christmas food is expensive and it’s customary to provide other things like mince pies that wouldn’t ordinarily be part of a weekly shop. However, one person feels strongly that this is providing a living standard beyond the acceptable minimum and argues against the provision of anything extra at all. Through discussion he moves from this point of view to a place where he is prepared to negotiate about a less generous level of provision, and then the solution of reallocating resources from the eating out budget
to the grocery budget is suggested and happily adopted by the group as a reasonable compromise.

**DVD player**

In some cases where there is no immediate consensus on the inclusion or exclusion of an item, different types of rationale are presented as the group discuss and negotiate a decision. The second extract demonstrates a group’s decision-making process relating to a DVD player.

W: But I don’t see that [the DVD player] as an essential.
W: I think the DVD player is a minimum thing. On top of the internet and the TV.
Q: So you think she should be able to have a DVD player?
W: I definitely think so yes.
Q: So you think she should be able to if she wants to?
W: Yes because I think being a single parent when the kids are in bed you’re lonely and with TV nine times out of ten there’s not always something on there that you want to watch so it would be nice to say “Right, my friend’s coming over. Let’s have a girly night, have a DVD on.” and that helps - being a single parent - having someone come over, sitting around and watching a DVD.
Q: What would happen if she didn’t have it? So what would happen to Jane’s [the lone parent case study’s] standard of living if she didn’t have a DVD player?
W: She can go out.
W: But if she can’t get a babysitter and she can’t afford to go to the cinema.
W: I see where you’re coming from.
W: For my own mental state sometimes being able to have a DVD whether it’s a bought one or your friend is coming over with popcorn and a DVD for my own mental state that makes me feel better as a single parent being able to have the choice of having someone come over to my house and you know just being me and not being a single parent, or someone’s mum just being able to have someone to come over and enjoy my night basically. It’s choice maybe I don’t want to watch something that’s on telly that night.
W: Again it becomes your personal choice.
W: Is that a luxury though?
W: It’s a minimum standard. Are we able to live as a minimum standard?
W: They still should be able to have that choice though.
W: I don’t know anyone who hasn’t got a DVD player, a CD player, a radio, I think they are essentials in modern society. My children if they said can I have my mates round she’s got this DVD it would be horrible to turn round and say, well it would be embarrassing for them if we haven’t got a DVD player.
How much is enough?

W: It does help keep you sane like you say. With the children you can get educational DVDs not just that it’s just nice when the kids are in bed, they bring in an over 18 film and you’re having a bottle of wine and your friends coming, it makes you feel better at the end of the day. And being a single parent you get lonely and bored and it helps.

W: I’m not saying we’re going into luxury my point is [this is] the minimum standard and I think in my opinion the minimum standard is not a DVD player. It’s £20 for a basic cheap DVD player.

W: Everybody is different though.

W: In my opinion we can entertain ourselves. To cut the story short in my opinion I think the DVD shouldn’t be in there, that’s my opinion. It’s quite inexpensive as well.

Q: So what kind of DVD player is it then?

W: Cheap.

W: As long as it plays a DVD that’s fine.

Q: Cheap and where does it come from?


W: Is that all?

W: Yes.

W: What a DVD player?

W: Yes.

W: Are you serious?

W: Yes.

Q: Now you know it costs a tenner do you feel slightly better?

W: Yes. I was thinking £80, £100. I don’t know why because I’ve never. You’re thinking of top quality.

W: I do have a DVD player but I’m not into gadgets I’m not much into it but I didn’t realise they had gone down so cheap. But you can buy a DVD [player] for a tenner?

W: And DVDs for about 50p in CEX.

W: Or you borrow them from the library.

W: Car boots.

Q: How long does it last a £10 DVD player?

W: As long as the television I’d say.

Lone parents, Northampton (2012)

At the start of this extract, a participant suggests that she does not think it should be included as they see it as more of a luxury item. Those in favour of including it draw on their own experience as single parents and argue that it offers an inexpensive form of entertainment they can enjoy within the home. The moderator questions
what effect its exclusion would have on the case study and participants bring in rationales relating to social participation, well-being and choice. This argument is combined with that of ubiquity; ‘I don’t know anyone who hasn’t got one’, and the fact that they are relatively inexpensive to buy. At this point it becomes apparent that the participant objecting to the inclusion of the DVD player thought that this was a higher cost item. On discovering that the price is significantly less than they had anticipated they consent to its inclusion. As there are no further objections the moderator is able to move on to question the group about how long the item would last.

This example of reaching consensus demonstrates:

- How an initial disagreement can sometimes be resolved through discussion that causes some participants to see things differently. In this case, a participant who had objected had formed a view of whether a DVD player was a ‘luxury’ partly due to an uninformed view of it being very expensive.

- How the cost of some items can play a role in influencing people’s views about whether they could be considered as part of a minimum, but that this factor is not an argument on its own. It is the juxtaposition of the DVD player’s cheapness and the contribution it can make to quality of life and social participation that is at the heart of the case being made. In this sense, the argument can be said to rest on value for money in meeting people’s needs. It is compared to other more expensive ways of meeting the same need (getting a babysitter; going to the cinema), alongside the contribution it makes to mental health - in terms of having some form of release from the pressures of being a lone parent.
3.3 Reaching consensus across groups

Later groups in MIS are asked to approve or amend decisions of earlier ones. This can involve four kinds of process of identifying or building consensus across groups.

The first, most common and least complicated occurs when checkback groups agree on the decisions of task groups. This reinforces the confidence that researchers can have that the decisions reached in one group are not particular to the views of those who took part in it, but indicative of a wider consensus.

A second scenario is that a later group disagrees with the conclusion of an earlier one. Here, facilitators can inform them of what rationales and arguments lay behind the original decision, to allow them to reflect on what lies behind such disagreements, and thus to develop a ‘virtual consensus’. In some cases, if the differences are not thought to be based on fundamentally different views but just on how these were translated into item choices, the second group can use the first answer to inform their discussion and reach a point of agreement or compromise that is in harmony with the first group’s decision. An example of an area in which different groups have started with contrasting views is in the criteria for how many sets of clothing someone requires. A simplified characterisation of how this process has worked is as follows. Considering the needs of a schoolchild, the first group says that three school shirts are needed (‘one on, one off and one in the wash). Members of a second group start by suggesting that this should increase to six (one for each day and one spare). After being told about the ‘washing and wearing’ of the rationale of the first group, the second one reaches a compromise of five school shirts. This is justified not simply as being somewhere between the decisions of the two groups, but rather as the second group reflecting on the first group’s model based on more frequent washing, and accepting that you do not need a shirt for each day and a spare.
A third case of decision-making involving subsequent groups arises in cases where in initial groups, participants become entrenched in conflicting positions and a compromise does not seem a likely outcome. In cases where they fail to reach clear agreement on an item, the arguments made for and against its inclusion in the first group can be presented to the relevant group in the next stage. The later group is able to take a more objective stance in that they are asked to play the role of arbiter, rather than becoming proponents of one point of view or another, and so are better able to reach a decision. This has proved a successful way of reaching consensus throughout the waves of research conducted.

Finally, later stages of groups can reconcile decisions from more than one group looking at different cases that one would expect to have some requirements in common. In the checkback stage, mixed groups of men and women are able to compare the men’s and women’s budget lists created by single-sex groups in the task group stage. This allows groups to decide on where there should be differences in the men’s and women’s lists relating to gender, for example in clothing and toiletries, and budget areas where the lists should be the same, for example furniture and carpets.

Where the separate task groups for men and women have specified different types, quantities or qualities of items the check back groups are asked to decide:

- Is the same item suitable for both men and women?
- If so, should the item included in the budget be the one from the men’s list, the one from the women’s list, or one that is different to both of these but suitable for either?

It is also possible at this stage to do some comparison between single and partnered people within a category, so we can find out whether the same item would be suitable for both single pensioners and partnered pensioners, or if there is a reason
for them to have different items, with similar questions to those above, but instead relating to singles and couples.

3.4 Checking the strength of the consensus

Once the checkback groups have examined every item in the budgets in detail participants are asked how they would respond to a challenge that it appears too high, to see if they suggest removing any elements in order to reduce it. The idea of this is to allow groups to reflect on the budget overall and the living standard it would provide, to see if they think it appears too generous or too frugal. It tests whether the group think that the standard that the budget would provide is true to that described by the MIS definition, or whether some ‘nice to have’ elements have been allowed to remain, which should not be there. Any items added by the checkback groups are priced and these new budgets are then used to make comparisons with expenditure data, which are taken to the final stages of groups as an additional ‘sense check’.

In the initial research, all the checkback groups, whose job it was to review the lists made by the task groups, were asked how they would respond if the Chancellor of the Exchequer said that the minimum income standard was too high for the country to guarantee in full, and asked what should be prioritised. This was a way of exploring whether the budgets described really do represent a threshold of minimum needs, or whether some of its elements might be dispensable. The groups consistently resisted the idea that the budgets could be cut without compromising the quality of life provided. The parents’ groups explained that cuts of this nature would be likely to result in negative consequences for children.
Q: Let’s say for the sake of argument I’m the Chancellor of the Exchequer and you’ve come to me with that list and you say that is what every child of that age in Britain has the right to have, those things at that price. And I turn round to you and I’m saying, sorry country can’t afford that. What are you going to say to me? Are you going to stick to the list, are you going to change it, what are you going to do?

W: I think you should stick to the list, you can’t really change it.
Q: Why?
W: Because they’re the needs of that child.
W: Yes, they’re the needs, you can’t let the child go without.
W: And we’ve already taken off the things that we don’t think is necessary, there’s not much more on the list that can be removed...And I’d say what kind of society are you trying to mould, what kind of society do you want in 20 years time?

Parents (of 0-23 month olds), Loughborough (2008)

W: I think I would probably say to him if he’s not willing to invest in children now what does he expect children to achieve, because if you’re not giving them healthy meals they are going to get obese, so you’re looking at the diet things, if you’re not giving them different things to learn stuff he’s not putting the money into what children need for them to develop into people who are going to want to go to university, who can even, who’s parents can even afford it to go and go onto achieve things, you know, they’re going to have no faith in themselves, perhaps because they’re not going out or whatever they’re getting ill because they’re not, you know, there’s all sorts of things for him to consider from what we’re trying to say.

W: If you can’t afford to send them out to interact with other people they’re just going to sit at home and be very socially inactive. So when they get older they won’t know how to interact with people and it’ll cause them personal problems with their future lives.

Q: Would you stick to it or would you look to change that figure?
W: I’d stick to that, I think it’s quite a reasonable figure.

Parents (5-10 year olds), Loughborough (2008)

W: I think you could cut it on the child’s activities and spending but then it would be depriving the child of opportunity.

Parents (of 11-16 year olds), Loughborough (2008)

Q: Why do people need these things, why do you need this kind of minimum income standard?
W: Because of the society that we live in, what the norm is for us. We live here and now and this is what we expect. People’s circumstances haven’t always lead them to where they are now, I wouldn’t choose to be a single parent. But
at the end of the day children have got a right to a social life, education, food in their stomach, a decent home, you know.

W: It is society.

Parents, Northampton (2008)

Groups in 2014 looking at the needs of households without children also thought that the lists of what was required could not be reduced without compromising a living standard consistent with that outlined in the MIS definition.

W: What could you take out without it having an impact on people’s physical health? I’m not talking about their mental or spiritual health.

W: Holiday.

W: Their holiday, yes.

W: You could take out the holiday.

W: Booze.

Q: But would you still have this standard of living?

W: No you wouldn’t.’ If he said you can’t afford to have this, this minimum standard which we think is desirable and they’re saying the country cannot afford this because that’s essentially what the Chancellor says isn’t it, the things that you can, as I said you can have, you don’t have to have all of those things without it impacting on your physical health. Whether it impacts on your mental health and wellbeing is another issue.

Q: Do you think it would, in all honesty, if you did have to take those things out of the budget, so that meant that somebody couldn’t ever expect to have them?

‘W: I think it would in the long term have an impact on people’s mental health.

W: In the long term yes. It’s OK doing it for a small amount of time.

W: That’s right, you can cope in the short term.

W: But you can’t do that forever can you.

M: There’s lots of studies that have like great ecological validity into the increase in like mental health difficulties and other sort of repercussions that are directly associated with not being able to have a good standard of life.

W: Yes.

W: And it’s comparable to the society that you’re in. It’s not about absolutes because what would be a minimum standard of living in the UK today is very different to a minimum standard of living in India for example.

M: I don’t think anything that we’ve chose or what we’ve said, is excess, I don’t think it’s lavish in any way.

M: It’s the bare minimum really.

W: Well we’ve debated every single subject haven’t we, and come up with that conclusion.
M: And again we looked at it from the point of what we’d accept as a minimum living standard, so we haven’t said actually I’d like to go out three times a week, we haven’t done that, so we’ve looked at what would be the minimum, so I don’t think there’s any reason for any of that to change or any of it to come out.

*Working age adults, Northampton, (2014)*

M: I wouldn’t say that’s luxury.
M: No.
W: It’s not luxury it’s basic, isn’t it?
W: It’s just there.
Q: Our groups have done their job then in terms of setting this standard, a minimum acceptable level that you wouldn’t want someone to have to fall below but would be OK to keep you in a reasonable state of health and feeling included in society?
W: Yes.
M: Only just.
M: You can’t take anything out.
W: You can’t reduce it.

