

**Department for Work and Pensions**

**Research Report No 641**

# **Family values – parents’ views on necessities for families with children**

**Donald Hirsch and Dr Noel Smith**

A report of research carried out by Centre for Research in Social Policy on behalf of the Department for Work and Pensions

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# Abbreviations

CRSP	Centre for Research in Social Policy
DWP	Department for Work and Pensions
FRS	Family Resources Survey
HBAI	Households Below Average Income (report/ statistics)
MIS	A Minimum Income Standard for Britain (research project)
PSE	Poverty and Social Exclusion (survey)





# Summary

## Introduction

This section sets out the main findings of a qualitative research project designed to identify the views of parents about which items should be considered 'necessities' for families with children, and why. The research was commissioned by the Child Poverty Unit (CPU), principally to inform the selection of a shortlist of items to go into the Office for National Statistics' 'Opinions' omnibus survey in September 2009, in which members of the public were asked to identify necessities for families. The purpose of this latter survey was to update the items used annually in the Family Resources Survey (FAS) asking families with children which items they want but cannot afford, as part of the Government's combined measure of low income and material deprivation.

The research was part of an effort to check the 'basket' of goods and services used to measure deprivation, to ensure that it reflects contemporary views of necessities. By anchoring measures of poverty in the views of parents and other members of the public about what are necessities for families today, this process helps to add credibility to these measures. Without such public validation, the measures can seem arbitrary, based on statistical comparisons of incomes with the median.

In addition to aiding with item selection for the omnibus survey, the qualitative research described here helps to improve understanding about the rationales used by members of the public when responding to questions about necessities for families with children. The issue of what constitutes a 'socially defined necessity', and why, is important to the modern understanding of poverty.

## Methodology

The research drew on methods used in 'consensual' research convening groups of members of the public to draw up budget standards. It was carried out by the team that researched consensual budget standards in the 'Minimum Income Standard for Britain' (MIS) project. However, rather than compiling whole

budgets, the groups in this case were asked to identify specific items that could be classified as necessities for families with children, and whose absence is likely to cause hardship to families unable to afford them. They were also asked to focus on those items that significant numbers of families in Britain today may have to go without, rather than things such as basic nutrition that almost everybody now has. Eight small groups of parents (45 participants in all) were recruited in Birmingham, Reading and Sheffield. Five groups comprised parents with school aged children and three had parents with children below school age. Each group had a structured discussion lasting two hours.

## Key messages

- Parents give high priority to necessities that affect social relationships within families. For example, they think that a family home should have an area where the family can eat together, not on their laps in front of a television. Families should be able to go on outings, overnight trips and possibly short holidays: the fact of being able to share these experiences is more important than the precise activity and its cost. Similarly, the groups thought that couples with children need time to do things together outside the home, which may require the cost of a babysitter.
- Children's long-term health and well-being plays a bigger role in parents' definition of necessities than their short-term comfort and enjoyment. Activities such as swimming and learning to ride a bike are of benefit to health and enable children to feel included in society. The number of toys and games that every family should be able to afford was defined in terms of the ability of children's ability to learn and develop through play. Government guidelines such as eating five fruit and vegetables a day were considered important in defining what families should be able to afford.
- In some cases, parents believe that all children should have an item, but not necessarily by ensuring that they have the income to buy it privately. For example, they thought that many activities for children cost too much, and should be subsidised as a means of opening up opportunities for families with limited means to access them.
- Judgements about what kinds of information and communication technologies are necessities for all families are in a state of transition. Parents agree that all children of school age now need access to a computer at home, and there is a growing consensus that internet access is also needed for children. Whether it is a necessity for adults, and whether everyone needs a mobile phone, causes greater disagreement, but all parents acknowledge that such items are becoming ever harder to live without.

- These findings deepen our understanding of what makes a 'socially perceived necessity' in Britain today. From the parents' perspective, the most significant necessities are often not things whose absence causes immediate suffering to individuals, but are in particular those whose absence damages family relationships and the healthy long-term development of children.

## Specific findings

### **Accommodation**

There was strong consensus that every family needs enough bedrooms so that children would not have to share with their parents and those of different sexes over the age of about ten would not have to share with each other. Some parents feel that older children should not have to share at all, but there was no consensus over this, as expected standards seem to vary significantly from one family to another. There are also varying views about outdoor space, with some families thinking that a private outdoor area is essential and others that a shared space or nearby park is adequate for children to play and get exercise. Behind these differences are varying views about security for children, affected by individuals' own living experiences. One area of consensus however was that even though a dining room is not essential, it is important to have an area of a kitchen or living area where the family can eat meals together, as mealtimes are an important focus for family interaction.

### **Durable goods: technology**

In previous surveys of deprivation, computers have not been considered to be essential, but parents in this research all agreed that for children this has now changed. They emphasised how important computers have become for school work from an early age, and did not think that external access such as via libraries was adequate to avoid disadvantage. In general, they also felt that internet access has become a necessity for school aged children, but had more mixed views about whether it is absolutely essential for adults in managing their lives. They also disagreed with each other about the extent to which a mobile phone has become a necessity for everyone, but generally felt that families should have at least one mobile phone between them if only for security and emergencies. Parents tended to feel that mobile and landline phones have become complementary and even those who did not think that mobiles are yet a necessity acknowledged that this is likely to change soon.

### **Durable goods: kitchen appliances**

As ownership of certain kitchen equipment such as a refrigerator have become close to universal, their importance in distinguishing deprived from non-deprived households has lessened. However, the parents in the survey put a lot of emphasis on having three basic appliances – cooker, washing machine and fridge freezer – and being able to repair or replace them when needed. These were seen as more than mere conveniences, but essentials in providing the basic needs of modern life.

### **Indoor goods for leisure and development**

In thinking about what toys, books and other resources families need, groups found it hard to be specific, but emphasised their importance in children's development rather than just as 'leisure' items. Conventional toys, games, books and in some cases computer games were cited as things that help children learn. Parents of pre-schoolchildren cited specific toys such as puzzles and building blocks in this respect. At the same time, many of the parents disliked the phenomenon of buying large number of toys, which they feared would cause children not to value them enough.

### **Outdoor resources: a bicycle**

In common with previous research, this study found ownership of a bicycle to be an agreed necessity for children – the one specific item of outdoor equipment identified as such. It was needed, groups believed, both for physical development and for recreational participation. Learning to ride a bike was considered an important requirement of childhood. There was no age cut-off for this: the groups of pre-school parents emphasised that it is almost never too early to learn to cycle, or to have a tricycle as a precursor.

### **Leisure activities and social participation**

Parents in this research supported the idea that certain forms of leisure and social activities were necessities that every family should have access to, but in some cases put emphasis on different items than those featuring in the existing measure of material deprivation.

Some items, like having friends round and paying for hobbies, were not recognised by participants as being crucial things whose unaffordability for some families are causing children to suffer. Others, like birthday parties, were considered important but not necessarily very expensive. On the other hand, participation in organised activities after school or in the holidays was considered both essential to children's development and potentially hard to afford. They thought that every child should be able to go swimming regularly, and to pursue some sporting, cultural or other interest in an organised activity at least once a week. Parents emphasised that classes can be very expensive, and that places in subsidised options, for example in extended schools, can be hard to find. They believed it is important to make more options available at an affordable cost, rather than accepting that a large amount spent on out-of-school activities should be part of every family's budget.

The groups all agreed that it is important for families to do things together outside the home, through holidays, short breaks or day outings. It was important, they believed, for families to feel a sense of commonality from having done things together. Staying away overnight, away from the daily pressures of the home, was frequently mentioned as part of this. However, the research did not confirm previous findings that a week's holiday away is an essential minimum: the groups were divided between those who thought that it is and others who thought a

long weekend would suffice. In addition to whole family time together, the groups thought it was important for couple parents to go out together on a regular basis, in order to maintain their relationship. For some couples, this implies the expense of a babysitter.

### **Food and clothing**

Not many items of food or clothing were seen by parents as both being necessary and being potentially hard for some families in Britain today to afford. In both cases it was seen as being socially acceptable to buy most things at low-cost outlets choosing basic brands. The most significant exception for food was fresh fruit and vegetables, whose prices have been rising at a time when consciousness of the Government's 'five a day' message is strong. Parents also felt that fresh meat could be hard to afford, but unlike with fruit and vegetables there was no consensus about how much (e.g. eating meat every day, twice a week) was 'enough', and therefore how much constitutes 'necessity'. In the case of clothes, parents generally felt that while a certain amount of 'fashion brand' buying may be seen as necessary for teenagers, most items could be bought at cheap outlets such as Primark without stigma. The item most commonly seen as a hard to afford necessity was fitted shoes, which parents believe are needed for children's healthy development. Parents also thought the cost of school uniform could put great pressure on families, but did not see lacking items of uniform as being a significant source of deprivation, since there was no choice but to buy them, with the high cost shifting pressure to other areas of the family budget.

### **Transport**

Parents did not generally think that a car is a 'necessity'. All of those taking part lived in cities with extensive public transport networks, and this finding cannot be taken as applying to those in rural areas. A number of the groups stressed that the cost of public transport can be very high, applied to a whole family. The cost of a season ticket on the local bus network was seen as a necessity for each family member in order to travel to school, work, activities, shops and leisure. This could be hard to afford for people on limited means.

### **Savings, debt and maintaining a standard**

As well as being asked about day to day purchases and durable goods, parents were asked about savings, debt, insurance and maintaining their homes.

Groups in general agreed that it was important to make provision for the long term, but found it very difficult to pin this down to precise things that families should be able to afford in order to avoid deprivation. In general they agreed that families should be able to put some money aside (about £10 a week) for 'rainy day' purchases and to service their debts without falling behind on payments. While replacing key electrical goods like a washing machine was a key priority, they put less emphasis on replacing old furniture or redecorating. Unless furniture was broken or the house 'really shabby so you can't invite anyone round', these items of spending were seen as desirable rather than essential.

**Keeping warm**

One of the existing measures of deprivation asks parents if they can afford to keep their homes warm enough in winter. Not surprisingly, the groups all readily agreed that this was a necessity.

# 1 Introduction

This report presents information on the views of parents about what items should be considered ‘necessities’ for families with children, and why. The findings come from a qualitative research project carried out for the Child Poverty Unit, which is co-sponsored by the Department for Work and Pensions (DWP), Department for Children, Schools and Families (DCSF), and HM Treasury. The principal objective of the research was to inform the selection of a shortlist of items to go into a survey asking members of the public to identify necessities for families. The results of this survey are, in turn, to inform a review of the items used to measure child material deprivation, which forms part of one of the Government’s official measures of child poverty, combined low income and material deprivation. While the qualitative research was designed to meet this specific purpose, it also provided a wider perspective on how families think about necessities in Britain today.

## 1.1 Identifying necessities

The concept of a ‘socially perceived necessity’ plays an important role in our understanding of poverty. There is widespread agreement among those who study poverty that it is impossible to define this concept other than in the context of contemporary norms. Townsend’s formulation in the 1970s, defining poverty as being ‘excluded from ordinary living patterns’, encapsulates the way we see poverty today (Townsend 1974, p15). Such a definition requires us to go on to specify what standard of living now constitutes a norm or an ‘ordinary pattern’. One way of doing this is to identify goods and services that members of the public agree that people need in order to have an acceptable living standard.

Two strands of recent research in Britain have specified necessities for this purpose. First, research into ‘necessities deprivation’<sup>1</sup> has established the principle

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<sup>1</sup> Also sometimes referred to as ‘material deprivation’, although it should be noted that not all the items that it refers to people lacking take a material form. Indeed, in the present ‘material deprivation’ indicator for children comprising 21 items, only seven refer to physical goods or material circumstances; the remainder to services or activities.

that families should be considered deprived where they want, but cannot afford, certain items, which a majority of the public think that everyone in Britain should be able to have. Three successive surveys, starting with 'Breadline Britain' in 1983, have measured deprivation on this criterion (Mack and Lansley 1985; Gordon and Pantazis 1997; Gordon *et al.*, 2000). Secondly, research into 'consensual' budget standards sets minimum income requirements by compiling whole household budgets, based on public views of what things people need in order to achieve an acceptable standard of living. The Centre for Research in Social Policy (CRSP) at Loughborough University pioneered consensual budget standards in the 1990s, and more recently, the Minimum Income Standard for Britain (MIS) research has engaged members of the public as the ultimate arbiters of what comprise necessities (Bradshaw *et al.*, 2008 and Appendix C).

