The Children's Society

Fair Shares and Families

Rhetoric and reality in the lives of children and families in poverty

Project report for the Fair Shares and Families study

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E·S·R·C ECONOMIC & SOCIAL RESEARCH COUNCIL

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FIND OUT MORE

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CONTENTS

Acknowledgements 3
Find out more 3
Chapter 1: Introduction and background 6
Why child poverty? 7
What is child poverty? 7
How can we address child poverty? 8
Anti-poverty policy in the UK 9
Rationale for the Fair Shares and Families research 9
Chapter 2: Research process 11
Research questions 11
Research design 11
Research methods 12
Ethical considerations 12
Chapter 3: Data and Key Terms 14
The qualitative strand 14
The survey strand 14
Key terms 17
Report structure 18
Chapter 4: Stakeholders 19
Who are the stakeholders? 19
How do different stakeholders contribute and consume? 22
What are the processes of influence? 26
Key findings 29
Chapter 5: Participation 31
Why do children participate? 31
Coping with poverty 36
How do children participate? 38
Types of participation 43
What factors determine the levels and types of children's participation? 53
Key findings 55
Chapter 6: Approaches 57
Identifying different sharing styles 57

Comparing the approaches 60
Key findings 63
Chapter 7: Outcomes 64
Subjective poverty 64
Social exclusion and missing out 65
Subjective well-being 66
Key findings 68
Chapter 8: A rights-based framework for progress 69
Voice and participation 69
Participation to facilitate protection 70
Protection and participation to enable adequate provision 71
Key messages for action 72

CHAPTER 1: INTRODUCTION AND BACKGROUND

> *So we have got to take action to turn troubled families around. The question is - what kind of action should we take? To know that we need to know how we got here. When you look through all the problems these families have: the kids leaving sink schools without qualifications; the parents never getting a job and choosing to live on the dole; the teenagers rampaging around the neighbourhood before turning to crime… you see a clear thread running through.*

David Cameron, Troubled Families Speech, delivered 15th December 2011

> *Mother-of-five, 37, pretended to be a single parent to swindle £70,000 in benefits while hiding her secret African toyboy lover.*

Mail Online headline, Keiligh Baker, published April 26th 2017

In this report we present findings from the Fair Shares and Families research project[1]. Our aim was to better understand the ways that families go about getting and sharing resources, and how children are involved in these processes. Specifically, we were interested in whether there are differences in these processes based on the family's socio-economic status. The quotes above do not explicitly mention poverty – but they conjure images associated with poverty in popular rhetoric – sink schools, a lack of qualifications, worklessness, and benefit receipt. They reflect common representations of families living in poverty - in policy and in wider social discourses – as doing things differently (and worse) compared with better-off families. But in reality we know relatively little about what goes on within families, and how parents and children think and act in relation to the resources they have, want and need. Similarly, we tend to think of children as passive adjuncts to adults – that is, that their material well-being is entirely dependent on and determined by the incomes provided by their parents or carers. Previous research challenges this, demonstrating that children in low income families are actually active in thinking about, and acting to promote, their own material well-being and that of their families[2]. But we know less about whether and how children's active participation relates to the socio-economic status of their household(s) and family. Understanding more about these two issues has the potential to contribute to the development of policy approaches which are better suited to reducing child poverty and the stigma that attends it, and maximising children's chances to enjoy happy and fulfilling lives, during and beyond childhood.

[1] This research was conducted jointly by the University of Leeds and The Children's Society, and was funded by the Economic and Social Research Council, grant reference ES/N015916/1.
[2] For example see Ridge, T. (2002) *Childhood Poverty and Social Exclusion*. Bristol: Policy Press.

WHY CHILD POVERTY?

We know that child poverty has devastating impacts on children, on the adults children become, and on the societies in which poor children live. Growing up in poverty impacts across the life course, reducing well-being during childhood, the opportunities available to adults who grew up poor, and even the life expectancy of people who grew up in poverty compared to those who did not[3]. It is the duty of every society to work to reduce and, ultimately, to eliminate poverty – as enshrined in the UN Sustainable Development Goal 1: to end poverty in all its forms, everywhere[4]. The specific case of child poverty is even more pressing because of the different and more damaging ways that exposure to poverty during childhood affects well-being and life chances[5]. Just as children's unique social and developmental status means that they have different needs to adults and are accorded additional rights – specifically, via the United Nations Convention on the Rights of the Child 1989 (UNCRC) - it has implications for how we think about and address child poverty. In the next two sections, we explore some of the issues involved in defining, measuring and addressing child poverty.

WHAT IS CHILD POVERTY?

While we know that child poverty is bad for children, families, and society, there remains a great deal of debate about how we should define, measure and address it. This is problematic because if we want to eradicate poverty and ameliorate its effects, we need to be able to accurately identify it. The next section deals with policy approaches to poverty eradication; here, we give some context about the definition and measurement of child poverty.