*Pensioners, Loughborough (2014)*

### 3.5 Finalising the budgets

The final groups are presented with the budgets category by category. At this stage any last unresolved issues and anomalies are addressed. Final groups with parents are also asked to construct and agree the principles underpinning economies of scale and the changes needed in the budgets of larger families. The decisions made by this third stage of groups are used to amend the budgets for a final time and they are priced to bring all costs into line with real prices in April of the year of publication. Appendix 2 lists the places where goods are priced, in line with criteria set out by the groups.

This section has offered some insights into the process and ways in which moderators and groups work together to produce and develop the MIS budgets. The next section explains the results of this process: the contents of the budgets agreed
by groups and the rationales used in decision making, within the structure of a ‘walk-through’ of a MIS home.
4 Rationales

All participants in the Minimum Income Standards research work to the definition of a minimum set out in Chapter 1 above. That is, they are reminded that a minimum is about more than just the basics required for human existence such as food and shelter, and that it involves ‘the opportunities and choices necessary to participate in society’. Throughout the discussions, the members of the public recruited to the research negotiate a shared conception of what such participation means.

This chapter draws on thematic analysis of the qualitative data. This was developed by analysing the transcripts of groups across different household types and successive waves of MIS, coded by commodity category to consider how each area of household consumption has been considered in terms of what is required as a minimum. Looking at the arguments that groups raise when discussing what to include, the analysis draws together a number of common threads. It identifies six themes that can be described as ‘rationales’ influencing the inclusion of items in budget lists.

These themes are not a set of prior principles on which groups decided to base their decisions, but rather a categorisation of the common lines of reasoning observed to have played a part in deliberations about what made items part of a minimum. They are not the only themes that might have been identified. However, they have been selected as rationales each of which has had an important impact on groups’ decisions and on the basis that virtually every item in MIS can be linked to at least one of these rationales. They are:

(i) Social participation and interaction
(ii) Life quality
(iii) Health and well-being
The first three of these relate directly to meeting physical and social needs. They address the minimum level at which it is considered acceptable for people to live, in terms of the quality and level of material living standards and social participation. ‘Development and opportunity’ to some extent relates to future ability to meet a standard and achieve one’s goals. ‘Choice’ partly describes an aspect of meeting other needs and is partly a value in itself, relating to individual self-determination. Finally meeting ‘practical’ requirements can be seen as an intermediate type of need - relating to how one meets some of the primary needs listed above - but as discussed below, is often a central criterion in deliberations about what is needed as a minimum in the context of the everyday realities of how people live.

The remainder of this chapter sets out briefly how each of these principles contributes to the MIS picture, and how they are brought into decision-making in practice, drawing on the conversations in MIS groups. In the first instance the examples below show how each rationale may be used singly. However, at the end of this chapter, it is shown how several rationales can be used in combination to justify a particular decision.

### 4.1 Social participation and interaction

As discussed in Chapters 1 and 2, social interaction can be seen as a basic human need. The MIS definition states that the minimum standard is one that allows people to participate in society, and groups often make reference to this when deciding what is needed. It relates to a need to be able to interact with others both inside and outside the home in a variety of different contexts, including work, school and in
leisure time. This can require a range of enabling goods and services that facilitate social participation, from communications (mobile phones, internet access) to household goods (having enough seating, crockery and cutlery to enable visitors to come and share a meal occasionally) to clothing (being able to look presentable). It can also include direct spending on social activities, ranging from going out for a meal to buying a present and card that a child needs to take to a birthday party.

Social inclusion and participation is a rationale used in all groups apart from those looking at the needs of babies and children under two years old. It is seen as particularly important for school aged children, who are more likely to be conscious of ‘fitting in’ with their peers. However, this is not considered a sufficient justification for providing everything that children want, and groups suggest that an element of compromise is required in order to mediate the demand for things that might be considered ‘luxury’ items. An example of this is the decision to include one item of ‘branded’ clothing for the teenage child, but that this would be a birthday or Christmas present (rather than provided as a standard part of the child’s wardrobe), and might be a ‘last season’ item bought at a reduced price.

4.2 Life quality

In the list of household goods included in a minimum income standard there are many items which groups include because they are considered standard possessions for any household and resonate with Townsend’s ‘normal patterns of living’. This category encompasses items that contribute to people’s quality of life, provide an acceptable standard of material goods and allow people to meet societal norms relating to domestic comfort and functionality.

When groups are asked what is needed to furnish a home they all agree that items such as a sofa in the living room, a refrigerator in the kitchen and towels in the
bathroom should be included. These are regarded as basics appropriate for a modern home, and to have to go without them would be considered to be living at a standard that was below what was socially acceptable. However, even where there is universal agreement that an item should be included, groups still have to decide what specification and quantity would be considered appropriate in meeting someone’s needs as a minimum.

It is notable that items identified in these terms as something one would expect as a norm in modern society are also commonly assigned purposes according to more specific criteria. A sofa is needed for your own comfort but also so you can entertain friends in your living room as part of social participation. A fridge helps maintain health by keeping ingredients fresh, in a world in which daily shopping is not the norm; presentable clothing is important for self-esteem and facilitates social interaction. In this respect conversations in the MIS groups are not focused on what people in the relative affluence of modern Britain need for a ‘comfortable’ life, but look rather at how they meet fundamental social and material needs in the context of that society.

4.3 Health and well-being

This category encompasses all aspects of health, including mental, physical and emotional. It also includes safety and security. It incorporates both tangible items - such as stair gates to prevent young children falling down stairs, or a chain on the front door to enable pensioners to feel that their home is secure - as well as things that are linked to well-being in a more abstract way, for example spending time outside the home to prevent isolation.

The need to maintain and foster self-esteem is considered an essential component of well-being and good mental and emotional health. This concept is frequently
mentioned in discussions on an enormous range of items that are linked to how people feel, not just about themselves but also their lives more generally, in terms of how they spend their time and what choices they are able to make - whether that relates to being able to visit the hairdresser, or being able to buy a Christmas present for a friend or relative.

Other items relating to this category are those addressing the need to maintain one’s health. An amount for prescription charges (working age people), regular dental check-ups and a minor treatment a year, such as a filling (for all adults) and an eye test and an amount for new glasses is included in the budgets of those who aren’t exempt from charges (pensioners and children get free eye tests, and children can obtain free glasses from the NHS).

The leisure activities listed by groups as examples of things that the case study individuals might do to meet their needs invariably include some form of exercise or physical activity, such as swimming, attending a yoga class, going to the gym or walking. Appropriate clothing and sportswear is therefore included in the clothing budgets.

It is worth noting that the food baskets are checked by a nutritionist and undergo detailed analysis to ensure that they contain sufficient nutrients and micronutrients so as not to cause anyone ill health over time through either deficiencies or excesses in the diet. Any changes required are presented to the next group in the sequence for approval or revision, so the group still lead the decision-making process, but the discussions are informed by the expert’s input.
4.4 Development and opportunity

This type of rationale is predominantly used to explain the inclusion of items relating to employment and education.

For working age adults, the inclusion of work wear (e.g. a suit and tie for men, and smart skirts/trousers and tops for women) mean that people are not excluded from taking up opportunities to work. Groups agree that these are needed even if someone is unemployed as it is important to have one in the budget to enable people to look smart if attending an interview. A home computer and internet access for all working age households (introduced in 2010 for both parents and non-parents) is said to be necessary in order for adults to be able to find out about and apply for jobs online and create and send CVs electronically.

For the most part, parents’ groups assumed that state provision would meet the majority of their children’s educational needs, but there were some additional costs relating to households with school-aged children, to enable them to access and support their opportunity to learn.

A 2012 survey for the Office of Fair Trading showed that 89 per cent of state schools had a compulsory uniform. Parents include school uniform in the primary and secondary school children’s budgets in line with the expectation that children will have to wear this in order to attend school and meet their educational needs. Since 2008 parents have included a computer and internet access in households with secondary school children, and in 2010 parents said this need had now extended to primary school children with greater expectations from schools for children to use them both to research and complete their homework, and also to submit it in some cases.
The budget for secondary school aged children also includes an amount for providing some stationery and study guides, and for primary school children there is a budget for swimming lessons. Parents also included money for school trips (generally with an emphasis on an educational aspect) and holidays were seen as an opportunity to provide new experiences for children through visiting different places and environments.

The notion of opportunity is also raised in discussions about transport. Groups agree that in order for people to access a range of employment, education and social opportunities they need to be able to travel a greater distance than can be realistically reached on foot.

4.5 Choice

The definition used in MIS states that having choices is an integral part of a minimum socially acceptable standard of living. This takes many different forms. It applies to the kinds of goods and services people should be able to have, ranging from clothing to ways of spending leisure time, based to a large extent on heterogeneity of tastes: not everyone likes the same thing, so budgets should not only allow for purchasing the cheapest option. Groups agree that part of an acceptable living standard is being able to buy the things that meet your personal requirements, while also allowing you to express your preferences and tastes. Moreover the increasing range and diversity of goods available have enabled people to exercise a degree of choice that is very different from fifty years ago, and this leads to an expectation that there will be at least some alternatives within an available budget. In this way, the specification of a single list in the MIS budgets is not intended to limit choice unreasonably, but to incorporate a degree of flexibility in substituting alternatives of equal value according to taste. This helps explain why, for example, the budgets are not priced by always taking the cheapest, possibly discounted, product on offer: groups have been very
clear that this would be incompatible with an acceptable living standard because it would prevent households from having choices. Shopping criteria are specified by groups in a way designed to allow for a choice between alternatives, not to constrain purchases to a single item that happens to be the cheapest.

The opportunity to make choices is valued as it gives individuals a degree of autonomy. On the other hand, crucially, groups accept that this is not about having unconstrained choice. The idea is that you should be able to choose different ways of consuming within an economical budget. This does not exclude the possibility that some people might choose significantly more expensive items than in this budget, but groups have tended to say that these would need to be accommodated by different patterns of consumption. Thus, a family might choose to go out for a ‘special’ meal very occasionally, rather than eating at a fast food restaurant more often; or if a higher quality of item than the specified minimum were selected, the expectation would be that it would last longer and so have an equivalent weekly cost.

The importance of being able to choose between new and second hand items is also accepted across all groups. Certain items but not others may be sourced second hand without compromising quality, safety or other important criteria, such as hygiene. Hard furniture, such as tables, bookshelves and wardrobes is considered to be perfectly acceptable if bought second hand, but mattresses and carpets are ruled out on the grounds of health and hygiene. Almost all electrical items are expected to be purchased new as there are concerns about the safety and reliability of those bought second hand. For some items, such as sofas and curtains, opinions tend to be divided, with some participants saying that they had bought, or had seen available, perfectly satisfactory second hand options in charity shops, while others state quite emphatically that they would not consider buying any soft furnishings second hand. Participants acknowledged that second hand items, particularly furniture, could offer
very good value for money. They said that often it would be possible to buy something second hand that was much better quality for the same or similar amount as a new, cheap item, and that the second hand item, being better quality, would be likely to last longer than the new one.

However, when it came to the criterion of choice all groups said that it was important for individuals to be able to choose between new and second hand themselves: that the budgets should not be set at a level where people could only meet their needs by buying second hand items. Rather, this was seen as a way that some people might choose to make their money go further, either to provide themselves with a better quality version of the same item or to have more room for manoeuvre for other costs.

M: It also sets the standard up early on that you can also have new in terms that it is new, not worn. It is clean and also contemporary. But then it gives someone the choice to not have new. I have got stuff, second hand stuff, furniture off a mate and so you know it is about choice. Again what we said about participating in society, it is about making those choices, you know what style or fashion you choose to buy. So I think that is a big thing about participating in society, about dialogue with whatever it is you have got. It is about choice.

Partnered men, Derby (2008)

While buying second hand clothing was considered acceptable by most participants (with some exceptions, such as underwear, shoes, hosiery, trousers and nightclothes), the groups agreed that again, the clothing budget should not be constrained by only being able to buy things second hand, and some participants suggested that new clothing from retailers like Primark would be a similar price to that bought second hand. There was also the acknowledgement that there was no guarantee that one would be able to find second hand clothing that was the suitable type, item, size and style even if one did visit several shops. However, in 2012, parents of preschool children made a very specific exception for the purchase of a
party dress, as it would only be worn a few times before the child had grown out of it, and it was possible to buy suitable garments that were second hand more cheaply than new ones.

### 4.6 Living life in a practical way

By discussing the items that case study households would need for day-to-day living, groups do not simply look at each human need in isolation, but picture how people would live. They frequently mention issues of practicality: how a family can function effectively within the norms of society. This involves taking account of issues of time, ubiquity and economy. Since time is a scarce resource, some time-saving items are considered essential in order to meet other needs such as adequate social participation (for example it would be contradictory to say children need to attend a certain number of activities, but not budget for the transport required to get them there in the time available). Nevertheless, time-saving items are less likely to be adopted if they are uncommon and/or expensive than if most people own them and/or they cost very little, and so are seen as good value for money.

An example of a ubiquitous, economical, time-saving item is an electric kettle. Although heating water in a saucepan is feasible, it would take longer and might use more energy to achieve the same end, whereas an electric kettle is inexpensive, uses relatively little electricity and is considered an everyday item that it is not unreasonable to expect everyone to be able to have.

The time-saving and low energy consumption aspects of a microwave in combination with its availability at a relatively low cost mean that it is included, whereas a dishwasher, while saving time, is considered to be a relatively expensive item to buy and run and so, even though it is a quite widely owned item, it is considered a ‘nice to have’ rather than part of the minimum. Although MIS is primarily about what is
needed, not what can be afforded, groups agree more readily that useful items are part of a reasonable minimum where the cost of purchasing and using them is not considered to outweigh their utility as ‘essentials’.