These two approaches are similar in asking the public to identify necessities, but different in two crucial respects. Firstly, whereas necessities deprivation looks at whether people can afford selected individual items, budget standards consider what overall household income is required to afford all the items that the household needs. In this respect, a deprivation measure is more specific about what a family has to go without in order to be considered deprived, and therefore can say more about hardship, while the income standard measure gives a more rounded view of a household's overall resources and hence capabilities: what kinds of lives they are able to live.

Secondly, the criterion for setting acceptable norms relies on a quantitative, survey-based approach when measuring deprivation, but drawing up budget standards uses qualitative research methods involving deliberative groups. Specifically, a socially defined necessity in deprivation research is one where a majority of people questioned in a large-scale survey have said that everyone should be able to afford it if they want it. In the budget standards work, in contrast, decisions are made based on detailed negotiations in a series of focus groups. Again, each method has its advantages and disadvantages. The survey approach carries the credibility of having a representative sample of the population agreeing that the item is a necessity. The focus group approach on the other hand generates detailed discussion in order to create a considered and informed consensus. (In the MIS work, experts were able to ensure that groups were given extra information about the consequences of their decisions where relevant.)

## 1.2 The Government's deprivation measure and the role of this research

The research was commissioned by the Child Poverty Unit (CPU) as part of a programme of work to review the items the Government uses to measure material deprivation for children, to ensure that they reflect contemporary perceptions of which items are necessities.



The Government's indicator of low income and material deprivation identifies how many children live in families with incomes below 70 per cent of median income, and want but cannot afford a certain number of items. Data for this indicator is collected annually through the Family Resources Survey (FRS) and reported in the Households Below Average Income (HBAI) series (DWP 2009). The 21 items which are currently used are listed in Appendix A. In order to be considered to be materially deprived, a child must have a score of at least 25 out of a possible 100, which relates to how many and what items they want but cannot afford. Each item is given a different weight according to what proportion of all children has it. An indicator calculated on this basis will form part of one of the measures against which progress in eradicating child poverty is monitored, under a process set out in the Child Poverty Bill, which is before Parliament at the time of writing.

The items included in the present FRS measure are informed by previous evidence and analysis (particularly from Gordon *et al.*, 2000 and McKay and Collard 2004) about which items members of the public consider that everyone should be able to afford, about how many people lack such items because they cannot afford them, and about the extent to which this correlates with their incomes. The 2009 review by the DWP and CPU is being used to bring more recent evidence to bear, and to update the indicator if necessary.

For this purpose, a set of survey questions were placed on the Office of National Statistics 'Opinions' face-to-face omnibus survey in September 2009. The results will be published in a forthcoming DWP Working Paper on the review of the child material deprivation indicator.

In preparation for the omnibus survey, the CPU commissioned CRSP to carry out qualitative research to help inform the selection of survey questions about which items are necessities, as well as aiding with the interpretation of results. CRSP was asked to draw on its experience of Minimum Income Standards (MIS) methodology to design and undertake research to complement and strengthen the survey-based research used to identify necessities. This qualitative research was able to apply some of the strengths of the focus group methodology in preparing for a quantitative survey, by ensuring that the selection of survey questions and the interpretation of answers were informed by a better understanding of why members of the public identify certain items as necessities. In analytical terms, it took the deprivation approach of identifying individual items whose enforced absence could cause hardship, rather than the budget standards approach of looking at a family's resources in total.

Specifically, this research was designed to review the existing child material deprivation questions, and propose new survey questions to ask members of the general public about which of a range of items they thought families should be able to afford, if they want them. It did so by convening eight focus groups of parents and using elements of the MIS methodology to seek consensus on what items in a family's budget should be considered necessities.

The primary rationale for reviewing the 21 items currently used to measure child material deprivation is that, as has the Government recognised in developing its child poverty indicators (DWP 2003, Child Poverty Unit 2009), it is necessary periodically to update such a list, given that changing social norms can affect what are considered to be necessities. It is possible that some new things come to be seen as necessities, that others stop being seen as essential, and that some socially perceived necessities come to be owned/used by such a high proportion of the population that they stop being useful in distinguishing deprived children from non-deprived children. The existing list was derived partly from the last big deprivation survey, the Poverty and Social Exclusion Survey, which is now ten years old, and partly from subsequent analysis of patterns of ownership of these items and family income (McKay and Collard, 2004).

As well as reviewing the current items, the methodology used on this occasion is designed to base the definition of socially perceived necessities for families with children on a deeper understanding of social attitudes than previously. The use of qualitative research to inform the survey work allows not just participants' responses, but also the rationale underlying these responses, to be taken into account. In order to provide a reasonable level of consistency in the way the government monitors deprivation, this revised methodology has not been used to 'start again' in identifying a set of necessities, but rather to look at where there is a good case for adding to, subtracting from, amending or retaining items from the original set. While it was therefore appropriate for the qualitative research only to have a limited influence on the creation of a revised deprivation indicator, this report of the findings permits an unconstrained discussion of how parents define necessities.

The combination of qualitative research with deprivation indicators in this way is innovative, but not completely new. For example, Middleton (1998) carried out some pilot discussions in advance of the Poverty and Social Exclusion survey to explore which items to include and how people thought that poverty should be defined. This work looked at items in two phases. The first groups agreed lists of items. The second group checked and revised these lists and went on to explore concepts such as the distinction between absolute and overall poverty. However, it differed from the present research in explicitly reviewing a previous list of necessities, used in the 1990 Breadline Britain survey, as a starting point, rather than asking groups to draw up their own items.

### 1.3 Report structure

Chapter 2 of this report sets out the aims of the research and describes the methodology used. Chapter 3 then goes through different categories of goods, services and activities that the groups discussed, and presents their main decisions about which should be considered necessities and why. Chapter 4 takes up some interesting cross-cutting themes that help us to understand the rationales used by groups of parents in identifying particular goods and services as necessities.

Chapter 5 presents the conclusions. Appendix A to this report lists the items used in the existing survey of necessities. Appendix B reproduces the questions in the omnibus survey informed by this research. Appendix C summarises MIS methodology, elements of which were used in this research. Appendix D reproduces the topic guides used for this research.



## 2 Aims and methods

The overall aim of this research was to investigate the views of parents about which goods and services could be considered 'necessities' that no family should have to do without if they want them.

The central research question was identified as:

*Which items do parents believe are necessary for a family with children to be able to afford in order to achieve an acceptable standard of living and avoid hardship/deprivation?*

This core research question raised three areas for investigation:

- What items do parents agree should be classed as necessities?
- Where there are many ways of describing such items, which formulations best reflect contemporary views?
- Which necessities are likely to be most relevant for identifying deprivation, because:
  - (a) they are items that significant numbers of families lack and
  - (b) this has significant consequences for individuals in those families?

For all of these, the research set out both to revisit the 21 items used in the DWP's existing measure and to look at a selection of other possibilities.

Importantly, the research aimed not just to provide a list of items regarded as necessities, but also to identify the rationales used by parents to come to this view.

The research was carried out in July 2009 by a team of Centre for Research in Social Policy (CRSP) researchers.

### 2.1 The groups

Five of the eight groups comprised parents with at least one school-aged child, and focused on the needs of families with children in this age range. The other

three had parents with at least one pre-school-aged child, and focused on the needs of such families.

To avoid the research from being affected by localised or particular regional factors, groups were convened in different locations across England - Reading, Birmingham and Sheffield. Parents were recruited through a combination of on-street (city centre) and door-to-door approaches. Checks were made to ensure that participants were drawn from a range of income groups and ethnic groups, and were a mix of mothers and fathers, and of couples and lone parents. A total of 45 parents were involved across the eight groups – each recruited as an individual: in no case did both members of a couple participate. Those taking part were each offered a £25 incentive payment for their participation.

## 2.2 Structure of discussions

Each focus group lasted two hours and was facilitated by a lead researcher, with a second researcher present. The topic guides for the groups are shown in Appendix D.

Participants were asked to discuss necessities required by a hypothetical family, or 'case study family' – in each case a couple with two children in the relevant age-range, either pre-school or school-aged. (They were also informed, in broad terms, of the purpose of the research: that it was designed to help the government to define what it means by poverty). In some parts of discussion the possibility of variations for lone parent families was also raised. This use of case studies, used in the A Minimum Income Standard for Britain (research project) (MIS) research, is intended to help participants to focus on needs more generally, rather than on their own personal situation. The two case study families were:

*A family of four, mum and dad Sheila and John, with two children, Jamie who is four years old and Lizzie who is two, and*

*A family of four, mum and dad Sheila and John, with two children, Tim who is eight years old and Julia who is twelve.*

The concept of a necessity was carefully explained to the groups as being something that every family in Britain should be able to afford if they want it. Groups were also asked to focus on those items with two particular characteristics: that lacking this item would cause identifiable hardship, and that the item can be hard to afford for some people, rather than being something that virtually everyone in Britain already has. The latter condition helped avoid producing long lists of items like food staples or basic clothing, which everybody should have but very few people lack. (However, in interpreting the findings below, we must bear in mind that these groups were not experts on what poverty really means for people in Britain. Where they stated that items were things few people will find it hard to afford, this may not always reflect reality, and these findings about the public's view of sources of hardship for families in Britain today need to be considered alongside more direct evidence of what people in poverty lack.)

Methodologically, the group discussions drew much from the experience of MIS groups. Two key aspects of this methodology that were carried through were:

- The emphasis on negotiation and consensus by the group. In some cases all members of the group came quickly to the same viewpoint. In others, a variety of views were expressed, and in most of these, a facilitated teasing out of the issues allowed the group eventually to agree on a common view. In some cases, disagreements remained within one group, and in these it was particularly important to look at opinions across groups to identify a prevailing view. On a small number of issues, however, no clear position emerged even across groups. In the case of this research, unlike with MIS, a final decision did not have to be taken on every issue put to the focus groups, since opinion was being tested at a quantitative level in the subsequent survey, and in some cases it would be possible to put multiple options to survey respondents.
- The concept of defining what is a necessity for everyone in Britain, rather than just what each participant would find essential in his or her own life. The use of case study families helped with this, as did the intervention of facilitators on the frequent occasions where participants start relating too much to their own situations. A reminder that *'we are talking about what Sheila, John and their children James and Lizzie need, not what you need'* proved to be an effective tool to focus people's minds away from their own particular tastes and circumstances.

The discussions were structured around different areas of consumption, divided into four broad categories:

- (i) Aspects of the family home and what is in it: the number of rooms needed, outdoor space and durable goods.
- (ii) Social participation and leisure activities: family outings, sport and leisure activities, having people round, going out to eat or for entertainment, family celebrations, costs associated with school and for pre-school groups, toddler or playgroup.
- (iii) Regular purchases: food, clothing, fuel, transport, personal items.
- (iv) *'Maintaining standards'*: spending required to keep up an acceptable standard of living, including the management of savings and debt, the availability of *'rainy day money'*, the repair or replacement of appliances and furniture, and home decoration.

Within each of these broad categories, there was scope for participants to bring in their own ideas of what constituted necessities, and after Section (iii) there was space given for parents to identify as important of any other categories of goods and services that had not been covered. However, a consistent structure was used for each discussion, to ensure that the opinion of each group could be captured with respect to each of the existing measures of deprivation.

## 2.3 Analysis

For each of the topics in the previous structure, the researchers analysed the decisions taken across the eight groups about what to include as necessities, and the rationales used to justify these decisions. In the first instance, the main decisions were noted on a spreadsheet grid after each group, and these decisions were used to advise the Child Poverty Unit (CPU) on the design of questions in the omnibus survey. Then, transcripts of the discussions were analysed in order to identify the rationales for decisions as reported below. For each section of the topic guide, the rationales of the eight groups were examined side by side, using simple content analysis.

**Table 2.1 Sample design**

<b>Group</b>	<b>Location</b>
1. Parents with at least one pre-school child	Reading
2. Parents with at least one pre-school child	Birmingham
3. Parents with at least one pre-school child	Sheffield
4. Parents with at least one school-age child	Reading
5. Parents with at least one school-age child	Birmingham
6. Parents with at least one school-age child	Birmingham
7. Parents with at least one school-age child	Sheffield
8. Parents with at least one school-age child	Sheffield

Groups combined males and females and parents from different socio-economic backgrounds.



## 3 Main findings

### 3.1 The home

After being introduced to the case study family, each group was asked what, as a minimum, such a family would require in terms of living accommodation.