Conversations including the term 'poverty' are a common feature of life, and most people have a sense of what is meant by it[6]. Our understandings of poverty will tend to focus on lacking necessary resources. But which resources are needed to avoid poverty, and how much of those resources are necessary, may be sources of disagreement. Some key issues in debates about what poverty means include whether an *absolute* or a *relative* concept is being used – that is, whether the term refers to not having enough resources to *survive*, or to not having enough of the right *types* of resources to *conform to societal norms* (which vary in different societies and over time). Similarly, definitions of poverty can vary in their breadth – for example, some definitions of poverty focus exclusively on a lack of money, while others consider a wider range of material resources, and others still go beyond material resources to consider issues like social relationships as part of defining poverty. These considerations inform definitions of poverty, which in turn shape how we go about measuring poverty. As a result, different types of definition can result in different measures, which may lead to different people being classed as living in poverty.

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[3] See, for example, Marmot, M. (2010) *Fair Society, Healthy Lives: The Marmot Review*. London: UCL.
[4] UN (2015) 'Transforming Our World: The 2030 agenda for sustainable development'. Report reference A/RES/70/1, available online from https://sustainabledevelopment.un.org/
[5] For example see Wickham, S., Anwar, E., Barr, B., Law, C. and Taylor-Robinson, D. (2016) 'Poverty and Child Health in the UK: Using evidence for action'. In *Archives of Disease in Childhood* vol.101 no.8 pp759-766.
[6] Spicker, P. (2013) *Poverty and Social Security: Concepts and principles*. Available from OpenAIR@RGU (online), via http://openair.rgu.ac.uk.

Within UK policy, household income is the most commonly used measure of poverty. There are many good reasons for this; compared to some other possibilities, household income is relatively easy to measure, and sufficient household income is vitally important for the well-being of adults and children[7]. However, this approach to measurement also has its limitations. For example, researchers have looked into how couples with and without children share their incomes, and have found that this sharing is often not equal; there are complex differences in the share of household income people get which relate to gender, the source of the income (e.g. whether it came from paid work or as a benefit payment), and the recipient of the income (who it was paid to), among many other factors[8]. We know less about how these processes within families and households affect children's access to resources – since children have no or limited incomes of their own, they are entirely dependent on the adults who they live with sharing their resources. This report begins to address this last point, providing evidence on how children are involved in household and family decisions about the use of money and resources, and how children and adults think about fairness in relation to sharing these resources. But we are also interested in how these processes within families affect, and are affected by, wider society and policy approaches to addressing child poverty. The next section considers this in more detail.

How can we address child poverty?

Very few people would argue with the idea that governments have a responsibility to address child poverty. Across the political spectrum there is agreement that poverty in general - and child poverty in particular - is bad for individuals and for societies. Where opinions begin to differ is in relation to the causes of poverty, who or what is responsible for some people experiencing poverty while others do not, and what kinds of action and intervention are most likely to be successful in working towards its elimination. While the different approaches to defining and measuring poverty detailed in the previous section are often *technical* in nature (although they do have strong implications for policy), different approaches to understanding why poverty exists and how to address it often relate to an *ideological* stance.

Broadly speaking, explanations of poverty fall into two camps, with different implications for who needs to take action, and what types of action are needed. *Individual* explanations of poverty locate its cause within the people who experience it, while *structural* explanations of poverty locate its cause as contextualised in societal organisation, institutions and practices which perpetuate unfair inequalities. That is, individual explanations of poverty cast personal characteristics such as intelligence and willingness to work as the reasons why some people are poor while others are not; as a result, approaches to poverty eradication involve efforts to change the behaviours and attitudes of the poor. Conversely, structural explanations position those who are poor as experiencing unfair disadvantages created and perpetuated by wider society – and as a result, societal (rather than individual) change is seen as the response most likely to achieve poverty eradication. These different explanations for the existence of poverty shape approaches to poverty eradication, and can be traced through different policy approaches to addressing child poverty – as is detailed in the UK context, next.

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[7] Cooper, K. and Stewart, K. (2013) *Does money affect children's outcomes? A systematic review*. York: Joseph Rowntree Foundation.

[8] Bennett, F. (2013) 'Researching Within-Household Distribution: Overview, developments, debates and methodological challenges. In *Journal of Marriage and Family* vol.75 no.3 pp582-597.

ANTI-POVERTY POLICY IN THE UK

Child poverty achieved political prominence in the UK following the historic commitment in 1999 to eradicate it within a generation[9]. Concerted policy action followed, increasing the incomes of poor families, increasing parental employment through the provision of free child care, and improving outcomes for children from disadvantaged backgrounds[10]. This action culminated in the 2010 Child Poverty Act, which passed through parliament with cross-party support and committed the government to child poverty reduction and to reporting on child poverty rates in relation to a range of targets.