These interconnected issues of utility, ownership levels and cost are also central to deciding what is essential in the case of technology. Whether someone needs a mobile phone or a computer is in large measure influenced by how difficult it is to live without one, in combination with whether ownership has become a relatively inexpensive norm. Just as mobile phones have gone from being expensive rarities to something owned by close to 75 per cent of the world’s population (World Bank, 2012), other new forms of technology have become increasingly commonplace and affordable.

4.7 Overlapping rationales

This account is not intended to be an exhaustive list of explanations of why goods and services have been included in the MIS budgets, but to give an overview of the most common types of rationales. Decisions may be reached through taking into account several factors and the categories themselves often interact and overlap, rather than being discrete or mutually exclusive. For example, in discussing whether or not eating out as a family should be included, participants say that it is important for people to feel able to eat out occasionally, so as not to feel socially excluded and it provides an opportunity for the family to spend time together outside the home (social participation). They say it is good for their self-esteem to feel that they can do this once in a while ‘like other people do’, (health and well-being), it is important for children to learn how to behave in more formal settings outside the home (opportunity and development), and the budget needs to be set at a level that ensures that allows some choice about where to eat (choice).
5 Items included in the Minimum Income Standard

As described in Box 2, the contents of the Minimum Income Standard are structured around an imaginary tour of someone’s home, considering what would be needed in each room and then a discussion of what is needed outside the home. The following account starts by describing general features of the home and then discusses the contents of the MIS budgets classified by rooms: hall, living area, dining area, kitchen, bathroom and bedrooms. This is a way of organising the discussion, rather than implying that every item is only used in the room assigned to it - so telephones are discussed in the section on the living room and clothes in the section on bedrooms, even though both are obviously used throughout the home and outside it.

The later part of the discussion looks at items not related to particular rooms: transport, activities outside the home, birthdays, Christmas (or equivalent festival) and holidays.

The main purpose of this chapter is to set out what is included in the MIS budgets with some explanation of the basis on which these decisions have been taken. It is important to recognise the limitations inherent in explaining these rationales. On the one hand, as Chapter 4 above has set out, we can discern a number of underlying principles that influence how groups take decisions about what to include as part of the minimum. On the other, there is no requirement for groups to elaborate how these principles apply to each of the items in the lists: for items to be included, it is sufficient for groups to agree on their inclusion, not to give a particular level of explanation about why. Thus many of the rationales are implicit, or only partially expressed: many individual items are agreed without discussion, but are in line with rationales already given for other things. This chapter therefore reports a selection of rationales behind the adoption of particular items, rather than a comprehensive justification for each one. However, the categorisation of rationales set out in Chapter 4 has been designed to encompass as comprehensively as possible the
various justifications for considering items as essential, and to illustrate how at least one of the six broad rationales listed in that chapter is being used in each case, the following discussion refers back to them in notation form. Each of the rationales is denoted in superscript, abbreviated as shown below in parentheses:

Social participation and interaction \( (SP) \)
Life quality \( (LQ) \)
Health and well-being \( (H\&WB) \)
Development and opportunity \( (D\&O) \)
Choice \( (C) \)
Practicality \( (P) \)

For ease of reference, a key to these notations is included at the foot of each page. Budgets have been considered for a range of household types, with groups in the first instance being asked to consider the needs of a particular individual within a household. The specific ‘case study’ descriptions used for this purpose are given in Box 2.
Box 2

Case studies
Below are the descriptions of the hypothetical individuals and couples whose minimum needs different MIS groups are asked to specify. The names, ages and accommodation types were devised based on the discussions held with participants, with amendments made over time in the case of the working age adults as described below. Note that in the first instance, the needs of each individual child and of each single adult or couple are discussed separately, before later groups discuss the combination of individuals into households.

Single working age adults
Maria/Michael is 32 and lives on his/her own in a 1 bedroom flat in (group location).

Partnered working age adults
Kate and Gary are 32 and live in a 1 bedroom flat in (group location).

Lone parents
Jane lives with her two children, Annie (3) and Tom (7) in a 3 bedroom house in (group location).

Partnered parents
Pete and Joanne live with their two children, Tom (7) and Holly (14) in a 3 bedroom house in (group location).

Children
Alfie is 1 and lives with his parents in a 2 bedroom house in (group location).
Annie is 3 and lives with her parents in a 2 bedroom house in (group location).
Tom is 7 and lives with his parents in a 2 bedroom house in (group location).
Holly is 14 and lives with her parents in a 2 bedroom house in (group location).

Single pensioners
Eddie/Lily is 72 and lives on his/her own in a 1 bedroom flat in (group location).

Partnered pensioners
John and Mavis are 72 and live in a 2 bedroom flat in (group location).
5.1 What is needed inside the home: overall requirements

5.1.1 Housing

In 2008 all households were assumed to be in social housing, as the acceptable minimum standard of accommodation. In 2014 working age participants without children said that private rented housing should be set as the likely minimum since it was not realistic to expect them to be able to access social housing unless they had significant additional needs. Parents in 2014 said that it was increasingly likely that children in social housing would be expected to share bedrooms, but that this was not a standard that they agreed with and felt that in general the minimum should include a bedroom for each child of school age. While they could think of some cases where sharing would work, this would not be the case with different gender children, unless they were very young, or with children where there was a large age gap (for example because sharing with a young sibling who wakes in the night may disturb the sleep of a school aged child). They said that even same-sex, similar-age children would need their own rooms and it was pointed out that in social housing there is not the flexibility to change accommodation when children get older.

In 2014, single pensioners and working age singles and couples without children were said to need a one bedroom flat, with a two bedroom flat for pensioner couples because they required the flexibility of sometimes sleeping in separate rooms during periods of ill health. All homes are assumed to have a fitted bathroom with a toilet, wash basin and bath/shower, and a fitted kitchen containing a sink and places to connect appliances e.g. electrical sockets and plumbing for a washing machine.

5.1.2 Heating

The MIS case study accommodation assumes that typical housing will have gas central heating with a radiator in each room\(^1\). A fuel expert calculates energy

\(^1\) Work conducted in Scotland and England indicates that houses in more rural areas are likely to rely on oil fuelled central heating, but participants said that in an urban setting, flats and houses would generally have gas central heating.
requirements for cooking, lighting, heating etc. based on typical room dimensions and insulation levels for the kinds of housing relevant for each household type. In 2014 working age singles and single and partnered pensioners added a small electric heater as a backup in case the central heating broke down, and to be used occasionally as an alternative to heating the whole flat.

5.1.3 Flooring

Participants all agree that it is reasonable to be able to expect to have some kind of floor covering in all rooms. In households without children groups say there should be carpet throughout apart from in the kitchen and bathroom, which have vinyl flooring. In households with children parents follow the same pattern, with the exception of laminate flooring for the living and dining areas. This is said to provide a hard-wearing surface that is easier to clean and maintain than carpet.

When asked about the quality of the flooring groups say that buying the cheapest available carpet for the main living areas would be a false economy as it would wear out too quickly. Groups opt for harder-wearing, better quality carpet (priced at £9.99 per square metre, with a 10 year stain and wear warranty) with less expensive carpet (priced at £5.99 per square metre) for the bedrooms as there is likely to be lighter usage of these rooms. They include underlay for carpeted and laminated areas as this is important for improving the sound and heat insulation of a room and helping the flooring to last. The lifetime for all laminate and carpeting is 10 years. Vinyl flooring is expected to last between seven and 10 years depending on whether it is the cheapest or mid-range, and on whether it is in a single person household or one with multiple occupants.

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2 For further information on housing and heating specifications see Davis et al., 2014, pp26-7.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
5.1.4 Lighting

The groups all agree that it is reasonable to expect that there would be a central light fitting in each room, and that this should be able to be covered with some kind of lightshade rather than just being a bare bulb. Groups agree that these light coverings do not need to be particularly expensive and that either the cheapest or one or two up from the cheapest would be acceptable.

5.1.5 Curtains

Groups agree that people should be able to have some kind of window covering - either blinds or curtains at each window - these are thought to be roughly equivalent in terms of cost. Although net curtains are considered by many to be ‘old fashioned’ it is agreed that people should be able to choose to have them if they wish and that in some cases they might be needed in order to provide privacy and some security - for example to stop people being able to see whether the occupants are at home or not. Inexpensive curtains are thought to be adequate, providing that they are washable as it is considered more economical and also more practical to be able to wash them at home rather than taking them to be dry cleaned. They should also be lined to provide better insulation and prevent fading. The inexpensive net curtains specified are thought to be less durable and likely to become brittle and discoloured so would need replacing more often. All budgets include curtains, curtain poles and hooks, net curtains and net rods throughout the home, with the exception of the kitchen, where a blind is thought to be safer by parents and pensioners, and the bathroom, where it is assumed that frosted glass will provide sufficient privacy.

5.2 What is needed inside the home: room by room

5.2.1 Hall

Not all houses and flats contain a hall - it is not unusual in smaller dwellings for the front door to open straight into the living area - however, we ask people to think about what kinds of thing people might need by the front door, whether this is in a...
hall or not. Groups of retired people are particularly conscious of security in this area of the home and included a door chain for the front door. They also include an inexpensive shoe rack, and a wall-mounted, medium sized mirror ‘to check she’s presentable’.

All groups include a doormat and an inexpensive row of hooks to hang coats on. Households with younger children (primary school aged and below) have an additional row of hooks at a height where children can reach to hang their own coats up. Parents agree that this is needed because it encourages children to be independent and to look after their possessions. Households with at least one 0-2 year old also include two stair gates, one for the top and bottom of the stairs, and a safety kit of socket covers, corner cushions and pipe covers etc.

5.2.2 Living area

The items in the living area give an insight into what kind of furniture and level of comfort people think it is acceptable to expect, but also tell us a great deal more than this. This reflects the fact that a living room exists as a space for both individual relaxation and social interaction. While some items are chosen because of practicality, material standards and acceptable norms, there are others that are deemed important because of their effect on social participation and interaction, and, by extension, to health and well-being. In particular, changes in technology have affected how people interact and what their expectations are in terms of connectivity and communications (discussed as part of the ‘living room’ category), and these changes can be seen in comparisons between the items included and rationales employed in successive waves of the research.

Seating

All household budgets include enough seating in the living area for everyone in the household to be able to sit in a comfortable chair and for there to be one or two

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
additional seats for guests \(^{SP}\). For single pensioners and working age people without children the sofa is a sofabed as they say it is important to be able to have somewhere that a visitor could stay. \(^{SP}\) Partnered pensioners have provision for occasional overnight guests in the second bedroom, which might also be used when the couple need to sleep separately if one of them is unwell. \(^{H & WB}\)

Groups agree that inexpensive fabric-covered furniture meets the minimum need, with leather furniture being seen by earlier waves as the ‘nice to have’ option, and in later waves, as prices of leather furniture reduced over time, as a possible alternative if people chose it. In 2014 the partnered pensioners specified armchairs that were straight-backed and had a higher seat than standard easy chairs, as they said that lower chairs could be difficult for older people to get out of. \(^{6}\) Generally sofas and armchairs are expected to last for 10 years, although for single pensioners this is 20 years. Pensioner households also include a footstool that would last 20 years.

**Home entertainment**

A television and DVD player have been included in all household budgets since 2008. In pre-2014 groups this was occasionally challenged, as illustrated in Chapter 3 above. Sometimes it was suggested that the television was not necessary or could be replaced by watching programmes or DVDs on a computer. However, participants agree that if you are watching television as a family, or with visitors ‘you can’t all huddle round a computer’, that it is a good way to keep informed about current affairs and that children and adults need to be able to feel that they can join in with conversations with their peers about popular television programmes. \(^{SP}\) Parents also mention educational aspects for children. \(^{D & O}\)

The specification has changed over time. In 2008 groups had specified a digital television with a 26” screen and a Freeview box, but advances in technology and changes in prices meant that the widely accepted standard in 2014 is a 32” digital

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Key: Social participation and interaction \((SP)\), Life quality \((LQ)\), Health and well-being \((H&WB)\), Development and opportunity \((D&O)\), Choice \((C)\), Practicality \((P)\).
television with built in Freeview. Groups agree that it is not necessary to include a set-top box providing additional channels via cable or satellite and the ability to digitally record programmes. The cheapest television meeting the above specifications is considered adequate and this can be expected to last 10 years, with a low cost DVD player lasting five years. In households with a secondary school aged child parents include a second, smaller television (19") with an integral DVD player, lasting 10 years, so that older children can watch DVDs with their friends, for example if they are having a sleepover.\textsuperscript{SP}

Pensioner budgets include a small, cheap, analogue radio, lasting 10 years, for listening to around the home. Although there is an awareness of a move towards digital radio, with future plans for analogue radio to cease broadcasting, this is something that is thought likely to be an issue in the future, rather than currently. Working age households without children include a similar item but with an integral CD player and lasting five years.

\textbf{Computers and internet}

In 2008 groups said that if adults needed to access the internet they could do so at local libraries or in internet cafés. Although these community resources were considered adequate for adults to meet their computing needs, this was not the case for households with school aged children. Parents said that it was becoming more commonplace for primary school children to be set homework that required access to basic word processing packages, so said that these households needed to have a computer within the home.\textsuperscript{D&O} For secondary school children there was an additional level of need. Parents said that there was an increasing expectation that secondary school pupils would use the internet to complete their homework, and in some cases, submit homework electronically. There was also recognition of the fact that young people were more likely to use the internet for interaction with their peers, for example through social networking sites. They said that library opening

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Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
times were limited and did not provide sufficient flexibility to make this a suitable alternative.