#### 3.1.1 Number of bedrooms

There was a strong consensus across groups that the family would require a house or flat with two bedrooms for the younger family (girl and boy aged two and four), and three bedrooms for the older family (boy and girl aged eight and twelve). Discussing whether the two children should have to share a bedroom, parents emphasised that there needed to be 'rules' about age and gender:

*It's not until one of the children hits puberty that they have to have separate rooms.*

(Parent of pre-school child, Reading)

*At the age of ten, that is the legal requirement.*

(Parent of school-age child, Birmingham)

The strongest part of this consensus was that separate rooms are needed for two children of different sexes if one is over about ten or has reached puberty. This corroborates the item previously used in the FRS deprivation questions: '*Are there enough bedrooms for every child of ten or over of a different sex to have their own bedroom?*'

There was less strong agreement about conditions in which each child needs a separate room where these conditions do not apply. Some of the parents felt that sharing was acceptable in all other circumstances. Others emphasised the need for older children to have 'their own space', and in some cases felt that this need arose as young as eight or six.

Some parents emphasised that room sharing depends on the relative ages of the children – it is less suitable to share where there is a significant age gap. Another factor that arose was that norms have changed:

*Children are a lot more mature even at the age of six. They say they want their own bedrooms and they say they want them to be decorated and they tell you exactly how they want them to be.*

(Parent of school age child, Birmingham)

Overall, then, there were some strong feelings about a separate bedroom for a child being a necessity in particular circumstances, but general agreement only about the 'older children of different sexes' rule described above. This is a case where overall improvements in living standards appear to have caused different expectations among different individuals, but the social consensus about what is 'necessary' is restricted to a rule about what society sees as a correct way to live (in this case a child past puberty not sharing a room with a different-sex sibling).

### **3.1.2 Housing type and outside space**

Initial responses varied as to whether a family requires a house or flat, but after discussion there was agreement across groups that either would do, provided that access to outdoor space was adequate. However, opinions about what outdoor space children require as a minimum varied both across and within groups. In some groups no clear agreement was reached.

All participants agreed that some nearby outside space for play is needed, at least in the form of a nearby park. In all groups, there was some support for outdoor space at one's home. In some groups some participants put the case for a private garden or outdoor space (e.g. not shared with others in a block of flats), in order for children to play safely.

In talking about this theme, the two main considerations were the need for exercise and safety. Opinions about where outdoor space should be located was determined largely by what parents think is safe, with some very cautious about shared spaces:

*If you did say [live in] an apartment then yes there are communal spaces for the children to play in, but you wouldn't ever let your children play out there on their own because there's always older children.... You can't trust them and you can't keep your eyes on them.*

(Parent of pre-school child, Reading)

However, most groups concluded that shared spaces were adequate per se, as long as they were safe. However, they had a variety of views about what constitutes safety, and how the risks and benefits of outdoor play can be balanced. The following exchange in one of the groups brings out contrasting views about the respective values of privacy and socialisation:

Parent 1: *It is important for the children to also get on with other people's children and to bring with them those skills.*

Parent 2: *Normally you tend to get things like shared areas and you find that the children end up arguing and with the parents there is always going to be some sort of friction.*

Parent 1: *But that is life isn't it? I think that sort of friction is important because you have got to learn to deal with that and the children have got to learn to deal with that. It is just the way it is.*

Parent 2: *If you go to school and you can deal with problems like that there but if you are at home you want to be in peace with your children and for them to be able to enjoy themselves and have their own little piece of play area and not particularly have to supervise them.*

Parent 1: *We are talking about a bare minimum. It [friction between children] is nothing that would damage the children in any way... we are talking about slight things.*

(Parents of school age children, Birmingham)

In the background of several of the discussions on this point was the difficulty that parents feel in reconciling their children's physical needs, the pressures on their own lives and the over-riding priority of their children's safety. They attached importance to their children's need for physical exercise and to have '*somewhere to run off steam*', but a number commented that it was hard to find the time to supervise such activity.

This evidence pointed to the need to consider revising the existing Family Resources Survey (FRS) question on outdoor space: '*Does your child have/do your children have an outdoor space or facilities nearby where they can play safely?*' By asking respondents in the omnibus survey whether it is necessary to have outdoor space at one's home and whether this needs to be private, we can see whether a majority of parents support a more demanding definition of what kind of access to outdoor space every child needs (see Appendix B).

### **3.1.3 Eating area**

A third aspect of the home arose in discussion with several groups even though it was not initially raised by researchers. This was what kind of space it should have for eating family meals. Since several earlier groups raised this issue, it was incorporated into the structure of discussion in later ones to test the strength of consensus.

In all cases where it was discussed, groups put considerable emphasis on the importance of having such an eating area. They emphasised that this need not be a dining room, but could be a section of a living room or kitchen, defined as '*somewhere to put a table*'. The alternative of '*eating on the living room sofa in front of the telly*' was not seen as an acceptable alternative. The rationale for

considering an area for a table as a necessity was in all cases expressed in terms of family functioning:

*It is quite important for the young children for eating and sharing and sort of having family sort of time, or sitting together and just them and nothing else. I think it is quite an important necessity.*

(Parent of pre-school child, Sheffield)

*I think it is important that you sit together and talk, it is one of the few times that you all sit around and have a chat, what has been happening today.*

(Parent of school-age child, Birmingham)

## 3.2 Durable goods

Having specified what kind of housing should be available, participants were prompted to identify the main goods that a family would need in certain parts of the home. Here, the discussion was structured to focus on selected goods that might distinguish whether or not a family is deprived, rather than on a detailed list of everything in the home. Participants were given the chance to think of other necessities which some people might lack, but the following were the ones that they focused on (see also Chapter 4).

### 3.2.1 Computer and internet

The role of technology in our lives is changing fast. In the 1999 Poverty and Social Exclusion (PSE) Survey, a minority (38 per cent) of parents thought that families should be able to afford a computer suitable for their children to do schoolwork (Gordon *et al.*, 2000, p34). As a result, not being able to afford a computer has not so far been used as a criterion for measuring deprivation. However, by 2007, parents taking part in groups for the Minimum Income Standard for Britain research (Bradshaw *et al.*, 2008) agreed that all families with school age children require a computer and all with secondary school age children require internet access in their home as part of a budget representing a minimum acceptable standard of living.

All of the present groups were unequivocal that school age children would now suffer hardship without a computer at home, even from an early age:

*I think when the kids get to school there is a lot more learning done in school where they have to go home and do homework on the computer, or have access to the learning platforms, and yes some children might find that difficult if they haven't got one at home.*

(Parent of pre-school child, Sheffield)

They also emphasised the need for internet access for older children who need to do research, and a number of participants suggested that this is becoming essential in primary school. Many had either first-hand experience or knew of cases where

children without internet access had been unable to do their homework. Library and other out-of-home access to the internet were mentioned as suitable for occasional use, but impractical for regular homework assignments. Even among participants who questioned whether internet access is yet essential for a child at primary school, there was a feeling that it probably will be soon. Moreover, to some participants it made little sense to ask today whether a child's computer should be internet-ready, since they took it for granted that computers and the internet generally come together these days.

Participants were also asked about the technology needs of adults in the family. While there was no strong consensus that internet access is essential for adults (some saw it as desirable but not a source of hardship for those lacking it), a number of participants argued that it is fast becoming a necessity in everyday life:

*Well if John or Sheila were looking for a job there's hardly any local papers anymore, if you need to go into town for the Jobcentre you have to pay a bus fare or parking. Whereas if you've got the internet a lot of companies these days don't even advertise in papers and stuff like that. You can't even apply by going into Sainsbury's and getting an application form. They say "Sorry it's all done online now".*

(Parent of school-age child, Reading)

Wrapped up in this argument is the dual justification that:

- some activities and purchases are no longer possible other than through the internet, and
- even where they are, it can be a false economy not to be on-line because of the extra costs of finding off-line substitutes (e.g. bus fare into town).

### 3.2.2 Telephones

Perhaps even more so than computers, telephone use is subject to rapid technological change. In the 1999 PSE survey, only seven per cent of the population thought a mobile phone was essential for an adult, and this item was not even included in the list testing possible children's necessities. Today, people are debating not just whether mobiles are essential, but whether they are replacing landlines. In CRSP research earlier in the year, some participants suggested that a landline might soon no longer be a necessity because of the prevalence of mobile phones (Hirsch *et al.*, 2009). Another issue is that the cost of both landlines and mobiles is in a constant state of flux due to changing pricing plans and integration with other services such as broadband.

Similarly, in the groups discussed here, there was a wide range of conclusions about what is essential. For example, one of the groups considering the needs of a couple with school-age children concluded that the only essential phone was a family landline, while another considering the needs of the same family said it would need a landline and three mobiles (one for each parent and one for the secondary school-age child).

All groups believed that a landline is still necessary. Where views differed was whether or which family members required mobile phones. A common argument was that a mobile phone was important for children's wellbeing, either because it meant children could contact parents when they were out and about, or because a parent with a mobile could be contacted by a school or nursery in an emergency. (Even the group that said a mobile was not essential recognised that the 'peace of mind' that it gives is a useful benefit.) In this sense, the theme of safety applied both to parents' and to children's use of mobiles. Some thought that a 'family mobile' was required for flexible use in this context. Many parents saw mobile phones and landlines as complementary:

*I would say they'd have both of them [mobile and landline] to be honest because they come as a package. I know a couple of years ago you would not have dreamed of having a telephone and a mobile phone but it has just come to that day and age where both of them are like hand in hand now.*

(Parent of school-age child, Sheffield)

In general, parents' views about mobiles appeared to be coloured by individual attitudes and experience. Some emphasised their limitations, including lack of reliability, and the fact that there are still payphones around. Others felt that they gave an important extra sense of security. Several participants felt that by the time a child is about 14, it is so much the social norm to have a phone that they could not do without one.

From these discussions it would seem probable that, even if a majority of the population does not consider a mobile phone to be essential today, there will soon come a time when they do, since in many respects mobiles are becoming the principal source of distance communication. However, there remain varied views about who in a family should have one, and therefore what kind of budget a family would need to cover mobile phone ownership and use in order to avoid deprivation.

### **3.2.3 Kitchen appliances**

As ownership of certain kitchen equipment such as a refrigerator have become close to universal, their importance in distinguishing deprived from non-deprived households has lessened. However, there remain issues about exactly which appliances are considered necessities, and about whether families are able to replace worn-out appliances – a criterion in the government's existing material deprivation measure (Appendix A, question 8).

Every group in the present study listed the same three items as the essential ones in the kitchen: a cooker, washing machine and fridge freezer. There was consensus that a tumble dryer and a dishwasher are not essential, and also that a fridge without a freezer would not meet the demands of modern life, especially in a family with children where day-to-day pressures would prevent a daily shopping trip. Groups differed on whether to include a microwave, and some mentioned a toaster and others a kettle, but none of these was considered large or expensive enough to be useful in distinguishing deprived families.

Groups emphasised the need not just to own these items but to replace or repair them promptly if they broke down. This suggests that the existing question asking if they can afford to replace them without giving a time frame may not fully describe family needs with respect to kitchen appliances.

### 3.3 Goods for children's leisure and development

#### 3.3.1 Indoors: toys, books and educational resources

In thinking about items to go in the living area of the home, groups were asked in particular about children's needs in terms of toys, books and other resources that they might use at home. Groups acknowledged that it was important for children to have such resources, but understandably found it hard to pin down how much constitutes a 'necessary' amount, without which children would be deprived.

The most significant common point of this discussion across groups was that several of them related the 'necessity' of these items to child development. Many items were cited as being of educational and developmental value as well as producing leisure enjoyment. Conventional toys, games, books and in some cases computer games were cited as things that help children learn. Parents of pre-school children cited specific toys such as puzzles and building blocks in this respect. Some emphasised resources which allowed children to be creative, such as simple musical toys like a tambourine.

A common theme was that there is a tendency to give too many toys that have little value and are often rarely used:

*The more toys people have the less they actually value them.*

(Parent of pre-school child, Sheffield)

*There are just so many toys out there and some of them are so cheap...you do tend to buy in excess... They play with it for maybe a couple of weeks and then they get bored.*

(Parent of pre-school child, Reading)

On this evidence, any definition of a 'necessary' amount of toys, books and other resources would need to be expressed in terms of having adequate resources in the home for physical and educational development. If a parent thought that their child was being held back by their inability to afford things that they believed would help such development, that might count as deprivation. Note that such a definition would need to leave to the parent the task of defining which specific items are needed for this purpose, since each parent had different perceptions of which particular resources are needed.

#### 3.3.2 Outdoor resources: a bicycle

Ownership of a bicycle has been a common item in deprivation surveys in the past, and in the 1999 PSE survey, 60 per cent of parents classified a bike ('new or second-hand') as a necessity that every family should be able to afford for their child.