However, in the years leading up to the 2010 Child Poverty Act the economic landscape was shaken by the 2007/8 financial crisis. Shifts began to be seen not only in the priority given to child poverty, but also the ideological approach to understanding the causes of and solutions to poverty. The quotes at the start of this report provide some insight into which of the two explanations detailed above – individual versus structural - dominates current policy and media narratives in the UK. A suite of policy changes have been introduced which shape the actions addressing child and family poverty[11]. Some of the most important of these developments are detailed in Table 1.1. A common theme across many of these policies is a focus on changing individual motivations and attitudes among people in poverty – to encourage the take up of work and increased working hours, to improve parental qualifications, and to avoid behaviours perceived as costly and/or undesirable.

RATIONALE FOR THE FAIR SHARES AND FAMILIES RESEARCH

The individual explanations of poverty evident in contemporary policy result in an approach to poverty eradication characterised by changing the attitudes and motivations of the poor. Policy measures reflect a clear belief that poor families are doing things differently – and worse - compared to better-off families. What we aim to do in this report is to examine how far this belief is rooted in the everyday experiences and practices of families from across the socio-economic spectrum, in relation to how they go about acquiring and sharing resources. We are interested in whether the current policy approach is likely to be successful in reducing child poverty and, if not, what alternatives may prove more fruitful. The next chapter provides details of the methods we used to investigate this.

[9] Blair, T. (1999) Beveridge lecture, held at Toynbee Hall, London, on 18th March.

[10] Bradshaw, J. (2007) 'UK Policy: A success story?'. In *Paediatrics and Child Health* vol.12 no.8 pp681-685.

[11] Bradshaw, J., Chzhen, K. and Main, G. 2017. 'Child poverty in the UK'. In Cantillon, B, Chzhen, Y, Handa, S. and B Nolan (2017) Children of Austerity: Impact of the Great Recession on Child Poverty in Rich Countries. Oxford: OUP.

Table 1.1: Recent policy developments

Policy development	Summary
Troubled Families Programme	Trialled in 2010, with a first wave running 2012-2015, and a second wave running 2015-2020, the Troubled Families Programme aimed to 'turn around' the lives of families meeting at least two of the criteria of: being involved in crime and antisocial behaviour; having children who are not attending school; having an adult in receipt of out-of-work benefits; or causing 'high cost' to public services[12]. (The evaluation of the first wave detailed in footnote 12 found that it had no cost-saving effect).
2011 Child Poverty Strategy	Proposed a 'new approach' to measuring child poverty, shifting the focus from low income to what were described as its 'root causes': worklessness, poor educational outcomes, and family breakdown[13].
Consultation on the Child Poverty Strategy 2014-2017	Identified 13 characteristics of families and children seen as increasing the risk of child poverty. These included: worklessness and low earnings; low parental qualifications; family instability; large family size; poor parental health; poor educational attainment; low-quality housing; poor neighbourhoods; problem debt; parental drug and alcohol dependency; poor child health; poor non-cognitive development; and inadequate home learning environments, parenting styles, and parental aspirations[14]. Received strong criticism from academics and civil society[15].
Child Poverty Strategy 2014-2017	Focused on 'breaking the cycle of disadvantage' – shift from child poverty towards social mobility. Five key characteristics of families more vulnerable to poverty identified: long-term worklessness; low parental qualifications; lone parenthood; large families; and poor health. Promoted work as the best route out of poverty irrespective of these characteristics[16].
Welfare Reform Act 2012	Introduced Universal Credit, replacing most low-income benefits. Abolished Income Support, Job Seeker's Allowance, Housing Benefit, and tax credits; abolished Council Tax Benefit and the Discretionary Social Fund. Introduced the benefit cap and the bedroom tax[17]. Many of the changes resulted in decreases in financial support for poor families.
Welfare Reform and Work Act 2016	Abolished the 2010 Child Poverty Act. Lowered the benefit cap; froze levels of several working age benefits for four years; introduced the two-child limit for Child Tax Credits and Universal Credit; increased conditionality of low-income related benefits for parents or carers responsible for children from 2-5[18].

[12] Bate, A. and Bellis, A. (2018) 'The Troubled Families programme (England)'. Briefing paper no.CBP07585. Available online from https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-7585.

[13] DWP and DfE (2011) *A new approach to child poverty: Tackling the causes of disadvantage and transforming families' lives*. London: HMSO.

[14] DWP (2014) *An evidence review of the drivers of child poverty for families in poverty now and for poor children growing up to be poor adults*. London: HMSO.

[15] Stewart, K. and Roberts, N. (2016) 'How do experts think child poverty should be measured in the UK? An analysis of the Coalition Government's consultation on child poverty measurement 2012-13'. *CASE working paper number 197.* London: CASE.

[16] DWP (2014) *Child Poverty Strategy 2014-17*. London: HMSO.

[17] See http://www.cpag.org.uk/content/welfare-reform-act-2012 for more details.

[18] See http://www.cpag.org.uk/content/changes-welfare-reform-and-work-act-2016 for more details.