W: I think school presume you’ve got that.
W: Oh yes.
W: When you get homework sent home they presume that you’ve got access to the internet.
W: That you’ve got one.
Q: Really?
W: Yes it’s like every family’s got one.
W: They do actually and if you haven’t you know. Like I said it’s all this MSN messaging, loads of teenagers are going online, music downloading and all sorts.
Q: Would you agree as well?
W: Yes, Holly as a 14 year old needs access to a computer for her homework.
W: It’s all right people saying well you can go to the library but they are only accessible at certain times and sometimes their homework has to be done for the next day.

Parents, Derby (2008)

In 2010 groups extended this provision to all households of working age because internet access was now seen as something that was essential for the adults in the family, not just the children. This related to their ability to access employment opportunities and shop around for the best prices for goods and services, as well as being able to take advantage of discounts available only online. D&O, P

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
W: I think I would say, I know I’ve said about them having them in schools and that, but thinking about it the way you’ve just said it it is becoming more increasingly as time goes by that the family would benefit from it as a whole, that the parents or the parent and the children, everything is through the internet now isn’t it. So maybe there is a point where you have to say...

W: If you look at your statement on there [the definition] about participating in society you are at the stage now where you can do so much on the internet and you know there’s websites that help you save money and do your shopping more cheaply for you, so there are benefits and you can be more thrifty if you’ve got access to that.

Parents, Northampton (2010)

M: But I think also when you come back to sort of these case studies and the fact about how people living as well, you know if all of a sudden you find yourself under sort of restricted means, then if you remove things like the internet, I mean I reviewed my house contents and buildings insurance last night, and I halved the price of it on the internet, and through the throes of that I gave £40 to a local charity, through a fundraising website, and those sorts of things, and most large corporates we buy our services from, be it gas, electric or whatever, incentivise you and provide cheaper access to services through the internet because it was cheaper for them, so all of a sudden if you’re on a lower income bracket where you’re trying to not only survive but also to live, you can be suddenly excluded from those things if you haven’t got the access through these, a time when you really need it and you don’t have it. So I actually think it’s creeping where in today’s society through a mix of all sorts of things, both education, information, your cost effective procurement of things, you need an internet, a PC, or some form of access, whether it’s provided through local libraries, but the problem is there do you want to take all personal folders with you to a library, probably not, or you know some other means, an internet café is not free, you know you’re expected to sit there and drink coffee or whatever at £5 a throw, you know. So you know these things don’t come free, but I think it is, it’s almost becoming a minimum requirement to live and to be a part of society.

Parent, Loughborough (2010)

The same need for access was voiced by the groups without children:

W: How many adverts on TV are actually GoCompare.com or the internet, you get your insurance via the internet, it’s cheaper via the internet.

W: Well even the government are now advertising it aren’t they.

W: Do your tax return online. All the messages that are coming across the media are use your computer. Which assumes that you could.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
W: I thought the government has already deemed that everyone has to have internet access?

M: To fit into that statement the sort of age we’re at and going forward, internet access you’re talking about to have the opportunity which is necessary, participate in society, yes. So that is probably, in my opinion, that is probably the most important to fit that bottom part of the statement. Because that’s the, ten years ago maybe not.

W: Job applications are done online, the whole thing so although it’s not necessary to have your own computer in your own house you are put in a disadvantage if you don’t.

Working age adults, Northampton (2010)

For households with younger children groups also talked about the difficulties of accessing the internet in public spaces.

W: If I didn’t have one at home with my lifestyle at the moment with a 2 year old I don’t have the chance to go to a library or a school to do that...I wouldn’t be able to get to a computer if I didn’t have one at home, therefore me and my family would be, well we wouldn’t benefit from not having one we would definitely benefit from having one for such things as shopping for example. I can’t always get out and do shopping if the child’s ill, which I’ve had, and therefore that has come in absolutely as a lifesaver.

Parent, Derby (2010)

W: Yes, I mean I couldn’t take my toddler to a library and expect it to entertain itself while I check my email!

Parent, Loughborough (2010)

Not only did the 2010 groups agree with the 2008 rationales about secondary school children needing internet access for homework, but said that this was now true for primary school children as well. There were additional concerns about children’s safety raised in 2010, with parents saying that it was preferable to be able to supervise children’s use of the internet in the home, whereas if they were studying independently in a library the same level of monitoring would not be possible.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
How much is enough?

W: I wouldn’t want my children going elsewhere though to use the internet, because my computer is in the living room, I can see what my children are going on, who they’re talking to, who’s talking to them, so I know exactly what they’re doing on the internet at any time. If they’re going to libraries and stuff you don’t know what they’re doing, who they’re talking to...

W: Because you’ve got to be so careful now.

W: ... So in my house I know, I can see everything they’re doing, I know when they’re messing about on games, when they’re doing school work, so I prefer having it in the house because I know I can monitor what they’re doing.

Parents, Loughborough (2010)

From 2008 to 2012 groups of pensioners were divided about whether internet access in the home was a ‘nice to have’ or a ‘need to have’ for retired people. Within each group there were participants who owned and used computers regularly and were enthusiastic about using them to stay in touch with friends and family and access internet banking and information sources. Others were unfamiliar with computers and attitudes ranged from those who understood that others find them useful but do not think that they personally need to be able to use a computer or access the internet, to those who held quite negative opinions about this kind of technology and did not perceive it as something that would be useful for them or others like them. While the advocates of home computing gave examples of how useful they found it, they were willing to concede that this is not an essential for all pensioners, and that people could access it through libraries if they felt that they needed to.

M: I honestly wouldn’t know how to switch one on because I have no interest. I was brought up with a pen and paper, if you [want to] make an appointment at the doctors, ‘Oh I can’t give you an appointment the computer has broke down.’

W: It’s the same at the banks some times.

M: All business is run by computers. Cars are made by computers.

M: Yes, yes they are now.

Q: So Jim you’re saying that a computer, internet isn’t a necessity?

M: No I don’t think so.

M: I think it’s very convenient, it’s not really a necessity. I have a computer and go on my computer but I could do without it.

W: Yes.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
M: I totally agree with that. I agree with that lady there and I agree with this gentleman here because he put the word convenient at the end. That is what makes the difference.
M: I use mine.
M: It’s not a necessity to you.
M: I do all my banking online but I could live without it.
W: I’ve got a computer. I don’t go on it. I don’t need to; I’ve got so many interests.

Centre for Research in Social Policy

Pensioners, Derby (2012)

In 2014 there was a distinct difference in pensioners’ conversations about computers and the internet. Although there were still some participants who did not use them, groups quickly reached consensus and said that all pensioners should be able to access the internet in their own homes if they chose to. They talked about its importance in terms of rationales relating to accessing different goods and services in a practical way\(^C\)\(^P\) and being able to maintain social contacts\(^SP\).

W: I mean for me, internet, is a necessity...I bank, I keep in touch with family, I can source things I want to source. If I need days out I can bring them up at a moment’s notice, I can make bookings online.
W: You can do doctors online, prescriptions online.
W: Repeat prescriptions, I don’t have to go trundling up to the doctors...It’s a godsend.

Single female pensioners, Loughborough (2014)

M: Everything revolves around the internet today, so anybody that’s not involved in the internet is being left behind.
M: More and more services are provided over the internet including social services, people are paying, I pay my gas and electricity bills by doing a meter reading and sending it into them, contact the local council.

Single male pensioners, Derby, 2014

Although all households now include a computer and internet access, a home printer is only considered to be necessary in households with children.
These budgets also contain replacement ink cartridges and some paper for printing.
In households without children an amount of money is included for printing documents and photographs at a supermarket, post office or other outlet.

Key: Social participation and interaction \((SP)\), Life quality \((LQ)\), Health and well-being \((H&WB)\), Development and opportunity \((D&O)\), Choice \((C)\), Practicality \((P)\).
Communications

In 2008 landline telephones were identified as the most usual means of communication. There was much discussion about whether a mobile phone was needed, with groups eventually reaching consensus that they were useful but mostly for use in an emergency. Groups agreed to include one basic ‘pay-as-you-go’ mobile phone per adult and secondary school child. By 2010 groups were much quicker to agree on the need for mobile phones as ownership of them was much more common, and there was also a move towards cheap contracts rather than ‘pay-as-you-go’ deals, as the pricing structures had changed considerably. Pensioners, however, continued to opt for ‘pay-as-you-go’ mobile phones. They said that these phones were chiefly for occasional/emergency use, with the landline being the main means of communication (so a contract was not needed). In 2014 pensioners also expressed concern that contract phones could make people more vulnerable to ‘scams’ and inadvertently running up large bills, so they preferred to continue with ‘pay-as-you-go’ options as a way of controlling costs in this area.

In 2012 the trend towards contract packages among non-pensioners continued as the mobile phones available as part of cheap contract deals had become increasingly sophisticated, meaning that functionality, price and ubiquity combined to make this an item that was seen as far less contentious than a few years before. The increasing versatility of mobile phones also meant that they could be used to take photographs, so groups said there would be no need to include a separate digital camera, as the phone would be able to fulfil the function of both.

In 2014 groups of working age people without children said that it was no longer necessary to have both a mobile phone and a landline and chose the former over the latter - since many people now find that they can function with only a mobile phone, and a ‘dongle’ can be used to receive home internet. Pensioners and parents say

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
that a landline is needed for greater security - because it is less likely to go wrong or get lost and mobile phone signal quality and batteries can’t always be relied on. These households continue to source their internet provision via the landline, whereas for the working age households without children, a monthly contract for broadband provision via a wireless dongle is included. Pensioner budgets include an ‘anytime calls’ package because they think it is important to be able to make calls whenever they want or need to, rather than only being able to make calls in the evenings or at weekends without incurring additional charges. Parents opt for the cheaper package including evening and weekend calls only, with additional calls during the day more likely to be made on the mobile phone using the inclusive minutes in their contract deal. These budgets also include a small amount to pay for calls made to telephone numbers excluded from either the landline or mobile packages.

In the 2014 budgets parents and secondary school children each have a cheap contract mobile phone (£7.50 a month, including handset, 250 minutes of calls and 5000 texts per month). In working age households without children a there is a slightly higher cost contract (£10 per month) in order to provide more data access in addition to the inclusive call minutes and texts. Each pensioner has a cheap ‘pay-as-you-go’ phone (priced at £9 in April 2014) and £10 a month per household to cover mobile phone top ups and any landline calls excluded from the ‘anytime calls’ package.

All households include some money for postal services - in 2014 groups talked about the rise in the price of postage and said that although most communication could be done electronically there was still a need to be able to pay for posting some items. Examples included Christmas and birthday cards and some job applications. Groups said that there was now little difference between first and second class post so only second class stamps were needed. All working age households include
the equivalent of four stamps per month and pensioner household budgets include nine stamps per month.

**Storage**
The living area includes some kind of storage unit- a cupboard, sideboard or shelving unit that can be used to store documents and magazines, and display ornaments and pictures. Parents said that there should be a bookshelf in addition to this storage unit, and that the younger children would have access to their books on the lower shelves. Households with pre-secondary-school aged children included a large plastic box for each child’s toys.

**Miscellaneous items**
In addition to elements like seating, the living room budgets contain a small amount (about £10 a year) to enable people to personalise their living space, with items such as photo frames, mirrors, pictures and ornaments. Groups also include cushions (one per seat) and a coffee table (working age budgets) or a set of nesting side tables (pensioner budgets), and each household has a lamp either for softer lighting, ‘to make it a bit more cosy’, or for additional direct lighting for reading (pensioners). Parents of primary school children include a wall clock in the living area, as this is the age group where you are likely to be teaching your child to tell the time. Pensioner groups added a small paper shredder for the first time in 2014, as they were conscious of the risk of identity theft and wanted to be able to dispose of confidential documents safely. All household budgets include a small amount of stationery (envelopes, pens etc.) and for families with children there is some money for craft materials (paints, felt tips, glue, pencils etc.). Pensioner budgets include £1 a week to enable them to buy a local paper, magazine or weekend newspaper, whereas working age people say that they would rely on the internet and television to find out about national and local events.
5.2.3 Kitchen and dining area

Many of the items listed in this section serve a purely functional role that needs little explanation - people need crockery and cutlery to be able to eat, a cooker and saucepans so they can cook and some cups and glasses. This goes little beyond what would be considered necessary for preparing and eating food. However, eating can relate to social participation, self-esteem and wider aspects of well-being and children’s development; enabling them to share in family meal times and also take part in cooking as part of their learning about food and nutrition.

All groups have agreed that people should be able to sit at a table to eat their meals if they wish, and that there should be enough place settings to enable someone to invite guests to their home for a meal. Households without children have a table and four chairs, households with children have an extendable table that seats 4-6 people, four solid dining chairs and two folding chairs. Households with a child under three have bibs and a high chair, and those with a preschool child have a booster seat so that they can sit comfortably at the table and join in family meals. Parents include a wipe-clean table cloth in addition to the place mats and coasters found in households without children, and a plastic shower curtain to be used as a mat under the highchair during mealtimes and to protect the floor during messy activities like painting.