In the present research, this view was strongly supported across the groups. Asked to specify what outdoor recreational equipment was needed, a bicycle was the only item classed as a 'necessity'. It was needed, groups believed, both for physical development and for recreational participation. Learning to ride a bike was considered an important requirement of childhood. On the other hand, some parents expressed reservations about the scope for using a bicycle as a means of transport because of safety issues on busy roads.

In the PSE survey, a bicycle was listed as an 'age-related' item. Interestingly, parents in the present research did not think there is an age cut-off defining when it becomes a necessity. For example, the groups of pre-school parents emphasised that it is almost never too early to learn to cycle, or to have a tricycle as a precursor.

### 3.4 Leisure activities and social participation

About half of the items presently used to measure deprivation in families with children relate directly to leisure and social activities for adults or children. At a time when fewer children than in the past are deprived of certain basic physical necessities, it is often the inability to participate in normal social activity that distinguishes deprived families.

Parents in this research supported the idea that certain forms of leisure and social activities were necessities that every family should have access to. However overall, their emphasis differed considerably from that implied in the list presently used to measure deprivation. Some items, like having friends round and paying for hobbies, were not recognised by participants as being crucial things whose unaffordability for some families are causing children to suffer. Others, like birthday parties, were considered important but not necessarily very expensive. On the other hand, participation in organised activities was considered both essential to children's development and potentially hard to afford.

#### 3.4.1 Hobbies, sport and organised activities

The discussion of leisure and social participation started with an open-ended question about activities outside the home, which may cost money. Most commonly, the first item mentioned was taking children swimming. Like riding a bike, it was thought essential for children to learn to swim, for both physical development and safety. Despite the policy of making local authority swimming facilities free to children, most parents perceived this still to be an activity with a cost, whether because the free option was not available locally, because parents had not heard of it, or because even with it the adults need to pay to accompany their children, or because of associated transport costs. Parents differed about the frequency with which a swimming trip was desirable (and it was seen as a matter of family preference), but agreed that it should be 'regular'.



Many groups, especially those with school-age children, also felt that children should be able to participate in other organised activities. These could take place after school and during the holidays and include cultural and sporting activities. They were seen as often carrying considerable costs. Parents did not come to a single view about how many and how often, but there was a general consensus that a school-aged child should be able to attend at least one organised weekly activity if they wanted to. This was justified both on the grounds of personal development and being able to conform to the norms of their peers. Participants in several groups expressed anger that activities are often so expensive, as shown in the following comments in a group of parents with school-aged children:

Parent: *When it comes to summer holidays I can't send my son anywhere because there is nowhere charging less than £16 a day...I want the government to look at it and it should be subsidised.*

Researcher: *Are you saying that it is not a question of saying that everybody should have enough money to pay for these activities; that really the activities should be cheaper?*

Parent: *Yes, because if you just give people the money then bad parents are not just going to send the kids to the activities.*

(Parents of school aged children, Birmingham)

Asked about free or low-cost provision through extended schools, groups tended to feel that there are not enough such opportunities available, and those that were cheap tended always to get booked up.

This issue of the need for more affordable out-of-school activities gave rise to particularly strong feelings among some groups. 'I think if there is only one thing that this whole research group achieves, that is probably the most important'.

Parents of pre-school children were unanimous that access to playgroup and similar organised activities were essential because of the benefits for children to socialise and parents not to become isolated. However, they did not in general see this as something that imposed prohibitive costs – particularly in the case of mother and toddler provision. Rather, it was an issue of what services are available locally.

The researchers also asked groups whether being able to afford to pursue a 'hobby' was a necessity, which helped to define deprivation if someone could not afford it. None of the groups found it easy to relate to this concept, either in relation to adult hobbies or children's hobbies. In general they thought that a pastime did not necessarily incur significant costs, and that it would not be a particular hardship to tailor one's interests to what one can afford. They were more concerned with costs of paying for their children attending organised leisure activities (e.g. the cost of attending a drama class) than with the cost of buying things that families organised for themselves (e.g. a model-making kit). This points to the need for a new way of asking about leisure activities in a deprivation survey, replacing

questions about adult and child hobbies (Appendix A, questions 10 and 17) with a question about whether children are able to attend activities on a regular basis (e.g. at least one class at least once a week).

Groups agreed that children should be able to go on school trips, and in general considered them important for their education and development. A number of parents noted that these trips could be expensive. While they did not endorse participation in very expensive trips ('the school ski trip') as 'necessities', there was general agreement that every child should be able to participate in day trips organised by schools. Some groups also agreed that occasional residential trips are important too.

### 3.4.2 Socialising and celebrations

Previous research (e.g. Bradshaw *et al.*, 2008, Gordon *et al.*, 2000) has shown general support by the public for the idea that having a social life is a necessity and not just a luxury in Britain today. But what are the key aspects of social life that some people are deprived of because they cannot afford them?

Questions in previous deprivation surveys have tried to capture the ability to socialise at home by asking about both adults' and children's' ability to have friends round (for a meal and 'tea or a snack' respectively). However, in the present research when groups were asked about being able to afford to have friends round, they did not see this as a significant money issue. In terms of the cost of buying an adequate meal or snack, they felt that families would tailor what they bought to their means, and that friends were generally understanding. A cup of tea was seen as an alternative way to socialise if cooking a meal was unaffordable. Children staying to eat with their friends was not seen as creating a significant extra cost, and would tend to be reciprocated by the visitor's family. Some groups acknowledged that there could be an issue of people being ashamed of the state of their homes, but felt that this form of deprivation was best picked up in other ways (e.g. through questions about being able to afford to replace worn-out items).

Socialising outside the home clearly could impose more tangible costs, but here again several groups suggested that each family could do so in a style suitable to their means. They thus found it hard to define a level of such socialising that would meet basic needs. However, what they emphasised, especially for adults in a couple, was the need to do something outside the home that was separate from their children, in order to maintain their relationship:

*It may just come down to their interests as well. They might like hiking as a couple. It is having that time out to yourself to pursue your own activities as adults.*

(Parent of school-aged child, Sheffield)

*Couple of drinks, the park if the weather is nice in the evening, that kind of thing. You don't need to do something expensive but it is the time thing.*

(Parent of pre-school child, Birmingham)

*Although they are parents, they were a couple before they were parents and they need to keep that.*

(Parent of pre-school child, Reading)

Asked about lone parents, respondents felt that they also needed to get away from time to time and socialise with other adults.

The main conclusion from this area of discussion was that the one essential resource that parents need to socialise is time – to do something away from their children. While some families can arrange childcare without financial cost, through reciprocal arrangements with friends or through their parents or other relatives, where this is not the case, being able to afford a babysitter is important. There were varying views about the frequency, but several groups felt that a bare minimum would be once a month.

For children, the most commonly supported ‘essential’ social event was a birthday party, with all groups agreeing that marking birthdays and Christmas or equivalent festivals was essential. However, once again they emphasised that both with presents and with parties, there is no need for extravagance: the fact of a celebration rather than its scale was what counted. Thus, the groups did not agree on any particular minimum that need to be allocated.

*You put banners up, and balloons, but it doesn't have to be expensive... especially if you've got a back garden and you can do it at home on a budget. You can still make it fun.*

(Parent of school-age child, Reading)

### **3.4.3 Family outings and holidays**

In previous research (Gordon *et al.*, 2000; Bradshaw *et al.*, 2008), members of the public have agreed that families need at least one week's holiday away from home per year. However, the consensus on this item is less strong than most of those in the government's material deprivation measure: 63 per cent of parents in 1999 said that a holiday was essential for children, and 55 per cent of the population that it was essential for adults, compared to at least 80 per cent for the majority of items used to measure deprivation.

The groups of parents in the present research all agreed that families should be able to go away somewhere together. Almost all justified this in terms of family functioning – that it is important to do things together as a family, and that a holiday is a particularly memorable and therefore effective way of building a common experience that helps families to bond:

*It is about quality time.*

(Parent of pre-school child, Sheffield)

*It is important to have that time together, just to get away.*

(Parent of pre-school child, Sheffield)

Interestingly, even though discussions of day outings and holidays were initiated by the researchers at separate points in the groups' sessions, participants tended to see them as performing a similar function, and therefore to some extent as being interchangeable. Both fulfilled the purpose of 'doing something together as a family'. The difference was that groups acknowledged that overnight stays enhanced this function of the activity. In this sense, a 'holiday' of some kind was considered a necessity, although views varied as to how long that break needed to be. Broadly, parents divided into those who thought that 'a long weekend' or a 'short break away' (i.e. about two or three nights) would be adequate, and those who thought that families should have at least a week away from home once a year. Those in the former camp emphasised that it was not the length of time but the fact of doing something together that was important.

This finding seems to suggest that some parents at least are showing more 'austere' attitudes than parents taking part in the Minimum Income Standard for Britain research two years previously (Bradshaw *et al.*, 2008), who had expressed a clear view that a week's holiday is a necessary part of a minimum standard of living.

Some parents were explicit about how attitudes may have changed:

*It doesn't have to be a big expensive thing. Like I say, I think in recent years, whereas before what has happened, it was a case of you get a plane because it is fairly cheap to get on a plane, and go somewhere hot and sunny for two weeks. Whereas you know you don't need to do that. Going camping, even just going out going camping for a week is removed [from life routines].*

(Parent of pre-school child, Sheffield)

#### **3.4.4 Money for extras**

The groups were asked whether having some unallocated money to spend on oneself (after other essentials have been covered) could be considered a 'necessity' for parents today. Generally they agreed that it could, with respondents most commonly specifying £10 a week as an appropriate amount. The rationale for this varied somewhat from one group to another. Some simply thought that if you are on a hard-pressed budget, it was appropriate that you should be able from time to time to buy 'a treat' for yourself. Others emphasised the pleasure in being able to buy an extra treat for their children (despite being asked about spending on themselves). Some participants felt that having to budget down to the last penny was not a way to live:

*Yes just to be able to not have to think, "Oh I can't buy that because I need that money for something else." Not to have to think like that because you are then thinking that you are on a budget and you have to stick to it and if you go over that then you are going to end getting yourself into money problems, which is ridiculous when you shouldn't have to live like that.*

(Parent of pre-school child, Reading)

## 3.5 Food and clothing

Unlike with the research on minimum income standards, the groups in this study were not asked to specify an entire diet or wardrobe needed to reach a minimum, but only to specify certain food and clothing items that might be hard for some people to afford but which are necessary for every family.

### 3.5.1 Food

Parents were very conscious of recent rises in the cost of food. However, they did not feel that at a general level this had made it very difficult to keep a family properly fed. Rather, they focused on certain aspects where healthy eating could be difficult for a hard-pressed family. By far the most prevalent of these was fresh fruit and vegetables. The groups were all aware of (and raised without prompting) the Government's 'five fruit and veg a day' campaign, and bought into the idea that it was important for the health and well-being of children (with some groups also stressing its importance for adults). Yet this was a category of food which they saw as having become very expensive:

*It's good because it's informing people what is good for them and everything but then it puts more pressure on you because you've got to provide that and it's not cheap.*

(Parent of school-age child, Reading)

*It is the most expensive thing to buy.*

(Parent of pre-school child, Reading)

However, not all parents thought that food deprivation was down to people not being able to afford to eat properly:

*I think it is probably back down to education and their awareness of food, awareness of how to cook and budget their money. To be honest with you I think like you said, there is so much variety in supermarkets for every budget and there are so many offers and there are so many different supermarkets, I don't think really in this day and age people should be struggling to eat healthily. But it is more about their education, their understanding of healthy food.*

(Parent of school age child, Sheffield)

The other item that came up regularly in this conversation was fresh meat, which was also seen as important to be able to afford as part of a regular diet, yet expensive. Unlike with fruit and vegetables, however, there was no common understanding of how frequently meat should be available as a minimum. Parents' responses varied according to cultural norms and taste. In general, groups felt that families should be able to eat meat several times a week, but no more specific consensus emerged.

### 3.5.2 Clothing

In the past, deprivation surveys have tended to ask about the ability to afford clothes that are in proper condition and keep adults and children warm. However, in recent years, the cost of basic clothing has dropped considerably. The groups in this research all emphasised that clothes are cheap these days, and that generally families could expect to be able to clothe their children adequately by shopping at low-cost stores. However, they picked out certain issues of where affordability of essential clothing items could still be an issue.

The most common item mentioned, and the one where there was the most consensus, was properly fitted shoes for children. In general, adults' shoes were seen as being very cheap if you were not particular about what you bought, but parents felt strongly that children's shoes had to be properly fitted, and that fitted shoes were much more expensive. From this perspective, existing question in the government deprivation measure on 'two pairs of all weather shoes' for adults (see Appendix A, question 3) is less pertinent but that 'children's shoes, properly fitted' should be tested as a necessity.