CHAPTER 2: RESEARCH PROCESS

This chapter details the questions we set out to answer; our overall approach to the research and the specific methods which we used to collect data; and some of the ethical issues which were important considerations in doing the research. We also give some key details about the data and different terminology and measures which we use throughout. These are important to bear in mind when interpreting the findings we report in the following chapters.

RESEARCH QUESTIONS

The Fair Shares and Families research aimed to address three broad research questions. These were:

- How do children and families think, talk and feel about resource- and financial decision making in their families?
- Are family practices around decision making and resource acquisition and allocation associated with socio-economic status?
- How do different approaches to family decision making and resource allocation relate to the well-being of children and families?

RESEARCH DESIGN

Since our questions were concerned with both understanding how families go about acquiring and sharing their resources, and about measuring links between this and socio-economic status, we needed to generate data which were both rich in detail, and which could provide statistical information enabling us to test our hypotheses. We were also interested in observing changes in family processes over time – this will be addressed in separate project outputs[19]. Because of these considerations, we adopted a *longitudinal mixed-methods* research design. This means that we gathered both qualitative and quantitative data from children and families, over a period of eighteen months (described in more detail below). The project ran from October 2016 until September 2018, and we were gathering data for most of this time. In addition to enabling us to observe how families changed and developed over time, the duration of our data collection in both the qualitative and quantitative strands of the research meant that we could integrate the findings from both, asking new questions based on our emerging findings, over both strands of the project and over time. Table 2.1 illustrates our research process[20], showing that findings from each strand of the research informed the questions that we asked and the analysis that we did as the fieldwork progressed.

[19] Please use the contact details at the end of this report to request updates on publications emerging from the research.

[20] This design draws on Castro, F. G., Kellison, J. G., Boyd, S. J. and Kopak, A. (2010) 'A methodology for conducting integrative mixed methods research'. In *Journal of Mixed Methods Research* vol.4 no.4 pp342-360.

Table 2.1: The research process

	Qualitative evidence								Final analysis to combine data from all phases
Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	
Phase	In-depth qualitative fieldwork				Qualitative analysis				
Influence									
Phase			Survey 1	Analysis	Survey 2	Analysis	Survey 3	Analysis	
Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	
	Quantitative evidence								

Q - year quarter

RESEARCH METHODS

For the qualitative strand of the research, we conducted in-depth research with eight families. Our methods included in-depth interviews with individuals (children and adults), families, parents, and sibling groups; games and activities which were designed to encourage reflection on family sharing patterns and practices; and observations of families as they went about their daily lives. Fieldwork took place over a ten month period, from November 2016-August 2017, and the duration of participation for individual families varied from a few weeks to several months. This enabled us to establish a rich and detailed understanding of the lives of our families. A separate report will provide additional detail on the qualitative research[21].

The quantitative strand of the research comprised a three-wave panel survey conducted every six months beginning in July 2017 (that is, we went back to the same people three times, at six-monthly intervals). The panel was stratified to be representative of children aged 10-17 in England, based on age, gender, and socio-economic status. We recruited 1,000 parent-child pairs to participate in the survey. Those who dropped out between survey waves were replaced with respondents who had similar characteristics in relation to our stratification variables. The survey consisted of about 100 questions. Many of the questions stayed the same across the three surveys, enabling us to explore changes over time. However, we changed some questions based on our analysis of the qualitative and quantitative data, so that we could explore new topics and test new hypotheses. Questions covered demographic characteristics of parents and children; subjective well-being; household income and financial situation; child deprivation; subjective poverty; social exclusion; life events; and the activities children were involved in which related to promoting their own and their family's access to resources. Annotated copies of the survey content with top-level findings are available for download[22].

ETHICAL CONSIDERATIONS

Conducting research with people always involves complex ethical considerations, and this is exacerbated when the research is with people who might be vulnerable (for example, children), and issues which might be sensitive (for example, poverty). We took care to make sure that participants were given – and that they understood - information about the study before they

[21] Cortes-Morales, S. and Main, G. (in press) 'Fair Shares and Families: Findings from a qualitative study on family approaches to resource sharing'.

[22] Main, G. (2018) 'Fair Shares and Families: Wave 1 annotated survey'. DOI: 10.13140/RG.2.2.28028.85120. Main, G. (2018) 'Fair Shares and Families: Wave 2 annotated survey'. DOI: 10.13140/RG.2.2.20393.90721. Main, G. (in press) Fair Shares and Families: Wave 3 annotated survey'.

agreed to take part. We also stressed that they could re-evaluate their decision at any point during the research process, and could withdraw from participation if they changed their minds. Ethical approval for the study was granted by the University of Leeds Research Ethics Committee[23], and we regularly considered ethical issues and reviewed our practices as throughout the course of the research.

[23] Reference number AREA 16-007.