All households include sets of inexpensive crockery, cutlery and glasses, and budgets for households with younger children include some plastic plates, cups, bowls and child-sized cutlery to enable them to learn to eat independently.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
Kitchen equipment

The groups go into great detail listing the types and quantities of kitchen items needed, and these are very similar in each household. The following is a list of key items included in all household budgets:

- cooker, fridge freezer, kettle, toaster, saucepans, frying pan, baking trays, casserole dish, knife set, corkscrew, mixing bowls, jug, cheese grater, sieve, utensil set (including ladle, serving spoon, tin opener, masher, peeler, scissors), scales, chopping boards, oven gloves, tea towels, plastic storage tubs, clingfilm, tin foil, bin.

Many of these things contribute to the practicality of everyday life in the kitchen, and are readily agreed as necessary.

However, when devising the list of essential items in the kitchen there are often more in-depth discussions about whether or not a microwave should be included. The consensus reached in each case is that it should be, with rationales relating to practicality, choice and ubiquity all coming into play, as referred to in Section 4.6.

W: Maybe it is not essential. It is back to what maybe we decide it is but it is not really.
W: It is because everybody else has got you think we have got to have that is how I see it.
W: Yes it is about choices again isn’t it? Like you said it is probably about £20 or £30 and as you say if she is working all the time she has not got time to take the chicken out or leave it to defrost and if she forgets to do that what is she going to eat when she gets home? I am forgetful.
Q: You are saying it is essential because it makes her life easier?
W: Yes.
Q: But what we are trying to decide is, is it essential to her life? Do you know what I mean?
W: It is going back to the choices isn’t it? It does go back it does.
W: I sit and I think, “How did I get on before all this lot came out?” You know before you had a microwave.
Q: But I suppose we are thinking about now aren’t we?
W: It is the same about mobile phones but it is acceptable to have that now.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
Q: We need to think about what someone would anticipate in society now and not necessarily going back because things do move on.

W: It is like a microwave. I do not know anyone who has not got one. I know my mum has got one because I have grown up with it and that is probably why I see it as essential.

Partnered women, Derby (2008)

The same negotiated consensus was reached in a very similar way by female pensioners:

W: They are quite cheap now.
W: It is not essential.
W: And they are quick, very quick.
W: I think it is essential a microwave.
W: I just thought if you had a microwave and you get those ready meals which are delivered to you.
W: Yes.
W: I have never had them but I would imagine, how else do you warm them up?
W: Yes.
W: [You can] save on electric and gas if you have a microwave.
W: A lot of elderly people have these special meals that are delivered.
W: Yes they do.
W: Well we have all got a microwave, so yes she would probably have a microwave.
W: Yes.
Q: A microwave?
W: Yes.
Q: But it doesn’t have to be, somebody said it doesn’t have to be an expensive one?
W: Oh no.
W: You can get them for £25.
W: Yes, dirt cheap.

Female partnered pensioners, Kidderminster (2008)

Households with children include a hand blender in the list of kitchen equipment. This can be used to purée food for infants who are in the first stages of weaning, and more generally it is included as an efficient way of making soup. For similar reasons partnered pensioner households include a slow cooker as a convenient and cost effective way of producing a hot meal. Parents of preschool children said that
How much is enough?

cooking is an activity that is fun and educational and so include a children’s baking set. 

**Food and drink**

When talking about what food is required, moderators ask participants to construct a sample menu outlining the basic food and drink required for one day. Groups all state that it is important to allow for a degree of variety in the diet and for people to be able to exercise choice.

M: ...you need to come back to your minimum basic argument, minimum standard, and it is about what you need in order to have the opportunity and choices. You need to have some food choices so you need to be able to vary your costings. If you’re going on the minimum amount, if you’re just eating to live then you are not really participating in society.

W: You’d live on bread and dripping.

M: You are just surviving, you’re back on the survival element of it.

*Pensioners, Northampton (2008)*

Generally, the pattern described by the groups is of three meals a day - breakfast, lunch and an evening meal - with options for snacks and drinks. The list of all the drinks, meals and snacks included are sent to a nutritionist, who compiles them into a weekly menu and analyses it for nutritional adequacy. Any changes suggested by the nutritionist in order to bring the diet into line with government recommendations are then checked with the following stage of groups.

A typical day’s food for an adult might include:

- cereal and/or toast for breakfast;
- a mid-morning tea or coffee and a biscuit;
- a light lunch (e.g. a sandwich and a piece of fruit); and
- a more substantial evening meal (e.g. home-made spaghetti bolognaise with a side salad, followed by tinned fruit and custard).

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
For households with children, the meals follow a similar pattern but with after-school snacks for the school-aged children and a mid-morning snack for the pre-school child and toddler. Adult budgets allow for an occasional beer or a glass of wine with a meal during the week. To reflect the realities of people’s different resources in terms of time and ability to cook, some of the meals are assumed to be cooked from scratch; others incorporate a ready-made element, for example a jar of sauce for a chicken curry, or a frozen pizza.

In 2014 the pricing (but not the content) of baskets reflected the availability of deals and discounts on food and drink for the first time. Groups were clear that in order to allow choice, people should not have to buy according to discounts, so products were not selected on that basis. However, the prevalence of supermarket price reductions on many items means that the original method of pricing every item at its full original price was likely to overstate the actual cost of a food basket. Any one discount may only be temporary, but in any one shop for a given basket, some items are likely to be reduced. To test the validity of this assumption, two food baskets, one for a single person and one for a couple with two children, were priced with and without discounts every month between September 2013 and January 2014. This confirmed that some goods - between one fifth and one quarter of items - were on offer each month, with an average cost saving on the overall basket of around 10 per cent. In light of the consistency of these savings, pricing now assumes that while food items are not selected on the basis of discounts, any discount available at the time of pricing a particular item is built into the recorded price. The pricing method also took into account the reality of limitations relating to shelf-lives of perishable goods and the ability to store and transport large amounts of food.

The kind of food and drink included in the budgets has tended not to change significantly from one wave of research to another, with groups describing both a

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
similar pattern of consumption each time and similar types of meals, drinks and
snacks for each individual.

Since 2008 food and drink has been priced at Tesco, as the largest supermarket chain
in the UK, and its national pricing policy means that there is no need to account for
regional variation in urban and accessible rural locations (although separate work in
remote rural Scotland identified different supermarket prices there; see Hirsch et al.,
2013). In 2014, as in 2010 and 2012, there was discussion about accessing
discounted retailers, in particular Lidl, Aldi and Netto. These were considered by
some participants to offer viable alternatives to the main supermarkets and to offer
good value for money on most lines (although not on all). However, groups did not
think that these retailers should be substituted for Tesco in the MIS budgets. The
two main reasons related to accessibility and stock. Participants said that these
discount stores are often located outside, or on the outskirts of towns and are
therefore harder to reach for some households without cars.\(^p\) There was also
discussion of the quality and range of goods available - participants said that
although the range of products was increasing, they still did not stock a sufficiently
broad selection of items to guarantee enough choice, and it was thought to be
important that people should be able to do all or most of their shopping in one store.
\(^c\)\(^p\) The food budgets shown in MIS quantitative results also include extra shopping
for festive occasions and the cost of eating out\(^sp\), as discussed in the section on
social and cultural participation below.

**Cleaning and laundry**

All groups agree on similar lists of items such as washing up liquid, anti-bacterial
cleaning spray for kitchen surfaces, bin liners, vacuum cleaner, iron, ironing board etc.
All household budgets include a washing machine and a clothes airer, and
households with children have additional over-radiator airers, clothes lines and
clothes pegs. In larger families with three or more children a tumble dryer is

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Key: Social participation and interaction \((SP)\), Life quality \((LQ)\), Health and well-being \((H&WB)\),
Development and opportunity \((D&O)\), Choice \((C)\), Practicality \((P)\).
included. This is partly owing to concerns about possible health risks from having damp washing throughout the house, since there would be a larger volume of laundry in these larger households, and partly due to likely time constraints meaning that it isn’t always feasible to rely on being able to put washing outside to dry. Households with very young children are thought likely to need additional provision for drying laundry from time to time, for example if children have been very unwell and need frequent changes of bedding and clothes, so in households with fewer than three children but at least one 0-2 year old some additional money is included to enable parents to take washing to a launderette. In addition to the provision of 2-in-1 washing powder (non-bio for households with young children) households with primary school aged children have stain remover and a laundry pen for labelling school uniform (seen as less time consuming and cheaper than sewing or ironing in individual labels).

5.2.4 Bathroom

Groups use this part of the home to discuss toiletries and to think more widely about health and personal care, such as hairdressing, dentistry, etc. Most of the reasons for including personal hygiene and health care items are straightforward and can be categorised as relating to living healthily. However, many items in this category also influence appearance, relating to people feeling they are able to present themselves well, according to their individual tastes, affecting their self-esteem and social interactions. For example, people should be able to ‘treat themselves’ to some bubble bath and a bottle of perfume or aftershave every 6-12 months, and should be able to go to the hairdressers or barbers periodically so that they can look presentable.

The lists of items needed in the bathroom for each household is similar in terms of the types and quantities of items like towels, flannels, toilet brush, bleach etc. All households include a medicine cabinet with a mirror to hold toiletries and

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
treatments for minor ailments. Budgets for households with children below secondary school age include a few bath toys, which parents said could be supplemented with household objects (plastic jugs, empty shampoo bottles etc.) for water play.^

**Toiletries**
The lists of toiletries are similar between working age and retired people, with some differences between men and women. All budgets include toothbrushes, toothpaste, soap, shower gel, anti-perspirant, shampoo, conditioner (for women), shaving equipment (for both men and women). Pensioner households include incontinence pads for dealing with bladder weakness. Budgets for working age females include sanitary protection. Households with children include a nit comb and some lotion for treating head lice for school age children. For younger children parents say they would use the nit comb in conjunction with conditioner rather than using a treatment shampoo. Younger children have age-appropriate shampoo and toothpaste. The secondary school child has the same or similar toiletries as an adult of the same gender, with the addition of some cream to treat spots. Dis大片 Disposable nappies and baby wipes are included for the 0-2 year old, pull up pants are included for the preschool child plus a training toilet seat and step.^

**Health care**
All groups include the cost of a small number of prescriptions per year, an eye test and some money for glasses every two years (based on single focus lenses for working age people, and varifocals for pensioners), six monthly routine dental checks and one dental treatment a year for the adults in the household (children are exempt from these charges). Pensioners’ budgets include some money for more complex dental work such as full or partial sets of dentures.

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Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
Groups include some paracetamol and ibuprofen (adult and children versions in households with children) and a basic first aid kit. Households with children include a battery-operated thermometer and additional plasters. Pensioners’ budgets include indigestion tablets and cough medicine, working age adults’ include one pack of cold relief tablets/sachets a year and some money for condoms. Groups said that although women’s contraception was available at no extra cost via the NHS it should not be entirely the woman’s responsibility and that although free condoms are available from family planning clinics it was reasonable to allow for men to be able to buy a packet of condoms when out shopping, rather than having to make a separate visit to a clinic.

**Personal care**

Contribution to an individual’s self-esteem is often cited as a reason for the inclusion of things relating to personal care. In particular, having the ability to spend a modest amount of money on cosmetics and visiting the hairdressers in the women’s budgets is said to be necessary for maintaining self-esteem and well-being.\textsuperscript{H&WB, SP}

W: I think you need to feel good about yourself when you get older don’t you.
W: I shall feel better tomorrow when I go to my friend’s house and have a colour and cut, I’ll feel better about myself when I come out.
Q: So it’s a way of feeling good about yourself?
W: Yes.

**Pensioners, Northampton (2012)**

W: You’ve got to be able to look presentable. Why shouldn’t you be able to have a choice of having your hair cut? …
W: I think a lone parent would tend to neglect themselves and spend it elsewhere but I would love to be able to have my hair done.
W: If you go back to the statement “in order to have the opportunities and choices necessary to participate in society”, I think that should be an essential, minimum requirement.

**Lone parents, Northampton (2012)**

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Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
However, this is not exclusive to women.

M: For self-esteem it’s like, he should have at least one product that he might need, he just does his hair and he sprays something under his arms and he doesn’t stink, there’s no quality of life without that I don’t think.

*Working age man, Derby (2010)*

An amount is included for all household members to have their hair cut on a regular basis. Women and secondary school age girls’ budgets include an inexpensive hair dryer and hair straighteners. Pensioners’ budgets include some money for chiropody as groups say that it is important to look after your feet as you get older and it could be difficult for older people to bend down, so a routine appointment for nail clipping etc. is needed. All women’s budgets include a small amount for cosmetics each month* SP*, but any make up the secondary school age girl wants is expected to come out of her pocket money.

### 5.2.5 Bedrooms

Items in the bedroom are mostly practical, providing somewhere to sleep comfortably and store clothes.* H&WB, P* However for children the bedroom can be an additional space to spend time in playing or reading, and for older children it represents somewhere to spend time alone or with friends and where they can express their own tastes and preferences as individuals.

Adults’ bedrooms have a double bed, the secondary school, primary school and preschool children have a single bed each (with a bed guard for the latter) and the 0-2 year old has a cot bed. There is agreement across groups that an inexpensive bed frame/base is adequate, but that mattresses should be good quality and supportive as a good night’s sleep is important for maintaining health.* H&WB, LQ* The bedding lists are similar across households, including duvets, duvet covers, pillows, pillow cases, fitted sheets and mattress protectors. Pensioner households include three sets of bedding, working age households with and without children include two sets of

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Key: Social participation and interaction (*SP*), Life quality (*LQ*), Health and well-being (*H&WB*), Development and opportunity (*D&O*), Choice (*C*), Practicality (*P*).
bedding per bed, with an extra sheet for the 0-2 year old as they are thought more likely to need more frequent changes because of illness/leaking nappies etc.\textsuperscript{H&W, P}. The younger children (0-4 years) have a fleece-type blanket each, which can be used for extra warmth in winter or as a bed cover if the child’s duvet is in the wash. The 0-2 year old has an additional blanket for use when out and about in the pushchair.