A number of parents mentioned school uniforms, and how they could be expensive:

*Depending which school the child is in, because some schools they have their own shops where the school says they should go and they have to buy a particular shoe and particular clothes. If you have school uniform then you have to buy what they have asked for.*

*And that is expensive. You should be able to afford school uniforms. And their school uniforms. I don't, I can't afford their uniform.*

(Parents of school age children, Sheffield)

However, when groups in this research were pressed about the consequences of 'not being able to afford' a school uniform, parents stated that in reality they had no choice but to buy it (and replace it when it wore out), shifting the financial pressure elsewhere in their budget. It may therefore be difficult to define 'deprivation' in relation to not having an adequate school uniform, although for some families who delay replacing a worn out uniform, deprivation could be felt directly here.

Some groups mentioned a warm coat as a necessity, but not all saw it as something difficult to afford.

The other main issue raised in relation to clothes was about quality and branding. Some parents in this research, especially those with older children, felt that while they could not succumb to every demand to purchase a fashionable item for their child, nor could this issue be wholly ignored. But there were also signs, from the responses of more than one group, that parents today often see discounted brands or shopping outlets as being acceptable rather than socially stigmatising.

- Researcher: *Do they need branded clothing?*
- Parent 1: *Well, they don't need it but it's peer pressure again. If everybody in the class has got it, it becomes difficult, if everybody's wearing Nike or Adidas trainers.*
- Researcher: *So how far would you go? Do you think it's important for a family to afford?*
- Parent 1: *Not all branded clothing but a certain amount.*
- Researcher: *So some branded clothing, at least a selection of branded clothing.*
- Parent 1: *I think school uniforms coming into primary schools helped a lot with parents who can't afford branded clothing. I mean they've always been in comprehensive schools, so all the kids wear the same.*
- Parent 2: *Somehow it still sneaks in.*
- Parent 1: *But...it's acceptable to get stuff from Primark for kids. Our kids get stuff from there. Whereas at one time it wouldn't have been socially acceptable to get stuff from a cheap shop.*
- Researcher: *So why has it become socially acceptable?...Is it the recession?*
- Parent: *No it's been acceptable since it came here. There used to be huge queues outside when they opened a new store.*
- (Parents of school-aged children, Birmingham)

This and other conversations seemed to indicate that the spread of cheap clothes from new outlets may be creating new norms about what it is socially acceptable for children to wear.

### 3.6 Transport

Although transport was not one of the main areas of necessity identified for discussion in this research, some groups had time to discuss it in a 'miscellaneous' section. Transport also came up a number of times in relation to other forms of consumption – for example as part of the cost of getting to a leisure activity.

Participants considered transport to be a significant expense in household budgets. All but one of the groups thought that public transport was good enough in their area and that a car was not a necessity (In the remaining group, participants argued that 'people have got used to' having cars, and could not do without them). All of the cities where the research took place have extensive public transport networks, and participants felt that the needs of a family could be met through public transport, albeit with some inconveniences – so these findings may not have been the same had parents in rural areas been questioned. However, several

groups stressed that the cost of public transport could be very high. In a case study family of four including school age children in which each member bought a season ticket, this could add up to a significant sum, and some participants felt that there would be little or no saving over owning a car. However, given the range of other needs that have to be met, including getting to schools, jobs, leisure facilities and services, they saw little alternative to having a season ticket for each member of a car-less family. This suggests that in many cases the consequence of finding transport hard to afford may not be limiting travel, but rather causing a squeeze on the household budget that displaces spending elsewhere. This could make it difficult to measure deprivation in terms of being unable to afford a given amount of transport. The issue of rising public transport costs also keeps open the question of whether a car might come to be seen as a necessity, and for this reason we proposed including a question on cars for the survey questions of people's perceptions of necessities, which followed on from the focus groups (see Appendix B).

### 3.7 Savings, debt and maintaining a standard

A number of questions used in the government's material deprivation measure do not ask about being able to buy something or pay for a service, but about one's ability to save, replace goods, and in other ways make provision which allows a basic living standard to be maintained. Specifically, parents are asked about whether they have contents insurance, whether they are able to save £10 a month or more for rainy days or retirement, whether they replace any worn out furniture and whether they replace or repair worn out electrical goods when they break (see Appendix A, questions 5-8).

At the end of the discussions in the present research, these issues were raised, along with the issue of debt. Groups in general agreed that it was important to make provision for the long term, but found it very difficult to pin this down to precise things that families should be able to afford in order to avoid deprivation. Part of the difficulty was defining how much provision was enough. Some participants also commented that if a family was living at a minimum level, it may not be appropriate to be putting money aside. Others pointed out that if you are in debt it is better to pay this off rather than put aside savings.

In general terms, the groups agreed:

- That everyone should have household contents insurance (all groups agreed this without question).
- That savings are desirable in order to build up a fund for larger or unexpected purchases. Opinions about amounts varied, but wherever estimates were offered, they were much more than £10 a month, which people thought would not go very far. The most common suggestion was £10 a week or £50 a month, in order to have a few hundred pounds a year for larger expenses.
- That replacing key electrical goods like a washing machine was a key priority, but replacing old furniture or redecorating was considered less important.



Participants tended to feel that it may sometimes be desirable to make a home look nicer, without this being a 'necessity' unless furniture was in a dangerous condition (or according to one parent, 'really shabby so you can't invite anyone round').

Researcher: *When would come the point that it needed to be replaced, the settee?*

Parent of school aged child, Sheffield: *When the legs fell off it!*

This creates a case for dropping the question on replacing worn out furniture from the present list used to measure deprivation (see Appendix A, question 7).

In addition, groups agreed that avoiding excessive debt was an important priority, and that being able to service or manage one's debt was crucial – i.e. people should be able to keep up with their repayments so that the amount owed does not keep mounting.

### 3.8 Keeping warm

One of the existing measures of deprivation asks parents if they can afford to keep their homes warm enough in winter. Not surprisingly, the groups all readily agreed that this was a necessity.



## 4 Cross-cutting themes

The principal purpose of this research was to identify which individual necessities parents believe every family with children needs to be able to afford in order to avoid suffering deprivation. Its main findings therefore relate to which specific items to include when thinking about indicators of material deprivation, as reported previously. However, in exploring the rationales for these decisions, the research also uncovered some interesting aspects of how parents think about necessities. The following are the themes that emerged across the items discussed.

### 4.1 The family and its social dynamic

Throughout their discussions, groups emphasised the importance of social relationships within families. In particular, they thought that the quality of family life depended on families being able to do things together, to share experiences. In many respects, it does not cost money to do so. However, there are some cases where parents believe that not being able to afford something can damage a family's ability to function properly. The necessities that they identified for this purpose include:

- A table at which the family can eat together. Participants said that family mealtimes are an essential feature of family life: one of the few opportunities for family members to talk together about their daily life.
- Family outings, overnight trips together and holidays – another time of shared experiences. In this case, groups emphasised that the actual nature of the activity is less important than the fact of doing something together. Several groups emphasised that holidays help build family cohesion because they are remembered as an experience special to members of the family. Some believed this could be achieved in a long weekend rather than, say, a week's holiday. It is thus hard to quantify this kind of need in terms of what one should be able to afford in order to avoid deprivation. However, those who say that they do not go on outings or go away together as a family would be deprived on this criterion.

- Time spent by couples doing things together. Participants believed that a couple should be able to go out from time to time, which for some would require the expense of a babysitter. Like time spent away from home as a family, this did not depend on spending a given amount of money on an evening out, rather on the fact of spending time together, doing activities that could be tailored to one's budget. Deprivation in this sense consists of not having the resources to spend time together in this way.

There were also ways in which the dynamics and pressures of family life interact with other needs. For example, some parents argued that a private garden is essential in order realistically to allow children sufficient outdoor activity in safety, given that parents are constrained in the time they can spend supervising their children. All groups agreed that a fridge freezer was necessary because families need to be flexible in terms of how often they shop, given the pressures of life these days.

## 4.2 Health, safety and social and educational development

Some of the firmest decisions about necessities related not to achieving a particular level of comfort or enjoyment, but of ensuring that less 'material' aspects of children's needs are met. Much of this was about investing in their children's futures, whether in terms of physical, social or emotional development, or keeping them safe. These features were important in such criteria as being able to:

- Go swimming regularly, which was perceived as having benefits both for health and for safety (and to help fulfil a national curriculum requirement of learning to swim).
- Stick to the Government's 'five a day' rule in eating fruit and vegetables.
- Provide a safe area for children to play.
- Provide toys, games and educational resources in the home that allowed children to learn. This, rather than the 'enjoyment' aspect was main criterion cited for judging whether children might suffer unduly if their parents found it hard to afford toys.
- Not require a child over ten to share a bedroom with a sibling of a different sex. This was perceived to be a government guideline related to sexual health.

In a number of these respects, parents appeared to have embraced perceived Government criteria setting a baseline for children's health, safety and development. Clearly each parent also makes their own judgements about their children's needs in these respects. Thus, in some of these cases deprivation can be defined in terms of not being able to meet a specific, publicly defined and accepted, level of consumption (e.g. 'five a day'); while in others it will involve a degree of interpretation by a respondent in a survey (e.g. 'Enough toys, games and books to support a child's development', see Appendix B).

### 4.3 Services and benefits in kind

Surveys on necessities deprivation have taken the approach of asking people what things they would like but cannot afford. Implicit in such a question is that people who are deprived of a necessity would need extra money in order to be able to afford it. However, in some parts of the discussions, it was clear that parents saw the issue not in terms of how much families could afford to spend, but in terms of the cost of certain things that should be available to everyone.

In particular, parents in a number of groups argued that out of school activities for children should not be so expensive. Some felt that there was a case for the government subsidising such activities. In the case of free swimming and extended schools, where such subsidies already exist, there was resentment where they did not in practice seem to be accessible, because of limited places or hidden costs (e.g. transport). Conversely, parents considered it important to be able to afford pre-school and playgroup provision, but did not generally see cost as a constraint, partly because of cheap, subsidised provision.

Related to the availability of free or affordable provision of services essential for children's development was the feeling among some parents that there was no point ensuring that people have enough money to afford expensive activities, if many families might then choose to spend their money differently. Although this research was not set up to look at benefits policy, or at the choices made by families on how to spend their money, these issues did hover in the background. In this context, there were cases where groups made it clear that they would be more comfortable with services provided in kind than transfers of income to help people afford expensive but necessary services. Some participants also mentioned the issue of free school meals, suggesting that one way of improving children's nutrition might be to make them free to everyone; others discussed ways of making school uniforms cheaper – for example through direct help for families finding it difficult to afford them.

### 4.4 Technology and changing norms

A distinctive feature of all recent research about socially perceived necessities has been the changing role of information and communication technologies in people's lives, and the extent to which these have become accepted as necessary for everyone. Sometimes the idea that, say, a mobile phone should become 'essential' has been mocked by those who point out that everybody has managed perfectly well without them up until recently. However, as these technologies increasingly become an integrated part of our lives – and we grow to rely on them for basic activities such as keeping safe and communicating with our families – this research suggests the general public seem to be coming to define them as necessities.

Currently though, exactly who needs what continues to be an issue of dispute. In this research people had different views about the extent to which families really need mobile phones, with some feeling they are not necessities at all, and others that everyone in a family of at least secondary school age requires one. This level of disagreement appears to reflect the fact that the use of this technology is still in transition, and some people retain attitudes about them not being necessary – attitudes which could well eventually disappear. Participants themselves reflected on this, acknowledging for example that appliances such as washing machines might have been seen as inessential in the past.

In the case of computers, a clear trigger has been their use in the education system. Groups all accepted that they are now essential for families with children at school, who would be disadvantaged in their studies by not having one. Another set of factors outside families' control has been the importance of having the internet in dealing efficiently with modern requirements. To the extent that everything from booking a holiday to paying one's gas bill is becoming more efficient and sometimes cheaper online, people start feeling that the internet becomes a necessity – not because it is an amenity that it is worth paying extra to enjoy, but because it is actually more expensive not to have it. In these ways, the adoption of new technologies as necessities sometimes results not so much from changing attitudes to norms of consumption, but through changes beyond individual consumers' control that alter the nature of the choices in front of them.

#### 4.5 Views about hardship and comfort

One of the specifications that researchers in this study set for groups of parents was to ask them to think not just about what a family should have but whether lacking it would be an identifiable hardship. They did not always find this distinction easy to make, but were often able to draw a line between things that ideally a family should have, and things that it would be harmful for them to lack. Often they commented that it would be 'nice' to have something, but that it was not an 'absolute necessity'.