CHAPTER 3: DATA AND KEY TERMS

THE QUALITATIVE STRAND

The aim of the qualitative strand of the project was to generate a rich and detailed understanding of the various ways that families acquire and share resources, in families from across the socio-economic spectrum. To achieve this, we conducted in-depth research with eight families, based in Leeds and York. Both cities are located in the north of England, but differ substantially in their demographics; Leeds is a large, ethnically diverse city with high levels of poverty, while York is a small, relatively affluent city with a less ethnically diverse population. Families representing a wide range of socio-economic backgrounds and family structures were sampled, focusing on a 'reference child' within the age range of 10-16. Details of the sample are shown in Table 3.1.

Table 3.1: Details of families in the qualitative strand

Reference	Location	Structure	Children	Income[24]	Ethnicity
1	Leeds	Two parent	M16; M16	High	White British and White Irish
2	Leeds	Two parent	M18; F13	Medium-high	White British
3	York	Two parent	M10; F6	High	White British and Spanish
4	York	Lone parent	F15; M13; M9	Low	White British
5	York	Step family	F15; M10	Medium-low	White British and Latin American
6	York	Two parent	F13; M10	Medium-high	White British
7	York	Lone parent	F11	Low	White British
8	York	Two parent	M11; M11	High	White British

M=male; F=female

We recorded the interviews and activities, transcribed them, then analysed them by reading through the transcripts and field notes (notes taken by the person who conducted the fieldwork, covering their reflections on conducting the interviews and observations) and identifying important themes.

THE SURVEY STRAND

The aim of the quantitative strand of the research was to test hypotheses generated through our qualitative analysis, to develop statistical tools for measuring how families go about acquiring and sharing resources, and to test relationships between family resource acquisition and sharing, poverty, and well-being. We designed the content of the survey using a range of questions which have been tested before in other surveys, and some new questions which we tested with parents and children before including them in the main survey waves. The survey was converted into an online format and fieldwork was conducted by BMG[25], a research agency with access to a large panel of children and families. Once data had been gathered and anonymised, they were passed on to us. Table 3.2 shows some key characteristics of the survey participants in waves 1 and 2[26].

[24] The income level of the family was ascertained through an initial questionnaire; if families were not willing to provide income data, an assessment was made based on conversations and observations of their living conditions.

[25] See http://www.bmgresearch.co.uk/

[26] At the time of writing wave 3 is still in the field – a report on the final survey wave will be made available in the future.

Table 3.2: Sample characteristics for the survey strand

Characteristic		% Wave 1 (unweighted[27])	% Wave 2 (unweighted)
Child age	10	14.5	11.5
	11	14.5	13.5
	12	14.2	13.9
	13	14.8	13.3
	14	15.0	12.9
	15	14.7	15.5
	16	12.6	10.9
	17	-	8.8
Child gender	Male	48.4	50.4
	Female	51.5	49.6
	Other gender	0.1	0.1
Parent gender	Male	28.3	28.0
	Female	71.5	71.9
	Something else	0.1	0.1
	Missing	0.1	0.0
Parent ethnicity	White British	86.0	90.4
	BAME	14.0	9.6
Socio-economic grade	A	6.1	7.3
	B	21.1	20.1
	C1	26.9	26.8
	C2	20.1	19.3
	D	13.9	15.3
	E	11.9	11.2

Source: Authors' analysis of wave 1 and 2 data

KEY VARIABLES

Some of the variables in the survey data are used throughout the statistical analysis. These include the poverty status of the child and their family, the child's gender, and the child's age. Details of gender and age are presented in Table 3.2. The poverty status of the child was based on two dimensions. Children were classed as income poor if they lived in a household in the bottom fifth of the income distribution for wave 1[28], and in wave 2 if they lived in a household where the income was below 60% of the national median[29]. They were classed as deprived if they lacked and wanted two or more resources based on a *child deprivation scale* which has been developed in previous research to reflect children's own perceptions of the resources which are important to them[30]. Based on these two dimensions, we categorised children as neither income poor nor deprived; income poor but not deprived; deprived but not income poor; and both income poor and deprived. We use these two dimensions for several reasons. Firstly, as noted above, income may not be equitably shared between all household members so

[27] Weighting refers to a process of according different weights to cases (people's responses) in the data, to make sure that findings represent the population of interest. More details of how the weights were calculated is available in the reports on each survey wave, detailed above.

[28] We used this approach in wave 1 as a result of technical issues with the data which capped reports of household income at quite a low level. The cap was increased so that we could use a national benchmark for wave 2.

[29] DWP (2018) Households Below Average Income: An analysis of the UK income distribution 1994/5-2016/17. London: DWP.

[30] Main, G. and Pople, L. (2011) *Missing Out: A child-centred analysis of material deprivation and subjective well-being.* London: The Children's Society.

may not on its own give a full representation of children's material living standards; secondly, some families with a relatively high income may still not be able to achieve high living standards because of other unavoidable commitments – like high housing costs or furnishing debts; and finally, parents and children may not agree on the resources which should be prioritised, potentially resulting in children living in relatively high-income households but still lacking the resources they value. In relation to this last point, the child deprivation scale includes children's own perceptions of their needs in how poverty is measured, rather than relying only on the largely adult-controlled resource of income.