All adults and school aged children have a wardrobe and chest of drawers, a bedside table and a lamp each. Pensioner budgets include a chair in the bedroom to sit on when putting on and taking off shoes and socks.\textsuperscript{P} The 0-2 year old has a chest of drawers for clothes storage but at this age the clothes are generally too small to need hanging up, so no wardrobe is included for this age group. Parents say a baby monitor is needed for households with 0-2 year olds, and children below school age each have a nightlight for their room. The preschool child has a beanbag or child-sized comfortable chair to sit on. The 0-4 year olds have a storage box for toys and a shelf for books, ornaments etc.

Parents of secondary school children are conscious that at this stage children were more likely to need their own space. The budgets allocate a modest amount for items to personalise his/her room, such as a rug, pictures, posters etc.\textsuperscript{C, L} and include a portable CD/MP3 player for them to be able to listen to music on, an inflatable mattress for visiting friends to sleep on plus the small television and integral DVD player mentioned above\textsuperscript{SP}.

\textit{Clothing and footwear}

Clothing in the MIS budgets is selected bearing in mind the likely contexts in which it will be worn, so there are clothes for casual wear, smarter clothes for work and/or more formal occasions and some clothes that are designated as being for wearing for special outings, such as attending a wedding or for a social evening out.\textsuperscript{SP} Working age women include more shoes than other budgets to incorporate a choice of flat

\textbf{Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&W), Development and opportunity (D&O), Choice (C), Practicality (P).}
shoes or heels to go with different clothing. Female pensioner budgets include two pairs of low heeled shoes, one light coloured and one dark to go with different clothes. All adult budgets include a swimming costume/trunks pair of walking boots and a pair of trainers for taking part in physical activity.\[H&WB\]

The process of compiling the lists of clothing is relatively straightforward, with more debate being had about the quantity needed and the replacement rate than about whether or not items are required. While most participants consider second hand clothing acceptable (with the exceptions noted in section 3.5), groups agree that the clothing budget should not be constrained by only being able to buy from this source. There is general agreement that new clothing from retailers like Primark is a similar price to that bought second hand. There is also acknowledgement that there is no guarantee that one can find second hand clothing that is the suitable type, item, size and style even if one visits several shops.

Most of the clothes are priced at Tesco, Matalan, Primark and H&M as these are seen as offering a range of inexpensive items that would meet someone’s minimum needs, but clothes from these stores is thought unlikely to last much longer than a year with frequent wear. Women’s budgets include a good quality winter coat from a more expensive shop (such as Next or Debenhams), which will last three years, and possibly longer. However, participants said that it is possible that within that time someone might gain or lose weight and need a different size or might wish to update the style.\[C,LQ\] A similar rationale applies to the occasion wear - women’s clothing lists include two dresses from Debenhams, to be replaced every three years, as well as some smart clothes (blouses, skirts and trousers) suitable for everyday wear.

More formal clothing for men comprises two suits for working age men (washable, in case he needs to wear one every day for work) to be replaced every three years, and one for pensioners, which is expected to be a one-off purchase and only needing to

Key: Social participation and interaction (\(SP\)), Life quality (\(LQ\)), Health and well-being (\(H&WB\)), Development and opportunity (\(D&O\)), Choice (\(C\)), Practicality (\(P\)).
be worn very occasionally. The budgets include shirts and a small selection of ties (one for weddings, one for funerals and one or two for everyday).

Children’s budgets include a range of items to be replaced every six months to one year, and school aged children’s budgets include school uniform priced at supermarkets and a school outfitter. One of the few items of second hand clothing groups agree to include is a party dress for the preschool child.

W: If you’re looking at a party dress if you buy a brand new party dress even in Primark they’re actually quite a lot more than other dresses. Whereas if you bought one off eBay or went to a charity shop you’d get a very nice dress for a couple of pounds, which would be much more reasonable than saying £15, £20 for a party dress, that gets worn five, six times.

Parents of preschool children, Derby (2012)

Parents of school children are particularly aware of pressures for children to ‘fit in’ with their peers and not feel excluded, and this sometimes comes to the fore in some of the discussions about clothing. SP

W: I think they do need to feel part of [society] and not to feel ostracised from their peers at school you know. Because kids can be cruel and I have seen it myself, you know. My kids, I couldn’t afford like you say the school logo jumper for a couple of months, I had to save up because I had two kids that went to secondary school at the same time and it was difficult to find that, it cost me £150 to get both their school uniforms. And that was the basic, shoes, trousers, jumpers, and that took me a good, just under five months to save up that amount of money. And whilst they went to school in their normal clothes all the other kids whipped them, they really, really were horrible to them and that made me feel terrible. But they don’t care about that, so what can you do? So they do need it.

Parents, Northampton (2008)

However, parents do not think that this was justification for including everything children might want. As one parent said ‘...they have to learn the principles of life and you cannot just have everything handed to you on a plate’. D&O

For secondary

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
school children they suggested a compromise whereby they would agree to provide one expensive item of clothing as a birthday or Christmas present, rather than as part of the child’s standard wardrobe, or would buy it from TK Maxx, a retailer that sells previous season’s clothing at a discounted price.

M: Just going back to the branded [clothes] thing because they do have a bit of peer pressure on them, they want the best trainers and things like that, so it’s more than a luxury isn’t it? …
M: I think one [item should be included] because the rest for example, they all want branded stuff I agree with that, if she wants a Superdry coat I’d say OK we’ll try and get you that for your birthday or Christmas but I think realistically based on the peer pressure type thing there’s always going to be something in there that you want to try and provide.

*Parents, Loughborough (2012)*

Most of the adults’ footwear is priced at Matalan, Tesco and Shoezone, but parents agree that children needed good quality, well-fitting shoes and that these should be priced at Clarks and replaced every four months, or every term for school children. Some of the casual and non-school footwear, such as sandals and wellington boots, can be bought from supermarkets and cheaper shops and replaced less frequently as they are likely to be worn less often, and for fewer months of the year.

Clothing budgets include a few small accessories. Some of these relate to self-esteem and how people present themselves, such as jewellery. Others have a more practical purpose, for example, belts (one for working age men, three for pensioners) and a pair of braces (male pensioners only). Girls’ budgets include hair bobbles so they can tie long hair back if necessary. Female pensioners and mothers included £10 a year for inexpensive jewellery, with anything additional expected to be a birthday or Christmas present.\(^p\)

Key: Social participation and interaction (*SP*), Life quality (*LQ*), Health and well-being (*H&WB*), Development and opportunity (*D&O*), Choice (*C*), Practicality (*P*).
**Outside space**

The case studies for working age people assume that they live in a one bedroom flat, and no additional items are needed relating to use of outside space. Pensioner groups say that the case study individuals should have some access to an outside space - either a balcony or possibly a shared garden\(^\text{H&WB}\) - and the budget for single pensioners includes an inexpensive folding chair to be able to sit outside on\(^\text{LQ}\). The case study families with children live in two, three or four bedroom houses with a small garden. These household budgets include some basic tools for garden maintenance (a lawnmower, a rake, a spade and a strimmer) a small shed to keep them in\(^\text{P}\) and a plastic table and chairs for the family to be able to sit outside\(^\text{SP, H&WB}\).

### 5.3 What’s needed outside the home

Once the lists of items in the home are complete, groups are asked to think about what would be needed outside the home. One of the first things to come under discussion at this point is transport - groups are asked how the case study individuals would access goods, services and also employment opportunities (for working age households) and social and leisure activities.

The discussions then look at a range of things that people might do outside the home. These include: activities such as exercise, socialising, pursuing a hobby; celebrations, such as birthdays and special festivals like Christmas, and any leisure trips or holidays that are considered to be part of a minimum.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
5.3.1 Transport

Transport rationales address on the one hand the best way to getting where you need to go as time - and cost-efficiently as possible $^P$, and on the other ensuring that people can access the things that they need to, including employment, social activities and a sufficient range of amenities $^{D&O,C,SP}$. Groups have commented on changes in public transport provision over time, and have responded to these perceived changes in different ways.

In 2008 all groups agreed that transport needs could be met through a combination of public transport and some money for the occasional taxi for emergencies, coming home late after a social engagement, attending an early hospital appointment or to bring home heavy or bulky household shopping. In households without children this has stayed relatively stable, with pensioners and working age households without children still saying in 2014 that the principal form of transport would be buses but with an increase in the amount of money required for taxis over time, associated with more limited public transport options. Pensioner groups added a bicycle per person for the first time in 2014 for short journeys and recreational use $^{H&WB,P}$, perhaps reflecting changing expectations about mobility and health levels in later life, which can also be seen in changes in public services for older people (Audit Commission, 2004).

In 2012, groups discussing the needs of households with children said that this model was no longer adequate for meeting families’ needs as public transport had become less time - and cost-effective with the reduction in services and increase in prices. They said that public transport was no longer sufficiently flexible to meet the demands of busy family life and included one second hand car (a five year old Ford Focus) per household. $^P$ The budgets also include an age appropriate car or booster seat for each child under secondary school age $^{H&WB}$. Larger households with four children need a larger vehicle, so a five year old Vauxhall Zafira (with seven seats) is

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&W), Development and opportunity (D&O), Choice (C), Practicality (P).
included to allow enough space for all the family. Households where there are more than two children under school age also have the larger car as parents said it was not practical to get three child seats side by side in the back of the Ford Focus.

In families with two parents, groups say that the adults are likely to use a combination of the car and public transport to get everyone to work and to childcare/school - so, for example, one parent might drive to work and give his/her partner a lift to a bus stop on the way to taking the youngest children to the childminder’s house. Secondary school children’s budgets include money for a bus pass each week to get to and from school during term time and to meet up with friends during the holidays. The partnered parents’ budget also includes a bicycle and some waterproof clothing for the man as the group discussing this said that the father might occasionally cycle to and from work so that the mother could use the car. Parents agree that school aged children should have a bicycle each, and their budgets include accessories (cycling helmet, cycle repair kit, lights, lock and pump but the bike itself would be a present for birthday or Christmas. The car is also used to bring home the families’ weekly grocery shopping and take children to after school activities.

W: If you think about Tom, obviously we want him to walk to school if possible, but if he takes part in a couple of activities is it a luxury to be able to drive Tom to swimming lessons? I couldn’t take my children, I couldn’t walk with them if I didn’t have a car, they wouldn’t be able to swim.

W: We take them to swimming lessons straight after school so you’ve got like 20 minutes to get to the pool to the swimming lesson.

Parents, Derby (2012)

5.3.2 Celebrating special occasions

Having the ability to reciprocate and to give as well as receive gifts for birthdays and Christmas (or an equivalent festival) is seen as an important aspect of participating in society. This extends to children, who need to be able to attend friends’ birthday
parties and take a present and card with them when they do so. Since it is not practical to ask groups to produce a definitive list of presents that everyone needs to buy, groups are asked to discuss the kinds of gifts they would consider it appropriate to give. Participants agree that it is not necessary to include provision for particularly expensive or ostentatious gifts and something inexpensive, such as a gift voucher, bottle of wine or box of chocolates is acceptable. Groups work with a model that assumes that each household needs to provide, on average, one birthday present and card per month, so 12 a year, and that these can be bought for between £10 and £15 each time (including card and wrapping paper). The same model is used for Christmas presents, based on the assumption that households would be likely to buy presents at Christmas time for the same people whose birthdays they usually celebrate. Groups acknowledge that some people might use the same resources differently - either buying more less expensive gifts, or fewer more expensive ones, or some combination of the two, depending on their social and family circumstances.

Parents think carefully about children’s birthdays and allocate amounts to provide age-appropriate birthday presents and outings or parties. For 0-4 year olds, this includes a small present (costing between £10 and £30) and a birthday tea at home with family and a few friends. For school aged children the present budget is slightly higher (£50 for primary school children, £75 for secondary school children) and there is an additional £50-£60 to pay for an outing with a few friends, for example to go bowling or to the cinema. Participants agree that it is possible to discuss options with older children so that they can choose if they want to allocate more money to the party/outing and less to the present, or vice versa. Preschool and primary school aged children’s budgets include money for buying a limited number of small gifts for other children, so that if invited to a friend’s birthday party they would be able to attend and bring a present and card for the birthday child.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
A small amount of money (£10 per year) is also included in the primary school child’s budget for gifts for teachers and other family members at Christmas. This is not included in younger children’s budgets and is expected to come out of the secondary school child’s pocket money if s/he wants to buy presents for friends.

Groups discuss other expenditure relating to celebrations and all agree to include some money for seasonal treats and extra food and drink for visitors at Christmas time. Working age singles’ and couples’ budgets also include some money to be able to celebrate a birthday by inviting friends and family round for a drink. Working age people said that in 2014 it was more usual (and more cost effective) to socialise at home, which contrasted with 2008 groups who talked about going out to celebrate someone’s birthday.