A number expressed the view that just because certain things might make life a bit more comfortable, this did not mean that families who lack them are deprived. To a large extent, they emphasised aspects of hardship or deprivation that were not about immediate physical comfort, but rather long-term factors affecting the health, well-being and development of children and of families. This was not true of every item identified as a necessity – for example, being able to afford to keep a house warm provides a basic human comfort that some families cannot afford. Having a fridge freezer may be seen as making life more comfortable and convenient than having to rely on more regular shopping. But both of these items are also related to meeting long-term needs – avoiding childhood illness and being able to provide a varied diet, respectively. Most of the groups' rationales for identifying necessities related to things deeper than convenience or comfort. They thus saw deprivation largely in terms of missing out on things that benefit children and families in the long-term rather than in terms of lacking immediate comforts.

## 5 Conclusions

This research has used a new methodology to explore what activities, goods and services every family with children in Britain needs to be able to afford in order to avoid deprivation, in the opinion of parents. Drawing on qualitative research methods pioneered in *A minimum income standard for Britain* (Bradshaw *et al*, 2008), the study has allowed us to study the rationales behind parents' perceptions of necessities, and thus better to interpret the results of responses given in large-scale surveys on this topic. This research shows that some of the traditional questions included in deprivation surveys relate more closely to how parents think about necessities than others, and suggest some new items that might be included.

Over the years, the notion of deprivation has broadened from one focusing on lacking basic physical necessities such as food, shelter and warmth, to include various forms of social participation. The results in this research confirm that parents believe that certain activities, as well as goods and services, have become the norm in Britain today and can be viewed as necessities for families.

However, defining socially perceived necessities, whose absence is likely to cause real hardship, groups tended to focus on cases where it was not only a case of feeling left out because of not being able to enjoy the levels of comfort, convenience or participation that most other families enjoy. Rather, the focus was on where children or families would be damaged in terms of things such as health, safety, relationships and social, emotional, educational or physical development. This puts an emphasis on children not being deprived of things that could harm them over the long-term. This *includes* access to activities such as after-school clubs that help a child's development, use of *services* such as babysitting that allow a couple to spend time together outside the home and ownership/consumption of *goods* such as fresh food and vegetables that could affect children's long-term health and physical development. By thinking carefully about how people's lives can be damaged if they are deprived of such items, the parents in this study made a valuable contribution to our understanding of what are perceived socially as genuine necessities for families in Britain today.

Finally, it will be important to interpret the findings of the above research in combination with other evidence about people's actual experience of poverty. The groups were asked to focus on items that they thought that significant numbers of people in Britain today might not be able to afford. This helped to avoid spending time listing basics such as staple foods or clothing as 'necessities', but we need to be cautious about the accuracy of judgements made by groups of people, most of whom are not poor, about what poverty means you have to go without. For example, parents in the groups did not consider that having friends round to socialise was likely to present 'affordability' issues, because anyone could have someone round at least for a cup of tea. Yet in the ensuing omnibus survey, 11 per cent of parents said that they would like to be able to 'have friends or family around for a drink or meal at least once a month' but could not afford it (although most of the respondents did not classify this as a necessity). The role of this report has been limited to looking at perceptions among parents drawn from the general public, not to compare this to how people on low incomes actually live.

There is therefore now scope, as a next step in the analysis, to consider the evidence from this study about rationales given by parents about what are necessities in tandem with other evidence about poverty and attitudes. The recent omnibus survey offers evidence both about how many people in a representative sample of the population define various items as necessities and how many want but cannot afford such items. A recent report by Ridge (2009) reviews a range of evidence on experiences of families on low income. Looking at all this evidence together would help us to understand the relationship between the social perception of necessities among the general public and the hardship actually experienced by families who cannot afford a socially acceptable standard of living.



# Appendix A

## Current child material deprivation questions on the Family Resources Survey

The 21 child material deprivation items currently used on the Family Resources Survey (FRS) are listed below. Both the parental and child items contribute to a child's material deprivation score.

### **Parental items:**

- Q1 Do you [and your family/and your partner] have a holiday away from home for at least one week a year, whilst not staying with relatives at their home?

THIS IS RESPONDENT'S OWN INTERPRETATION

1: We/I have this

2: We/I would like to have this but cannot afford this at the moment

3: We/I do not want/need this at the moment

4: [Does not apply]

THESE ANSWER OPTIONS ARE REPEATED FOR ALL QUESTIONS UNLESS OTHERWISE STATED

- Q2 Do you (and your family/and your partner) have friends or family around for a drink or meal at least once a month?
- Q3 Do you have two pairs of all weather shoes for [Name of all adults in Benefit unit]?
- Q4 Do you (and your family/and your partner) have enough money to keep your home in a decent state of decoration?

- Q5 Do you (and your family/and your partner) have household contents insurance?
- Q6 Do you (and your family/and your partner) make regular savings of £10 a month or more for rainy days or retirement?
- Q7 Do you (and your family/and your partner) replace any worn out furniture?
- Q8 Do you (and your family/and your partner) replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?
- Q9 Do you have a small amount of money to spend each week on yourself (not on your family)?
- Q10 And do you have a hobby or leisure activity?
- Q11 For the next question, please just answer yes or no. In winter, are you able to keep this accommodation warm enough?

### **Child items:**

If there any dependent children in the benefit unit, the following questions are asked about child deprivation:

- Q12 Does your child have/do your children have a family holiday way from home for at least one week a year?
- Q13 And are there enough bedrooms for every child of ten or over of a different sex to have their own bedroom?
- Q14 Does your child have/do your children have leisure equipment such as sports equipment or a bicycle?
- Q15 Does your child/do your children have celebrations on special occasions such as birthdays, Christmas or other religious festivals?
- Q16 Does your child/do your children go swimming at least once a month?
- Q17 Does your child/do your children do a hobby or leisure activity?
- Q18 Does your child/do your children have friends around for tea or a snack once a fortnight?

If there are any dependent children who are under six years of age and do not attend primary school or any private or independent school, the following question is asked:

- Q19 Does/do (name(s)) go to toddler group/nursery/playgroup at least once a week?

If there are any dependent children who are over six years of age or under six and attend primary school or any private or independent school, the following question is asked:

- Q20 Does/Do (name(s)) go on school trips?
- Q21 For the next question please just answer yes or no. Does your child have/do your children have an outdoor space or facilities nearby where they can play safely?

'NEARBY' AND 'SAFELY' ARE RESPONDENT'S OWN INTERPRETATION



# Appendix B

## Deprivation questions in September 2009 omnibus survey

This appendix sets out the items which Department for Work and Pensions (DWP) placed on the Office for National Statistics' September 2009 face-to-face omnibus survey, to test what proportion of the population as a whole thought each item was a necessity. The findings will be broken down by respondents with and without children and will be published in a forthcoming DWP Working Paper, outlining the review of the child material deprivation measure. The questions are based on the findings of this report, drawing on questions used on previous deprivation surveys where appropriate, and the wording of the survey questions used to ask about ownership of the 21 items currently used to measure child material deprivation provided in Appendix A.

It should be noted that four different orderings of these items were used, so different respondents were asked about the items in different orders. This helps to minimise 'ordering effects', which occur when the order of questions in a survey affect people's responses.

Which of the items on this card do you think are necessities for the family as a whole? Please choose as many items as you would like to.

Answers for each item should be based on the respondent's own interpretation of the item.

Code all that apply.

SET [5] OF

- (1) A space in which the family can eat together at a table
- (2) At least one basic mobile telephone
- (3) Being able to go on regular family outings
- (4) A car
- (5) In winter, being able to keep their accommodation warm enough

If respondent selects (3):

How often do you think regular family outings should be?

- (1) At least once every two weeks
- (2) At least once a month?
- (3) Less often than once a month (Spontaneous only)

The next set of showcards show items which may or may not be necessary for parents in the family. By a necessity I mean something that every family should be able to afford if they want it, and not have to do without.

Please look at this card and tell me which items you think are necessities for the parents in the family?

Please choose as many items as you would like to.

*Answers for each item should be based on the respondent's own interpretation of the item.*

Code all that apply

SET [5] OF

- (1) A warm winter coat
- (2) Being able to replace or repair major electrical goods such as a refrigerator or a washing machine, when broken
- (3) Being able to arrange childcare to go out socially
- (4) Having a small amount of money to spend each week on themselves (not on their family)
- (5) A holiday away from home for at least one week a year, whilst not staying with relatives at their home

*If respondent selects (3):*

How often do you think parents should be able to arrange the childcare they need to go out socially?

- (1) At least once every two weeks
- (2) At least once a month?
- (3) Less often than once a month (Spontaneous only)

*If respondent selects (5):*

H You have said that it is not necessary for parents to have a holiday away from home for at least one week a year. Do you think it is necessary for them to have a holiday away from home for a shorter period each year, such as a long weekend?

- (1) Yes
- (2) No

And which of the items on this card do you think are necessities for the parents in the family?

Please choose as many items as you would like to.

*Answers for each item should be based on the respondent's own interpretation of the item.*

*Code all that apply*

SET [5] OF

- (1) A presentable home you are comfortable bringing friends or family back to
- (2) Having friends or family around for a drink or meal at least once a month
- (3) Having enough money to keep their home in a decent state of decoration
- (4) Being able to replace any worn out furniture
- (5) Being able to make regular savings of £50 a month or more for rainy days or retirement

*If respondent does not select (5):*

H Do you think it is necessary for parents to be able to make regular savings of £10 a month or more for rainy days or retirement?

- (1) Yes
- (2) No

And which of the items on this card do you think are necessities for the parents in the family?

Please choose as many items as you would like to.

*Answers for each item should be based on the respondent's own interpretation of the item.*

*Code all that apply*

SET [6] OF

- (1) Keeping up with bills and any regular debt repayments
- (2) Being able to pay an unexpected expense of £250
- (3) Two pairs of all weather shoes for each parent
- (4) Household contents insurance
- (5) A hobby or leisure activity
- (6) Eating meat, fish or a vegetarian equivalent at least every other day

The next set of showcards show items which may or may not be necessary for children in the family. By a necessity I mean something that every family should be able to afford if they want it, and not have to do without.

Please look at this card and tell me which items you think are necessities for the children in the family?

Please choose as many items as you would like to.

*Answers for each item should be based on the respondent's own interpretation of the item.*

*Code all that apply*

SET [6] OF

- (1) Having an outdoor space or facilities nearby where they can play safely
- (2) Enough toys, games and books to support a child's development
- (3) Being able to attend at least one regular organised activity a week outside school, such as sport or a youth group
- (4) A family holiday away from home for at least one week each year
- (5) Eating fresh fruit and/or vegetables every day
- (6) Properly fitted shoes which were bought new, not second-hand

*If respondent selects (1):*

You have said that it is necessary for children to have an outdoor space or facilities nearby where they can play safely. Should this space or facility be private to each family?

- (1) Yes
- (2) No



*If respondent does not select (4):*

You have said that it is not necessary for children to have a holiday away from home for at least one week a year. Do you think it is necessary for them to have a holiday that is shorter than this, such as a long weekend, at least once a year?

- (1) Yes
- (2) No

Please look at this card and tell me which items you think are necessities for the children in the family?

Please choose as many items as you would like to.

*Answers for each item should be based on the respondent's own interpretation of the item.*

*Code all that apply*

SET [6] OF

- (1) A warm winter coat for each child
- (2) Having enough bedrooms for every child of 10 or over of a different sex to have their own bedroom
- (3) Leisure equipment such as sports equipment or a bicycle
- (4) Celebrations on special occasions such as birthdays, Christmas or other religious festivals
- (5) Going swimming at least once a month
- (6) A hobby or leisure activity

Please look at this card and tell me which items you think are necessities for the children in the family?

Please choose as many items as you would like to.

*Answers for each item should be based on the respondent's own interpretation of the item.*

*Code all that apply*

SET [6] OF

- (1) Eating meat, fish or a vegetarian equivalent at least every other day
- (2) Having friends round for tea or a snack at least once a fortnight
- (3) For school-aged children, going on school trips
- (4) For children below school age, going to toddler group, or nursery, or playgroup at least once a week
- (5) For school-aged children, all the school uniform required by their school
- (6) For school-aged children, having a computer connected to the internet at home



# Appendix C

## A minimum income standard for Britain: A model for public negotiation to identify necessities

The research described below draws heavily on methods for ‘negotiating’ the definition of necessities developed for work on consensual budget standards by the Centre for Research in Social Policy (CRSP), most recently in the project *A Minimum Income Standard for Britain* (see Bradshaw *et al*, 2008).