Table 3.3: Children's poverty status

	Wave 1: % children	Wave 2: % children
Neither income poverty nor deprived	51.9	40.7
Income poor but not deprived	9.1	16.0
Not income poor but deprived	28.4	22.3
Both income poor and deprived	10.6	21.0

Source: Authors' analysis of wave 1 and 2 data

Analysis

The statistical analysis presented in this report is largely *descriptive* – that is, we provide details of the percentages of children, and children's average scores on the different measures we use. We also draw on two types of *regression* analysis. Regression methods can be used to examine how a range of different *predictor* variables are associated with change in an *outcome* variable. The term 'predictor' here does not mean that there is a *causal* relationship between this variable and the outcome variable, but rather that we are interested in whether there is a statistically significant association between the two, when we control for the other variables we have included as predictors. This means that the relationship between the predictor variable and the outcome variable remains even when any relationships with the other predictors included in the regression are taken into account. We used this method because we know from previous research that some characteristics – including age and gender – are often associated with the outcomes we were interested in[31]. Therefore, all of the regression models presented in this report control for age and gender – other control variables are detailed in the specific models as they are presented. Details of how to interpret the statistics presented for these are provided below.

Linear regression is used when the outcome variable is a scale – that is, when it covers a range of values which are in a linear relationship with one another (e.g. scores on a subjective well-being scale ranging from 0 (lowest well-being) to 20 (highest well-being). Findings include *beta coefficients (b)*. These can be interpreted as indicating that a one-unit change in a predictor variable is associated with a change of the value of b in the outcome variable. For example, if we are interested in the relationship between gender (with boys as the reference group) and subjective well-being, a b value of 1.2 would mean that girls scored 1.2 more points on the scale, compared to boys. Values can also be negative – for example a value of -1.2 would mean that girls scored 1.2 points fewer than boys. Similarly, predictors can be on a scale – so if we were interested in age and subjective well-being (with 10-year-old children, the youngest in our survey, as the reference group), a b value of -0.5 would indicate that for each year's increase in

[31] See Rees, G., Goswami, H. and Bradshaw, J. (2010) *Developing an index of children's subjective well-being in England*. London: The Children's Society.

age, there is a decrease of 0.5 in subjective well-being scores. Linear regression findings also include an *adjusted r-squared* statistic, which refers to the percentage of variation in the outcome variable explained by the combination of all of the predictor variables. For example, an adjusted r-squared of 0.20 would mean that 20% of the variation in the outcome variable could be explained by the combination of all of the predictor variables.

Logistic regression is used when the outcome variable is *binary* – that is, the answer is one of two discrete options. An example of a binary outcome variable is being in a low income household (indicated by a value of 1) or not (indicated by a value of 0). Findings are reported as *odds ratios.* These can be interpreted as the likelihood of someone possessing the characteristic represented in the predictor variable experiencing the outcome of interest. The odds of the reference category experiencing the outcome of interest are set to 1, and odds ratios express the likelihood of other groups experiencing this, compared to the reference category. For example, if we were looking at the association between low income (with not low income as our reference category) and gender (with boys as our reference category), an odds ratio of 1.5 would mean that girls are one and a half times more likely to experience poverty than boys, while an odds ratio of 0.5 would mean that girls are half as likely to experience poverty as boys.

Statistical significance shows the results of our tests for whether our findings represent a real-world relationship between two variables. When we are testing our hypotheses, we want to establish that our findings reflect a meaningful relationship, rather than occurring by chance. Statistical significance is reported based on *p-values*. These are expressed as the likelihood of an association happening by chance, ranging from 0 (the relationship is definitely not chance) to 1 (the relationship is definitely chance). In statistical analysis it is conventional to treat findings with a p-value less than 0.05 as statistically significant. We indicate the significance of our findings using 'ns' to indicate that findings are not statistically significant; '*' to indicate that findings are significant at the $p<0.05$ level (meaning that there is less than a 5% chance that they are by chance); '**' to indicate that findings are significant at the $p<0.01$ level (less than 1%); and '***' to indicate that findings are significant at the $p<0.001$ level (less than 0.1%).

KEY TERMS

There are some terms which we use throughout the report. These include:

Resources: In the qualitative strand of our research we left the interpretation of 'resources' up to families and children themselves. While material resources (including income) were a big focus, families also talked about other resources, and in particular time (see the report on the qualitative strand of the project for more discussion of this). For this report, we focus primarily on material resources. There are many different types of resource which are shared within families, and between families and their wider networks. The resources discussed by families in our study included money; things (material resources); space within and outside the house(s) in which children live; and experiences such as going on trips with family or going out with friends.

Material well-being: While resources usually refer to the things that people have, material well-being refers to whether the access they have to resources means that they are able to achieve a decent standard of living, using these resources but also depending on other factors like how they can make use of these resources, and whether the resources are useful in the

specific groups and contexts in which they are living. That is, resources are an *input*, and material well-being is an *outcome*.