5.3.3 Leisure activities
Participants agree that everyone needs to be able to socialise and interact with other people outside the home. This is seen as important for both physical and mental health and well-being, and the examples of the kinds of activities that groups suggest tend to include some kind of exercise as well as opportunities to spend time with others. This component of the budget also includes eating out (which is categorised under expenditure on ‘food and drink’ in the published budgets). Groups say that although it is possible to socialise and exercise for free - for example meeting up at a friend’s house for a chat, or going for a walk in the park - for there to be an element of choice the budget needs to reflect that some activities may incur a cost.

W: I think this is the most important thing we have been talking about. Because it is the most important thing for old people that they can get along and keep their mind going.
W: Keep their mind going, yes.
W: Social activities, keep their relationships going and it is part of how long you live and how you live.

Single female pensioners, Derby (2008)
You definitely need social interaction and somewhere to let off a bit of steam. Now whether that is going for a beer or whether that is going to the gym... When you have got a couple of kids and you work full time, meals out with your wife that is something you do for occasions as opposed to regularly... Me and my wife went out for a meal a couple of weeks ago and you feel part of society. It is like, “We have used that pub” or “We have used that restaurant”. I think you need to be able to have access to a level of activity that will potentially keep you fit. Somewhere where you cannot only interact socially but you can interact with your family as well because if you are working all week you need to spend a bit of that special time or that quality time with your family as well because that is how you build your family as well.

Father, Kidderminster (2008)

In discussions about whether or not families need to be able to go out for a meal together as part of the minimum standard of living one of the prominent rationales is that it is important to teach children how to behave outside the home. Taking them to a restaurant is part of the process of socialisation and helps them to understand what kind of behaviour is appropriate in more formal settings.

D&O

I was thinking more family time, social, you know going out, being able to eat in a restaurant and then, you know, “This is what you do when you start getting that little bit older” and, you know, “You sit there and you have your dinner nicely” etc. I know you learn that at home but, you know, to have quality family time sitting around eating. You can take them to play places etc. but they run off and you don’t see them for an hour, but you go out for a meal and you sit there as a family and enjoy family time and also get the other aspects of it all.

Mother of preschool children, Loughborough (2012)

Parents’ groups agree that children need to be able to interact with their peers outside of school and that even the youngest children benefit from being able to do activities such as swimming or going to a soft play session.

SP, D&O

Q: When you think about the week, we’re all making a decision about what Annie [the preschool aged child case study] needs, what’s your rationale? What would be the problem with Annie staying home all day?
M: Stimulation.
W: Getting her active.
W: Social skills.
W: Interaction with other people.
Q: So learning about interaction?
W: Well, like detachment, some children get detached if they don’t meet with people and spend quality time with people.
M: Behaviour, social behaviour.
Q: So [meeting] some really core needs then, by doing these kind of activities?
M: Yes.
W: Physical and mentally - so it’s actually [part of] their education is going out and doing things and seeing what life looks like.

Parents, Derby (2012)

Partnered parents allocate a monthly amount to cover three individual activities each week between them (for example, going to an exercise class or for a swim) and one more expensive activity (costing approximately £30) a month for them to do something either separately or as a couple. Lone parents’ budgets include a similar pattern of activity, with provision for one gym/swim/exercise class etc. per week and one more expensive outing a month. In both cases the amounts allocated would be expected to cover any other incidental expenditure and any babysitting costs. In addition each household with children includes an amount for eating out as a family three times a year - there is no additional money included for takeaways as this is seen as an additional treat. Groups say if the family choose to have a takeaway this would be an alternative use of their eating out budget. This represents a reduction between 2008 and 2014. In 2008 the households with children allowed an amount for eating out or takeaway on a monthly basis - by 2012, while still considered essential, this had become a very occasional treat, which could be interpreted as a reflection of trying to maintain standards during the difficult times of an economic downturn.

Secondary school children’s budgets include the cost of one non-school based activity per week - the example given by groups was that the 14 year-old case study,
How much is enough?

Holly, might attend Girl Guides. The costs include uniform, subscription fees and costs of going on trips and Guide Camp each year. The primary school child’s budget includes money for attending Cubs or Scouts (including uniform, subscription fees, outings and camp) as well as one other activity outside of school, for example martial arts lessons, football or hockey. As well as being mentioned as a possible activity, swimming is seen as an important ‘life skill’. Parents of primary school aged children said that it was harder to learn as you got older and that the budgets should include sufficient provision for children in this age group to attend swimming lessons for up to two years. Swimming is also included as a possible activity for younger children (both infants and toddlers) but this is seen as being more recreational, rather than being part of their wider education and preparation for life. Parents include two activities per week for younger children (0-4 years), which might be a parent and child swim or a parent taking the child to a local ‘stay and play’ session.

Groups discussing the needs of households without children include a budget to allow for two to three activities per week. Working age people’s budgets also include a small amount (£7.50 per person per month) to cover occasional meals or snacks eaten outside the home. Retired people say that it is important to be able to have a break from cooking and that once a fortnight they would alternate between having a takeaway (for example, a shared portion of fish and chips) and a meal out. Since 2012 the pensioner groups have said that there are more deals available for eating out so the amount included for this is based on two people being able to get two courses each for £15. Single pensioner budgets also include some money to cover materials for hobbies - this could be used for items such as craft materials, subscription to a club or society or some plants and compost for window boxes or hanging baskets.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
5.3.4 Holidays

Groups agree that some kind of time away from home each year is needed by everyone. This is generally because a break from routine and familiar surroundings was thought to be beneficial for people’s health and well-being. It is also viewed in terms of social participation. For pensioners it presents an opportunity to meet new people, and for families with children it enables them to spend some time together without the usual pressures of everyday life. Parents also talk about holidays as a way of broadening children’s experiences. Groups talk about how individual households might meet this need, whether through occasional shorter breaks or one longer break, and devise solutions that offer sufficient flexibility for people to have opportunities and choices about the kind of breaks they take.

M: It is good to get out and see different places.
M: And it is good for his kids as well because part of that social participation is learning and education.

Partnered fathers, Kidderminster (2008)

Q: Why does somebody need a holiday?
M: To have the freedom to choose.
Q: Freedom to be able to choose to go on holiday?
M: Some people need, some people don’t get a holiday and they’re really down in the dumps, he [Eddie, the single male pensioner case study] ought to be able to do it if he chooses.
M: I think it’s a healthy thing to be able to have at least a break away from home once a year...
Q: What could happen to Eddie if he didn’t get away, if he didn’t get holidays?
M: Very depressed.
M: Yes, it’s a break away.
M: Nice to get away from the area.
M: To get some fresh air and to meet people.
M: Having his meals prepared for him, having a change.
Q: The change, the rest.
M: Some of his hobbies or interests he might be able to further those by going away, say to see things or to see places.

Single male pensioners, Derby (2008)

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
Q: Why does she [the single female pensioner] need the holiday?
W: Her spirits.
W: A change of scenery...
Q: A change?
M: You know if she is stuck in four walls all day, walls are talking to her.
W: Well they are not because you have sent her out for all these activities.
M: Well.
W: There is nothing nicer than packing a little case and think, oh I am going, wherever.
M: Yes.
Q: You are saying that otherwise she is in the four walls?
M: Yes.
W: During the day you can get out and about. She is on her own, but the nights must be, I am not, but the nights must be awful you know, especially in the winter from the minute it starts getting dark.
M: Going out she is meeting people, making friends.

Pensioners, Loughborough (2010)

Q: Now holidays, do you think that Annie [preschool age child case study] requires a holiday?
W: Yes.
W: At least once.
M: Once a year.
Q: Why?
W: Because well I live in Derby so we don’t see the sea. Going to the countryside.
Q: So Annie needs to see some more of the country?
W: To be in a different environment.
M: Change of setting.
M: It’s something to look forward to.
M: Yes definitely.
W: Once a year to look forward to?
W: It’s about experience that you can share with other people, you get them to talk about things and reflect on something they’ve done it’s quite nice to have something that they can think about and be involved with that’s different.

Parents (3-4 year olds), Derby (2012)

The types of holiday described vary between demographic groups but each new wave of research has agreed the same or very similar specifications since 2008. Groups of working age adults without children include an amount of money to cover a one week break in the UK in self-catering accommodation. They say that single adults would be likely to go with a friend, so the amount allocated would cover half

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
the cost of the holiday cottage. As these households are not thought to need a car as a minimum, groups include the cost of the return coach fare to the holiday destination in the transport budget. They include spending money to cover some day trips and meals out. Groups agree that the booking would be off-peak to avoid the congestion and higher prices of school holidays.

Parents agree to include a one week UK based self-catering holiday in a Haven park, or similar, with a small amount of spending money (£7.50 per person per day) to cover snacks, ice creams and an occasional treat. This would be in late spring or early summer for families with preschool children, so available at a lower cost. For parents with school aged children the holidays are priced at peak time to reflect the fact that the family would only be able to go away outside of term time.

Pensioner groups agree to include UK package holidays based on coach travel and including half board accommodation, some day trips and evening entertainment. They add a modest amount of spending money (£5 per person per day) for entry fees, and some snacks and lunches out. For these holidays the package includes the cost of travel, and again the holidays are priced at off-peak times. The price for single pensioners includes the cost of a single room supplement.

In 2014 groups of working age people, both parents and non-parents, agreed that a passport for each adult is needed and costs should be included to be able to apply for a passport and renew it every 10 years. This is considered necessary as a form of identification rather than because of an expectation that everyone should be able to travel abroad. Participants agree that, as a minimum, a holiday in the UK is sufficient - but that many employers require a passport to be presented as proof of identity, and that not having one could limit someone’s ability to apply for employment.  

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
5.4 Childcare and educational costs

Childcare

Groups agree that parents need to be able to access child care in order to have the opportunity to work, and that although this may be provided through informal care in some families this is not the case universally. For households with children younger than secondary school age, budgets include costs based on having enough time to drop off and pick up children at childcare and work full-time, as specified by groups. This level of provision gives people choice, even though not everyone will require this amount.

Groups say that childminders offer more flexibility than nurseries and additional economy, assuming a discount for more than one child, based on participants’ experience. In 2008 groups were aware of the Government’s introduction of 15 hours per week free early years education provision but at that time it was not considered sufficiently flexible for parents to think that it should be taken into account, particularly because it was hard to access to help pay for childminders. By the time the budgets for households with children were rebased in 2012 this had changed and the subsidy is now subtracted from the childcare costs.

Educational costs

Although the school aged children in the MIS budgets are assumed to be in state schools (i.e. non fee-paying), parents say that there are some attendant costs relating to education in addition to providing school uniform and some other equipment such as school and PE bags. Secondary school children’s budgets include some money for study guides for GCSE work and some additional stationery, such as folders, a pencil case and a calculator. All school aged children’s budgets include some money for school trips, including one residential trip for the primary school child at the end of Year 6.
There is much discussion among parents of secondary school aged children about the higher cost of school trips for older children, not all of which are considered to have an educational purpose. On the one hand, school trips abroad are thought to offer new experiences and perspectives that children might not otherwise have access to, on the other hand, it is argued that it is unfair on other household members to allocate that much of the family’s budget on something that would only benefit that child, rather than on a holiday that all the family could share in. The consensus reached is that these more expensive trips are the ‘nice to have’ option, and that a more modest sum (£75 per year) should be included to cover both educational and recreational UK-based school outings.

W: I think it depends on the age of the child and what the trips are and whether they’re trips out at Christmas to see the pantomime and can you pay a fiver for the bus or a trip to a museum because they’re studying that topic and it’s essentially part of learning.
Q: So if it’s an educational trip rather than just a jolly, it would be OK?
W: Yes, because I think poor Holly, the rest of her class is going on that panto trip, why can’t she go?
W: If it’s 14 they don’t go to pantomime they go to Alton Towers and then when they go to Alton Towers they want 20 quid to take with them.
W: I know but why shouldn’t, if all of her class are going, they’re all being given this opportunity why can’t she?
W: Nobody wants to be the child that ticks to say that they can’t go but equally I think the school should be reasonable in what they’re asking parents in that area to do. Because once they get up to where they’re off on a skiing trip and stuff and there has to be a point.
W: Oh yes, I don’t think they should just go on anything but what you’re saying there is because one is educational and one is fun she can go on the educational one. Education comes in lots of different forms and I think the jolly to Alton Towers or pantomime or something is one of them. Especially because she’s not doing anything like that with the family.
W: No I was saying that as a minimum we should be able to provide for her to go on those education trips and then to go on the other one she either ticks the box to say no she can’t afford it or the parents pay it, you pay.
W: Something else has to give.
W: By choice.

Parents, Derby (2010)

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB), Development and opportunity (D&O), Choice (C), Practicality (P).
5.5 Financial transfers

The budgets do not include money for additional or private pension schemes, savings or debt repayments. This is on the basis that MIS covers regular recurring spending at each stage of life, rather than money providing for the future or arising from past borrowing. However, the following financial transfers are costed as regular items.

Charitable donations
Throughout the research, pensioner groups have maintained that a small amount of money should be allocated for charitable donations - to be able to buy a poppy for Remembrance Sunday, or to sponsor a grandchild’s fundraising.\textsuperscript{C,SP} Parents of primary school children also include £5 per year to cover ‘own clothes days’ at school, where children are encouraged to wear non-uniform and donate £1 to charity.\textsuperscript{SP} Working age people without children have not included this, with the expectation being that if someone chooses to donate it will have to come from their existing budget.

Pocket money
Parents of primary school children include £10 per month which can be used either as pocket money or for occasional treats and rewards, such as a comic or an ice cream.\textsuperscript{LQ} Secondary school children are allocated £5 per week in pocket money with an additional £5 once a fortnight for when the child meets up with friends.\textsuperscript{SP} Pocket money is expected to cover any additional or incidental expenditure (for example on cosmetics, music downloads or magazines).