This project involved both members of the public and experts in identifying what items need to be included in budgets that allow households in Britain to reach a minimum acceptable standard of living. A wide range of household types were considered, representing nearly 80 per cent of all households in Britain, for whom minimum income requirements can now be calculated.

The research involved a sequence of stages in which groups comprising members of the public produced detailed lists of items required and these were validated by experts as meeting certain basic requirements of living like nutritional adequacy. The final decisions about what to include remained with the groups.

Each group comprises people from a mixture of socio-economic backgrounds but from the demographic group (e.g. couples with children; single male pensioners) whose needs are under discussion. The technique used in the groups is one of negotiated agreement over what to include rather than surveying the opinions of individuals or taking a vote. In the great majority of cases, groups either agree readily on what to include or come to agreement after discussion, guided by the task of justifying why particular items are genuine necessities: they are told to distinguish *needs* from *wants*. Where a clear consensus is not reached by a particular group, subsequent groups discuss the issues further, and these groups also validate decisions taken by earlier ones.

A Minimum Income Standard (MIS) for Britain is an ongoing project, which will track over time the way in which as a society we define the minimum requirements for an acceptable living standard.

# Appendix D

## Topic guide

### Topic guide – necessities parents with school aged children

Introduction (10 minutes):

- What we're doing and why.
- What we mean by necessities
- What kinds of necessities are we trying to identify today?
- Case study.

#### **What we're doing and why.**

Welcome and thanks.

We are researchers from Loughborough University, and we have been asked by the government to help make a list of things that families with children need in order to have an acceptable standard of living: necessities that every family should be able to afford.

This is quite an important piece of research, because it is going to help the government to define what it means by an acceptable standard of living, and this will influence what sorts of support it gives to families. You don't have to have specialist knowledge about anything – what we want is your own view about things. You're experts about real everyday family life, and we're really interested in learning from what you've got to say.

#### **What do we mean by necessities?**

We'll be asking you a lot about what sorts of things should be considered as "necessities" in Britain today. By a necessity, we mean something that everyone should be able to afford if they want it. We can probably agree quite easily on some physical necessities of life – obviously you need enough food to live. But it goes further than this, it's about what people need to have a minimum acceptable living standard, which may mean not just staying alive but being able to participate in society – take part in activities and be involved in 'life' outside of the home.

You should bear in mind that saying that everyone should be able to afford something if they want it doesn't mean everyone has to make the same choices. For example, you might think that everyone in Britain should be able to afford to eat meat regularly, but a vegetarian would not choose to do so, but would need to be able to afford some equivalent.

### **What kinds of necessities are we trying to identify today?**

We're not going to have time to go through every single thing that is necessary to buy in a family budget in Britain today. We want to concentrate on those kinds of items that some families are likely to have to go without, and where this will cause them difficulties. We're not so interested in things that are necessary and that more or less everyone in Britain can afford: you could say that a child would suffer if their family could not afford a loaf of bread, but knowing that doesn't particularly tell us much about living standards in Britain today because almost all families can afford such basics. There may be other things that you think people should be able to afford (maybe certain kitchen items like a blender?) but not having them is not in itself going to cause excessive hardship. We're looking for things that some families might not be able to afford, and as a result they will really feel that they're missing out on something that is important in their lives, or that their children will suffer in some way.

Finally by way of introduction, I should emphasise that we do not want to discuss what you personally need, but rather what every family with children in Britain should be able to afford. To make it easier to think about families in general, I am going to introduce you to a hypothetical family, which we will want to focus on in this discussion. This is a family of four, mum and dad Sheila and John, with two children, Tim who is 8 years old and Julie who is 12. They live in Reading/Birmingham/Sheffield. Today we want to focus on what Sheila, John, Tim and Julie should be able to afford, if they want it, so that they can have an acceptable living standard appropriate for Britain today.

### Questions?

#### **Confidentiality, payment, introductions.**

Note to researchers: discussion of necessities

In the following, facilitator to ensure that not just a list but rationales in terms of consequences of lacking necessities are drawn out briefly, with return to these rationales in more detail in the final session. Boxed questions in red are from the FRS. We are not going to refer explicitly to these: they appear to help the facilitator to check that group discussion enables us to take a view on them.

#### **The family home and what is in it (20 minutes)**

We'll be talking about lots of aspects of this family's life, including what they can afford to own, what they can afford to eat and the social activities that they can afford to take part in.

I'd like to start by talking about their home and what is in it.

What kind of home would they need to be able to afford to live in, as a minimum

- House/flat; number of bedrooms

Start with free discussion. Probe how important certain factors are:

- let's think about children's bedrooms: what do children need?
- What are 'the rules' about when it's OK to share?
  - o Prompts: age; gender; number of children
  - Are there enough bedrooms for every child of 10 or over of a different sex to have their own bedroom?

Now to think about what's actually in the house, we can imagine we are walking through it and seeing what's in certain rooms. Start with:

### **Living room**

Living room -

We can take it for granted that it's got basics like carpets or flooring, a television and somewhere to sit. But what are the other important things? We're particularly interested in things like electronic equipment including multimedia equipment, computer, phones, etc. What does every family with children need, and may suffer if they have to go without?

Prompts:

- Running costs of e.g. phone (including mobile).
- What about internet access
- Toys – how would you define what would be 'enough' toys?
- Children's electronics

Kitchen –

Many things have become pretty universal now like a fridge. But what about other pieces of equipment? Microwave, dishwasher, washing machine, dryer?

Outdoors –

What about a garden or outdoor area belonging to the house? Is this a necessity for this family?

- What would a family with school-aged children need as a minimum?
  - Does your child have/do your children have an outdoor space or facilities nearby where they can play safely?

What about any outdoor toys or equipment?

o Prompt: bike?

This leads on to another area that we want to explore –

- How family members maintain a social life, both at the family level and by participating more widely in society (20 minutes)

Remember, we are looking for what is a necessity for this family, where either adults or children will be missing out on something that's essential in Britain today. First, let's think some more about the children, Tim and Julie.

Social and leisure -

There are lots of different kinds of social and leisure activities that are normal for children in Britain. We want to think what you might define as necessities. What kind of things do Tim and Julie need to be able to do?

- 'Hanging out' with friends? Outside of the home? At home?
  - o Is it important to be able to have friends home? Why?
  - o To do what? Food/refreshments? How often?
- What about organised activities outside the home? Do Tim and/or Julie need to be able to take part in organised activities?
  - o What type of activities? How often?
  - o Do they need any particular kit to do this?
  - o Why are these a necessity?
- What about swimming and sports?
  - o What type of activities? How often?
  - o Do they need any particular kit to do this?
- What about other activities that cost money – hobbies or other activities?
- Does your child/do your children have friends around for tea or a snack once a fortnight?
- Does your child/do your children go swimming at least once a month?
- Does your child/do your children do a hobby or leisure activity?
- Does your child have/do your children have leisure equipment such as sports equipment or a bicycle?

Talking about activities for Tim and Julie, what about going on school trips?

- Would these cost the family money?
- Do Tim and Julie need to go on school trips? Never? Sometimes? Always?
- Why is this necessary?
- Does your child go on school trips?



Of course, adults need a social life too! So what about Sheila and John, what do they need?

Prompts:

- social activities?
- hobbies?
- groups, organisations?
- For whom? Both or independently?
- How often?
- [In each case] why is this a necessity?

What about having people around to your home?

Prompts:

- Why a necessity?
- Who? Friends/family?
- To do what?
- How often?
- Do you have a hobby or leisure activity?
- Do you (and your family/and your partner) have friends or family around for a drink or meal at least once a month?

Is it important for Sheila and John both to have some money of their own to spend?

Prompts:

- o To spend on themselves or others/family?
- o To spend on what? Leisure/hobbies etc as above or other things?
- o Why is this necessary?
- Do you have a small amount of money to spend each week on yourself (not on your family)?

Special occasions and holidays -

Now, we also wanted to ask you about special occasions and holidays. Is it important for Sheila and John to do anything to mark special occasions?

Prompts:

- What special occasions? Birthdays? Christmas? Other occasions?
- For whom? Parents/children/family?
- Why is this a necessity?

Does your child/do your children have celebrations on special occasions such as birthdays, Christmas or other religious festivals?

Is it important for Sheila and John and the children to have holidays?

- What would they need at the very least?
- o What type of holiday? How long? How often?
  - For whom? Parents/children/family?
- Why?
- What about day trips or outings?
- Do you and/or\* your children have a holiday away from home for at least one week a year, whilst not staying with relatives at their home? \*Q1&Q.12

### **What family members consume regularly (15 minutes)**

Next we want to talk about some of things that Sheila and John's family would buy and use regularly, like food and clothes.

Food -

Let's start with food. Something as basic as food may seem easy to define as a necessity, but even here, what is 'normal' in life in this country changes over time. Just to give you an example, 100 years ago a charity described a minimum diet for a working man on a Sunday as consisting of bread and marg with a cup of tea for breakfast, 3 ounces of boiled bacon and 12 ounces of pease pudding for lunch and bread and marg and a cup of cocoa for supper. This Sunday diet was special because it included meat. On a Monday it was just potatoes, milk, bread and cheese for lunch and bread, cheese and vegetable broth for dinner.

Of course everyone makes different choices about food, but are there some necessities today that may be tricky to afford if you were really under financial pressure?

Prompts:

- What is necessary in a diet for Tim and Julie - and why?
  - o Meat?
  - o 5-a-day?
  - o Fresh food?
  - o Quality? Brands or basic ranges?

Clothes -

Now let's turn to clothes – and we'll start with Tim and Julie's clothes. We can assume that they have clothes, but do children need any particular clothes which their parents may find it difficult to afford?

Prompts:

- What about school uniform?
  - How often does this need to be replaced? Why?
- What about shoes?
  - What are the rules about shoes for children? Quality, fitted etc? Why?
- What do the children need as a minimum in terms of quality of clothes? Brands?
- What are the rules about new and second-hand clothes for children?

Turning to adults, some of the things traditionally defined as important necessities like a warm winter coat have become so much cheaper that practically everyone can afford one. Are there other items of clothing or footwear that Sheila and John need but might not be able to afford?

(NOT work specific clothes – uniforms, safety wear, etc)

Prompts:

- What about shoes?
  - What would Sheila and John need as a minimum? Why?
- What about quality of clothing and footwear? Brands?
- What about replacing clothes?
- What are the rules about new and second-hand clothes for Sheila and John?
- Do you have two pairs of all weather shoes?

Fuel -

Another thing that will be important in any family's life will be paying for gas and electricity – heating, hot water, lighting and power. How would you describe Sheila and John's essential needs here?

Prompts:

- Keeping warm?
- Being able to afford enough gas/electricity?
- In winter, are you able to keep your accommodation warm enough?

Other things -

Are there other things that members of this family would need to pay for and use regularly that may cause them to miss out if they can't afford it? Maybe aspects of transport, or personal items like hairdressing?

Prompts:

- Is there anything in terms of transport that our case study family might need but not be able to afford?

- Anything in terms of toiletries or hairdressing? For the parents of the children?
- Anything in terms of healthcare, or things for a medicine cabinet? What about for our 8 year old and 12 year old?

### **How the family maintains living standards (15 minutes)**

So we've talked about the things people need for their house, how they participate socially and what they consume from day to day. But finally I'd like to talk a bit more about the long term. How do they manage to maintain a sufficient standard of living over time. What are some of the things they will need to afford in order to do this?

Replacement and repair -

We've talked about what Sheila and John and the kids need in their house, in their living room and kitchen. What do Sheila and John need to be able to do or afford as a minimum to keep their home and essential possessions in good enough condition?

- Is it important to keep their home decorated? What's the minimum standard here?
- What condition does furniture need to be in? When does it need to be replaced?
- What about things like the washing machine or fridge? What do John and Sheila need to be able to do when something like this breaks down?
- What items would they need to be able to replace immediately when they breakdown?
- Do Sheila and John need to be able to get hold of a sum of money at short notice – for emergencies or if something breaks down?
  - o What for?
  - o How much?
- Is it essential for Sheila and John to have household insurance?
- Do have enough money to keep your home in a decent state of decoration?
- Do you replace any worn out furniture?
- Do you replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?
- Do you have household contents insurance?

Savings and credit -

Thinking more about money over the longer term, there are issues of savings and debt. Do John and Sheila need to be able to save money regularly?

- If so, what for? (household goods? pensions?)

- How much would they need to save?
- What would happen if they couldn't save this regularly?
- Do you (and your family/and your partner) make regular savings of £10 a month or more for rainy days or retirement?