Labour: We use the term 'labour' to refer to the (often unpaid) work that goes into maintaining family life. This includes caring for other people, including people who are not able to take care of themselves; caring for pets; household work such as cleaning, laundry, and washing up; cooking; shopping; and so on.

Well-being: This refers to the outcomes which people value. These outcomes might be objective – for example, in relation to physical health and education; or subjective – for example, how satisfied people feel about their lives, and whether they experience positive emotions. In this research we were interested in the links between how families go about sharing their resources, and the well-being of different family members.

REPORT STRUCTURE

Based on our qualitative and quantitative data, we identify a child-centric framework for understanding family resource acquisition and sharing practices. This framework is composed of four elements:

- ***Stakeholders***: The people who are involved in children's and families' lives, and who shape and influence how families acquire and share resources.
- ***Participation***: The ways that children actively engage in promoting their own and their families' access to resources, and influence the sharing of those resources.
- ***Approaches***: The ways that families go about making decisions about resource use, and who is involved in these decisions.
- ***Outcomes***: The ultimate distribution of resources, how this distribution is interpreted by different family members, and how it relates to broader aspects of children's and families' well-being.

These elements form the focus of the next four chapters. Following this, we propose a rights-based approach to addressing child poverty based on our findings, and highlight the implications of our research findings for policy, media, practice, and academics.

CHAPTER 4: STAKEHOLDERS

In the process of getting or giving resources, children and families engage with a wide network of people – what we term *stakeholders*. Stakeholders are defined as *people with an intrinsic interest in the child and/or family, and who play a role in shaping children's access to, use of, and sharing of resources*.

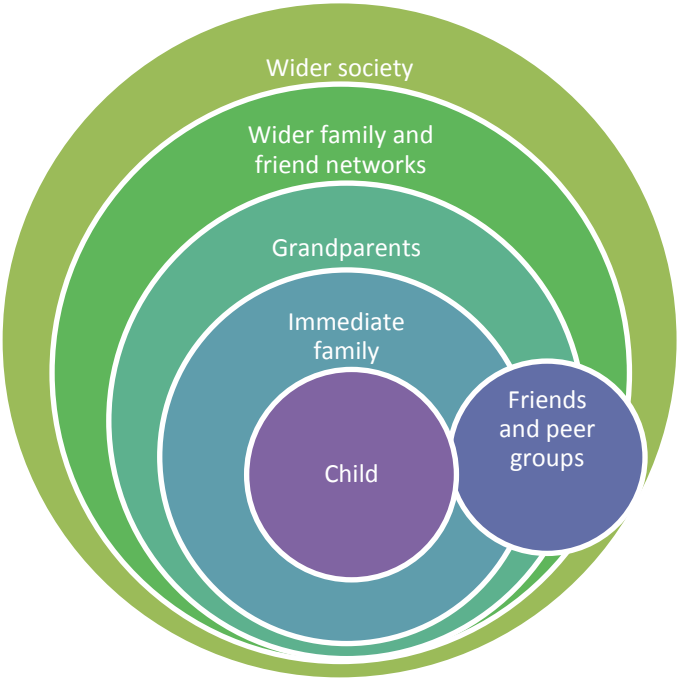
Relationships between children, parents, and wider networks of people contribute to shaping practices and perceptions of family resource sharing. In Chapter 1, we discussed some of the limitations of relying on household income as a measure of the resources available to children, noting the assumption that such income – and the resources bought with it – is equitably shared between all household members. One of the results of the predominance of this approach to understanding child poverty is that there is little attention paid to people coming from *outside* the household who might influence family access to resources and resource sharing. Similarly, interactions and power relationships between different people *within* the household are often unexamined. In this section we look beyond adult incomes, drawing on our participants' accounts of the range of stakeholders in their lives, what these stakeholders contribute and consume, and the different roles they play in influencing children's and families' resource use. Based on the media, cultural and policy narratives around poverty noted in Chapter 1, we focus throughout on comparing the experiences of poor and better-off children and families.

WHO ARE THE STAKEHOLDERS?

The participants involved in our research told us about a wide variety of different stakeholders. Initially participants tended to talk about family – and it was clear that children's and parents' conceptions of who and what constituted 'family' were often broad and based more on emotional than genetic or legal ties. Probing more deeply into participants' accounts, it was clear that stakeholder networks went beyond 'family'. Within families, stakeholders included people from within children's household(s) such as parents, siblings, and parents' partners (who may or may not be considered by children to be 'family'); and people outside their households such as adult siblings, grandparents, aunts and uncles, and cousins. Stakeholders also included people who were not considered 'family': children's own friends and peer groups; the friends and peer groups of their parents; and wider networks including friends of other relatives. Our qualitative data suggests that the types of people within children's stakeholder networks do not differ substantially according to socio-economic position. Children within both poorer and better off households spoke about acquiring resources from, or negotiating resources with, parents (resident and non-resident), grandparents, aunts, uncles, cousins, parents' friends, and their own friends and (for some of the older children) partners.