Insurance
All groups agree that households should have contents insurance and quotes are obtained from price comparison websites based on appropriate housing located in
the Midlands. For households with children the cost of insuring the car is included in
the transport budget.

5.6 Items discussed and excluded, and how lines are drawn

The list below highlights some of the things discussed and deliberately excluded from
the budgets. In each case, the rationale for the exclusion is used to help explain how
lines are drawn between ‘wants’ and ‘needs’ in MIS groups. Broadly speaking, these
examples illustrate cases of items that do contribute to improving life on the
dimensions discussed in this report - such as making life more practical or being used
as part of social participation - but are not seen as being required as part of a
minimum, generally because their purpose can be fulfilled in an alternative,
acceptable way.

- **A dishwasher** is excluded, on the basis that it cannot be considered to be a
cost-effective prerequisite for ‘living life in a practical way’. As explained in
Section 3.6 above, groups see a clear difference between, say, a dishwasher
and an electric kettle. The first is considered costly and not ‘standard’ in the
home, and washing up by hand is seen as an acceptable way of substituting for
it; the second is seen as a standard appliance for every home, of negligible cost
relative to its usage and the alternative of heating water in pans is seen as
unnecessarily cumbersome. Thus ubiquity, cost and practicality interact, and
influence groups’ judgements about what Townsend referred to being
‘customary’ for people to have.

- **A tumble dryer, other than for large families,** is excluded on the basis that
there are practical alternatives for achieving its purpose - drying clothes on
airers or washing lines (see ‘Cleaning and laundry’ above). In this case the point
at which something becomes a necessity is entirely based on when it becomes
impractical to do without it. Groups make judgements about the minimum size
of families for which this is the case.

Key: Social participation and interaction (SP), Life quality (LQ), Health and well-being (H&WB),
Development and opportunity (D&O), Choice (C), Practicality (P).
• **A games console**, discussed by parents is not considered essential for recreation or social participation. While it is generally accepted that many children do have access to a PlayStation, Xbox or Wii, and that not being able to join in conversations with their peers about electronic games might make a child feel excluded, they do not think it should be part of the MIS budget. This is based on the fact that not every parent needs to provide this for a child for them to be included, and where they do, it is possible for an inexpensive second hand model to be bought as a birthday or Christmas present. **A subscription television service**: groups all agree that the range of channels available at no additional cost are adequate and that having a cable or satellite subscription package for additional programmes is a ‘nice to have’. This is another case where a need is considered to be adequately met through alternatives, so an item is not considered necessary.

• **A high-end smart phone**: groups have agreed that although each adult and secondary school child needs a mobile phone, it does not need to be a particularly expensive or sophisticated model, such as an iPhone. Parents of secondary school children said that although children often want these items they are not needed as a minimum. Again, this is based on needs being met by an alternative: the cheap contract mobile phone included in the budget meets the ‘need to have’ standard, and the ‘nice to have’ version would have to be a birthday or Christmas present or bought with money saved from birthday/Christmas or from pocket money.

• **A foreign holiday**: holidays abroad are often said to be relatively inexpensive, but groups all agree that a holiday in the UK is enough to meet people’s needs, so none of the budgets include travel outside the UK. This conclusion reflects the fact that the rationale for going on holiday is to escape from the pressures of everyday life, and for families to get a chance to interact; both can be just as well achieved in the UK as abroad.
- **A pet:** Where this is raised, groups generally agree that owning a pet is something that is ‘nice to have’ and there are no strong rationales countering that conclusion. Some groups have taken longer to reach this decision than others, and discuss costs for feeding and looking after pets in some detail, but the consensus reached is that this is something that does not need to be included in the minimum standard. Groups are clear that while many may choose to own a pet, ownership is an individual choice and people are unwilling to ring-fence what may be considerable costs, once food, veterinary bills and insurance are factored in, to provide this for every household. Thus, just as some items such as microwaves are included partly because they are such an inexpensive way of providing a large degree of convenience and are ubiquitous, so the high cost of pets combines with the fact that they are not seen as being universal, to influence groups in their decision to exclude them. **Tobacco products:** while people acknowledge that it is an individual’s choice to smoke, they do not think it should be included as an aspect of the budget for everyone. Discussions on this have arisen less frequently over time, possibly reflecting a decline in smoking prevalence (Health and Social Care Information Centre, 2013), or growing awareness of health risks, both of which prevent tobacco even from being considered for inclusion. The inclusion of modest consumption of alcohol but no tobacco in the budgets appears to reflect the feeling that, say, a glass of wine with a meal is still considered a routine and acceptable part of social interaction and recreation in a way that smoking is not.
6 Conclusion and reflections

MIS provides a regular, up-to-date profile of what is needed in order for people to feel a part of the society they live in, as well as insights into how that society is changing over time. It also allows us to see whether changing levels of prosperity affect what is viewed as part of the minimum. The MIS research programme began in a period of relative prosperity and has continued through times of recession and austerity into a tentative economic recovery.

Much of what was originally included in the budgets published in 2008 is the same or remarkably similar to what is in the 2014 budgets. This can be explained by the consistency of the ways in which members of the public express the rationales set out in this report. Where there are particularly noticeable differences it is possible to draw links between changes in the budgets and changes in the world around us.

For working age adults without children the key changes relate to technology. Over time the desktop computer and internet connection, only included in households with secondary school children in 2008, have become a laptop and broadband internet connection in every household. The proliferation of inexpensive smartphones and wireless internet connection devices have led to working age adults without children dispensing with landlines altogether in 2014.

For households with children, in addition to the introduction of laptops and broadband internet regardless of household composition (i.e. not dependent on children’s ages), the most significant change to the budgets has been the introduction of a car in 2012. This is consistent with data reporting long-term upward trends in car ownership (Department for Transport, 2013), and significant increases in bus fares, as well as a reduction in bus services (Davis et al., 2012). In households without children where the car is still seen as not essential, the amounts
allocated for taxi travel have increased in 2014, indicating a similar shift in perception of the reliability and availability (or otherwise) of public transport.

For pensioners MIS has tracked a gradual shift in attitudes towards having computers and internet access in the home. In 2008, 2010 and 2012 groups debated whether this was a ‘nice to have’ to a ‘need to have’ item, with eventual agreement that it was not a necessity for every pensioner household and that if people wished to they could access it at public libraries. However in 2014 all pensioner groups thought that it should be included in the budgets. This change has occurred against a backdrop of public library closures and cutbacks (Flood, 2012) meaning that access to the internet in public spaces may be perceived as more limited in 2014.

There have been other, more subtle changes to pensioner budgets, which have moved closer to those of working age people in the interval between 2008 and 2014, in line with trends over recent decades (Higgs et al., 2009). It is possible that this is a cohort effect - with more ‘baby boomers’ in retirement, who are used to a higher standard of living than previous generations. There also seem to be changes in what older people expect to be able to do, with pensioner budgets in 2014 including bikes for transport and recreation. Alongside it comes an acknowledgement that in order to be able to continue to be active and independent additional resources are required. Minor bladder weakness, which is experienced by many older people, is now no longer necessarily a barrier to getting out and about, and groups have included incontinence pads as a standard item to address this. People need to be able to remain active and mobile and so chiropody costs are included to help people maintain the health of their feet. Costs for dentures have been included in 2014 - for generations who have grown up and aged with access to NHS dentistry it is not considered acceptable to have to go without more extensive dental treatment if it is required. This chimes with data showing that the majority of the British public agreeing that oral health affects their quality of life (McGrath and Bedi, 2002).
Other patterns can be seen across the age groups. Despite experiencing tougher financial times, groups have maintained throughout the research the need for people to have a choice of recreational activities and to be able to go on an annual holiday. However, in some cases they have specified more economical ways of maintaining such activities. Eating out has remained a component of the budgets, with changes to frequency. For working age households with and without children people expect to be able to go out less often in 2014 than in 2008, but it is still deemed necessary. Pensioners’ budgets since 2010 have reflected the more competitively priced deals available for eating out and feel that this enables them to enjoy this type of social activity on a regular basis.

MIS has already shown its value as a tool for answering quantitative questions about the adequacy of people’s incomes, and for assessing the impacts of changes in taxes and benefits on households’ ability to afford the minimum. It is used frequently in policy debate and analysis, and more directly is used by some charities to target financial support as well as to calculate the national Living Wage outside London. This report has shown that it can also provide a qualitative understanding of what life at a socially acceptable minimum standard is like, and what kinds of decisions, compromises and trade-offs that involves. The ongoing nature of the programme means that the research is able to track this over time, reflecting societal norms and expectations as they evolve. Whatever the future holds, in terms of economic growth, changing levels of public services and further technological advance, MIS will go on providing a useful lens through which we can view our society and the way in which people lead their lives.
References


Appendix 1 Research base

This report is based on an analysis of all the research conducted to date across 82 focus groups. These comprise:

- 2008 - the original MIS project - 36 groups
- 2010 - a review of all budgets - 9 groups
- 2012 - a review of all households without children - 6 groups
- 2012 - a rebase of all households with children - 14 groups
- 2014 - a review of all households with children - 5 groups
- 2014 - a rebase of all households without children - 12 groups

Groups were conducted in Northampton, Kidderminster, Loughborough and Derby with each group attended by a minimum of five and a maximum of 12 people. For more information about the MIS method see Bradshaw et al., (2008).
Appendix 2 Retailers

In addition to deciding on the types and quantities of items, groups are also asked to identify which retailers should be used to price the items and how long things will last or how often they will need replacing. For reasons of space and clarity a summary of retailers, types of item and replacement rates is shown below. While it is not possible to give a comprehensive list of every item and variation across the budgets for the 15 individuals that MIS is based on here, it is intended to give the reader a reasonably detailed overview of what kinds of things are included in the MIS budgets. Overall a trend has emerged showing that while pensioners often choose similar items to working age people, they tend to allocate lower replacement rates, which possibly reflects an expectation that things will suffer less wear and tear in everyday usage, therefore lasting longer. Alternatively, it could be a cohort effect arising from a generation used to buying things that were ‘built to last’, who have higher expectations of the durability of items, and are less likely than younger people to feel that they are living in a ‘throwaway society’ where if something breaks it should be replaced rather than repaired (O’Brien, 2013). There are also variations in anticipated replacement rates between single and partnered pensioners, where groups said that items like carpets and sofas would last single people longer as they lived on their own and therefore the items would get less wear.
<table>
<thead>
<tr>
<th>Item</th>
<th>Retailer</th>
<th>Lifetime</th>
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<tbody>
<tr>
<td>Flooring</td>
<td>Carpetright</td>
<td>7-10 years</td>
</tr>
<tr>
<td>Curtains</td>
<td>Dunelm/Wilkinson</td>
<td>10 years</td>
</tr>
<tr>
<td>Net curtains</td>
<td></td>
<td>3 years</td>
</tr>
<tr>
<td>Small electrical goods e.g. lamps, iron</td>
<td>Tesco/Argos</td>
<td>5 years</td>
</tr>
<tr>
<td>Television</td>
<td>Tesco</td>
<td>10 years</td>
</tr>
<tr>
<td>Computer</td>
<td>PC World</td>
<td>4-7 years</td>
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<tr>
<td>Sofas</td>
<td>DFS</td>
<td>10-20 years</td>
</tr>
<tr>
<td>Hard furniture, e.g. wardrobes, bookshelves, bed frames etc.</td>
<td>Argos/Tesco/Wilkinson</td>
<td>10-20 years</td>
</tr>
<tr>
<td>Plates, bowls, mugs etc.</td>
<td>Wilkinson/Tesco</td>
<td>3-5 years</td>
</tr>
<tr>
<td>Cutlery</td>
<td>Wilkinson/Tesco</td>
<td>15-20 years</td>
</tr>
<tr>
<td>Kitchen utensils</td>
<td>Wilkinson/Tesco/Argos</td>
<td>5-10 years</td>
</tr>
<tr>
<td>Kitchen cookware, e.g. saucepans, casserole dishes etc.</td>
<td>Wilkinson/Tesco/Argos</td>
<td>10-20 years</td>
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<tr>
<td>Small kitchen appliances, e.g. kettle, toaster</td>
<td></td>
<td>2-3 years</td>
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<tr>
<td>Large kitchen appliances e.g. cooker, fridge freezer</td>
<td></td>
<td>10-15 years</td>
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<tr>
<td>Washing machines</td>
<td>Currys/Tesco/Argos</td>
<td>5 years</td>
</tr>
<tr>
<td>Mattresses</td>
<td>Argos</td>
<td>10 years</td>
</tr>
<tr>
<td>Bedding</td>
<td>Argos/Tesco/Wilkinson/Dunelm</td>
<td>3-10 years</td>
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<tr>
<td>Adult clothing</td>
<td>Tesco/Primark/Debenhams</td>
<td>1-3 years</td>
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<tr>
<td>Shoes (adult)</td>
<td>Shoezone/Matalan/Tesco</td>
<td>1-3 years</td>
</tr>
<tr>
<td>Children’s clothing</td>
<td>Tesco/Primark</td>
<td>6-12 months</td>
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<tr>
<td></td>
<td></td>
<td>(depending on age of child)</td>
</tr>
<tr>
<td>Shoes (children’s everyday)</td>
<td>Clarks</td>
<td>4 months</td>
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</tbody>
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