Would Sheila and John need access to credit – loans, credit cards, buy-now-pay-later, mortgage - in order to have a minimum living standard?

- What for?
- Instead of/as well as savings?
- What type of credit, as a minimum?

At what point would debt become a problem for John and Sheila?

- Prompt: what if they were to fall behind with repayments?

### **Reflections on what are the most important things that cause hardship if they are missing from a child's/family's life (40 minutes)**

We've done a good job so far of going through different things John and Sheila would need in order to have an acceptable standard of living. In the next part of this session, we'd like to go back and pick up some of the key points and discuss them in a little more detail.

- Second researcher to identify some of the key necessities that have been identified – the ones that best fit the criteria of some people likely to find it hard to afford and tangible consequences of not having them. Ask group to think more about what the implications are of not having these things.
- This list should cover any of the existing 21 necessities that may need changing as well as any new ones.
- Purpose: to elaborate rationale and link lack of necessities to negative consequences. Aim for at least five or six, more if time permits. Check that the ones identified are the most important ones to the group, and leave 10 minutes at end to see if we've missed any out.

## Topic guide – necessities – parents with pre-school children

Introduction (10 minutes):

- What we're doing and why.
- What we mean by necessities
- What kinds of necessities are we trying to identify today?
- Case study.

### **What we're doing and why.**

Welcome and thanks.

We are researchers from Loughborough University, and we have been asked by the government to help make a list of things that families with children need in order to have an acceptable standard of living: necessities that every family should be able to afford.

This is quite an important piece of research, because it is going to help the government to define what it means by an acceptable standard of living, and this will influence what sorts of support it gives to families. You don't have to have specialist knowledge about anything – what we want is your own view about things. You're experts about real everyday family life, and we're really interested in learning from what you've got to say.

### **What do we mean by necessities?**

We'll be asking you a lot about what sorts of things should be considered as "necessities" in Britain today. By a necessity, we mean something that everyone should be able to afford if they want it. We can probably agree quite easily on some physical necessities of life – obviously you need enough food to live. But it goes further than this, it's about what people need to have a minimum acceptable living standard, which may mean not just staying alive but being able to participate in society – take part in activities and be involved in 'life' outside of the home.

You should bear in mind that saying that everyone should be able to afford something if they want it doesn't mean everyone has to make the same choices. For example, you might think that everyone in Britain should be able to afford to eat meat regularly, but a vegetarian would not choose to do so, but would need to be able to afford some equivalent.

### **What kinds of necessities are we trying to identify today?**

We're not going to have time to go through every single thing that is necessary to buy in a family budget in Britain today. We want to concentrate on those kinds of items that some families are likely to have to go without, and where this will cause them difficulties. We're not so interested in things that are necessary and that more or less everyone in Britain can afford: you could say that a child would

suffer if their family could not afford a loaf of bread, but knowing that doesn't particularly tell us much about living standards in Britain today because almost all families can afford such basics. There may be other things that you think people should be able to afford (maybe certain kitchen items like a blender?) but not having them is not in itself going to cause excessive hardship. We're looking for things that some families might not be able to afford, and as a result they will really feel that they're missing out on something that is important in their lives, or that their children will suffer in some way.

Finally by way of introduction, I should emphasise that we do not want to discuss what you personally need, but rather what every family with children in Britain should be able to afford. To make it easier to think about families in general, I am going to introduce you to a hypothetical family, which we will want to focus on in this discussion. This is a family of four, mum and dad Sheila and John, with two children, Jamie who is 4 years old and Lizzie who is 2. They live in Reading/Birmingham/Sheffield. Today we want to focus on what Sheila, John, Jamie and Lizzie should be able to afford, if they want it, so that they can have an acceptable living standard appropriate for Britain today.

### **Questions?**

Confidentiality, payment, introductions.

Note to researchers: discussion of necessities

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### **The family home and what is in it (20 minutes)**

We'll be talking about lots of aspects of this family's life, including what they can afford to own, what they can afford to eat and the social activities that they can afford to take part in.

I'd like to start by talking about their home and what is in it.

What kind of home would they need to be able to afford to live in, as a minimum

- House/flat; number of bedrooms

Start with free discussion. Probe how important certain factors are:

- let's think about children's bedrooms: what do children need?
- What are 'the rules' about when it's OK to share?
  - o Prompts: age; gender; number of children

- Are there enough bedrooms for every child of 10 or over of a different sex to have their own bedroom?

Now to think about what's actually in the house, we can imagine we are walking through it and seeing what's in certain rooms. Start with:

### **Living room**

Living room -

We can take it for granted that it's got basics like carpets or flooring, a television and somewhere to sit. But what are the other important things? We're particularly interested in things like electronic equipment including multimedia equipment, computer, phones, etc. What does every family with children need, and may suffer if they have to go without?

Prompts:

- Running costs of e.g. phone (including mobile).
- What about internet access
- Toys – how would you define what would be 'enough' toys?
- Children's electronics

Kitchen –

Many things have become pretty universal now like a fridge. But what about other pieces of equipment? Microwave, dishwasher, washing machine, dryer?

Outdoors –

What about a garden or outdoor area belonging to the house? Is this a necessity for this family?

- What would a family with preschool children need as a minimum?
  - Does your child have/do your children have an outdoor space or facilities nearby where they can play safely?

What about any outdoor toys or play equipment?

o Prompt: bike?

This leads on to another area that we want to explore –

### **How family members maintain a social life, both at the family level and by participating more widely in society (20 minutes)**

Remember, we are looking for what is a necessity for this family, where either adults or children will be missing out on something that's essential in Britain today.

First, let's think some more about the children, Jamie and Lizzie.



Social and leisure -

There are lots of different kinds of social and leisure activities that are normal for children in Britain. We want to think what you might define as necessities.

Let's start with activities outside the home which may cost money. What kinds of outings or activities should you be able to do with small children?

Prompts:

- o toddler group/nursery/playgroup
  - what makes this a necessary activity for children?
  - how often do they need to do this?
- o swimming/other activities
  - What type of activities? How often?
  - what makes this a necessary activity for children?
  - do they need any particular kit to do this?
  - Does your child go to toddler group/nursery/playgroup at least once a week?
  - Does your child/do your children go swimming at least once a month?
  - Does your child/do your children do a hobby or leisure activity?
  - Does your child have/do your children have leisure equipment such as sports equipment or a bicycle?

What about activities in the home. We've talked about games and toys. Is it for Jamie and Lizzie to have friends round?

Prompts

- Important for whom? Why?
- To do what? Food/refreshments? How often?
- Does your child/do your children have friends around for tea or a snack once a fortnight?

Of course, adults need a social life too! So what about Sheila and John, what do they need?

Prompts:

- social activities?
- hobbies?
- groups, organisations?
- For whom? Both or independently?
- How often?
- [In each case] why is this a necessity?

What about having people around to your home?

Prompts:

- Why a necessity?
- Who? Friends/family?
- To do what?
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- Do you have a hobby or leisure activity?
- Do you (and your family/and your partner) have friends or family around for a drink or meal at least once a month?

Is it important for Sheila and John both to have some money of their own to spend?

Prompts:

- o To spend on themselves or others/family?
- o To spend on what? Leisure/hobbies etc as above or other things?
- o Why is this necessary?
- Do you have a small amount of money to spend each week on yourself (not on your family)?

Special occasions and holidays -

Now, we also wanted to ask you about special occasions and holidays. Is it important for Sheila and John to do anything to mark special occasions?

Prompts:

- What special occasions? Birthdays? Christmas? Other occasions?
- For whom? Parents/children/family?
- Why is this a necessity?

Does your child/do your children have celebrations on special occasions such as birthdays, Christmas or other religious festivals?

Is it important for Sheila and John and the children to have holidays?

- What would they need at the very least?
  - o What type of holiday? How long? How often?
- For whom? Parents/children/family?
- Why?
- What about day trips or outings?

- Do you and/or\* your children have a holiday away from home for at least one week a year, whilst not staying with relatives at their home? \*Q1&Q12

### **What family members consume regularly (15 minutes)**

Next we want to talk about some of things that Sheila and John's family would buy and use regularly, like food and clothes.

Food -

Let's start with food. Something as basic as food may seem easy to define as a necessity, but even here, what is "normal" in life in this country changes over time. Just to give you an example, 100 years ago a charity described a minimum diet for a working man on a Sunday as consisting of bread and marg with a cup of tea for breakfast, 3 ounces of boiled bacon and 12 ounces of pease pudding for lunch and bread and marg and a cup of cocoa for supper. This Sunday diet was special because it included meat. On a Monday it was just potatoes, milk, bread and cheese for lunch and bread, cheese and vegetable broth for dinner.

Of course everyone makes different choices about food, but are there some necessities today that may be tricky to afford if you were really under financial pressure?

Prompts:

- What is necessary in a diet for Jamie and Lizzie - and why?
  - o Meat?
  - o 5-a-day?
  - o Fresh food?
  - o Quality? Brands or basic ranges?

Clothes -

Now let's turn to clothes – and we'll start with Jamie and Lizzie's clothes. We can assume that they have clothes, but do children need any particular clothes which their parents may find it difficult to afford?

Prompts:

- What about school uniform?
  - o How often does this need to be replaced? Why?
- What about shoes?
  - o What are the rules about shoes for children? Quality, fitted etc? Why?
- What do the children need as a minimum in terms of quality of clothes? Brands?
- What are the rules about new and second-hand clothes for children?

Turning to adults, some of the things traditionally defined as important necessities like a warm winter coat have become so much cheaper that practically everyone can afford one. Are there other items of clothing or footwear that Sheila and John need but might not be able to afford?

(NOT work specific clothes – uniforms, safety wear, etc)

Prompts:

- What about shoes?
  - What would Sheila and John need as a minimum? Why?
- What about quality of clothing and footwear? Brands?
- What about replacing clothes?
- What are the rules about new and second-hand clothes for Sheila and John?
- Do you have two pairs of all weather shoes?

Fuel -

Another thing that will be important in any family's life will be paying for gas and electricity – heating, hot water, lighting and power. How would you describe Sheila and John's essential needs here?

Prompts:

- Keeping warm?
- Being able to afford enough gas/electricity?
- In winter, are you able to keep your accommodation warm enough?

Other things -

Are there other things that members of this family would need to pay for and use regularly that may cause them to miss out if they can't afford it? Maybe aspects of transport, or personal items like hairdressing?

Prompts:

- Is there anything in terms of transport that our case study family might need but not be able to afford?
- Anything in terms of toiletries or hairdressing? For the parents of the children?
- Anything in terms of healthcare, or things for a medicine cabinet? What about for our 2 year old and 4 year old?

### **How the family maintains living standards (15 minutes)**

So we've talked about the things people need for their house, how they participate socially and what they consume from day to day. But finally I'd like to talk a bit more about the long term. How do they manage to maintain a sufficient standard of living over time. What are some of the things they will need to afford in order to do this?

### Replacement and repair -

We've talked about what Sheila and John and the kids need in their house, in their living room and kitchen. What do Sheila and John need to be able to do or afford as a minimum to keep their home and essential possessions in good enough condition?

- Is it important to keep their home decorated? What's the minimum standard here?
- What condition does furniture need to be in? When does it need to be replaced?
- What about things like the washing machine or fridge? What do John and Sheila need to be able to do when something like this breaks down?
- What items would they need to be able to replace immediately when they breakdown?
- Do Sheila and John need to be able to get hold of a sum of money at short notice – for emergencies or if something breaks down?
  - o What for?
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- Is it essential for Sheila and John to have household insurance?
- Do have enough money to keep your home in a decent state of decoration?
- Do you replace any worn out furniture?
- Do you replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?
- Do you have household contents insurance?

### Savings and credit -

Thinking more about money over the longer term, there are issues of savings and debt. Do John and Sheila need to be able to save money regularly?

- If so, what for? (household goods? pensions?)
- How much would they need to save?
- What would happen if they couldn't save this regularly?
- Do you (and your family/and your partner) make regular savings of £10 a month or more for rainy days or retirement?

Would Sheila and John need access to credit – loans, credit cards, buy-now-pay-later, mortgage - in order to have a minimum living standard?

- What for?
- Instead of/as well as savings?

- What type of credit, as a minimum?

At what point would debt become a problem for John and Sheila?

- Prompt: what if they were to fall behind with repayments?

### **Reflections on what are the most important things that cause hardship if they are missing from a child's/family's life (40 minutes)**

We've done a good job so far of going through different things John and Sheila would need in order to have an acceptable standard of living. In the next part of this session, we'd like to go back and pick up some of the key points and discuss them in a little more detail.

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