Figure 4.1 illustrates the networks of stakeholders we identified – understood, as described above, as people with an intrinsic interest in the child and/or family, and who play a role in shaping children's access to, use of, and sharing of resources. We locate the child at the centre of the model, surrounded by immediate family, grandparents (who were easily the most prominent in family accounts of stakeholders), wider family, and finally wider society. Friends and peer groups cut across these categories - family members can also be friends and peers. The different relationships between these stakeholders, and some of the roles they play, are detailed in the next section.

Figure 4.1: Networks of stakeholders in family resource acquisition and sharing



Looking at who co-resided with children, our families lived in varied situations – including children living with parents, adult siblings, extended family, and a range of other people. 'Family' tended to include the people children lived with – but it also included people outside children's households; conversely, some children did not identify everyone who they lived with as family – for example, there were notable differences between families in relation to whether the partners of parents were considered 'family', even if they lived with the child(ren). Changes over time were a relevant factor; household and family composition may change for many reasons, including among others the birth of a new child, older siblings moving out of the family home, and parents separating and re-partnering. Acknowledging the diversity of household composition is therefore important in understanding the stakeholders in children's access to and use of resources.

Based on our survey data, we looked at the people children lived with either in their only home or, for children who lived in more than one home (7.4% of children in wave 2), in the home where they spent most of their time. The first column in Table 4.1 details the parents or carers children live with. The next three columns show the percentage of children in each arrangement who live with siblings, with extended family, and with other people who are not part of their family. While the majority of children lived with either both of their parents or a lone parent, it is evident that there is a diverse range of household structures including both family and non-family household members. People co-residing with children are inherently relevant considerations in children's material resources, as they are likely to benefit from and/or contribute to communal resources, even if their finances are largely separate from those of the 'family' they live with.

Table 4.1: The people children live with

Adults in household	% children[32]	% with siblings	% with extended family	% with non-family
Both parents	67.6	78.5	1.7	0.0
Lone parent	16.9	51.2	2.4	2.4
Parent and step-parent	6.6	76.2	2.0	3.5
Parent and parent's partner	7.3	94.9	1.8	4.1
Step-parent only	0.0	81.1	28.1	53.0
No parents	0.1	21.6	54.6	5.2

Authors' analysis of Wave 2 data

Using the two measures described in Chapter 2 (living in a household below the poverty line, or lacking two or more material resources), we used logistic regression to examine whether different household structures were associated with poverty. In line with previous research, we found that children living with a lone parent were more likely (with an odds ratio of 2.9***) to be in income poverty, and 1.9** times more likely to be deprived; children living with a parent and step parent were 1.8* times as likely to be in income poverty. Living with siblings[33], extended family, and non-family were not significantly associated with low income, and none of these factors were associated with deprivation.

As noted above, life events can result in changes in family and household structure. We asked children about major life events during the six months leading up to the survey, including some questions about changes to family or household composition. Although – as we would expect – only a small percentage of children reported these changes over the previous six months, over the course of childhood we might expect a substantial proportion of children to experience one or more of these changes.

Table 4.2: Changes in children's household composition

Change in household composition	% children
My parents (or my parent and step-parent) separated or got divorced	2.9
We moved in with my parent's new partner	0.3
One of the adults I live with had a baby	1.6
A brother or sister moved out of home	2.5
My mum or dad started a new relationship	1.3
Someone I lived with died	0.3

Authors' analysis of Wave 2 data

Due to the small numbers of children reporting any individual change, it is not possible to examine associations between these individual changes and poverty. However, in total 8% of children reported any one or more of these changes. We used logistic regression to compare children's experience based on poverty status, with non-poor children as the reference group. Living in a low income household alone was not associated with a significantly greater chance of experiencing any of these changes, but children who were deprived were 2.2* times more likely to have experienced at least one change, and children who were both in low income households and deprived were 4.1*** times as likely to have experienced at least one change.

[32] Throughout the report, where percentages do not add up to 100 this is a result of rounding.

[33] Although we do know from other research that families with three or more children are at higher risk of poverty – for example see Culliney, M., Haux, T. and McKay, S. (2014) *Family structure and poverty in the UK: An evidence and policy review*. York: JRF.

This section highlights the importance of understanding that children's networks of stakeholders – the people with an intrinsic interest in their lives who shape access to, use of, and sharing of resources – go well beyond the people who they live with. These stakeholders can be important in children's understandings of family. Family, and wider networks, must also be understood as dynamic - children's networks and families are highly likely to change over time, and these changes will have implications for children's and families' access to material resources.

How do different stakeholders contribute and consume?

Not only is there a wide range of stakeholders in the sharing of family resources, there are also varied types of resources which stakeholders contribute and/or consume. Different stakeholders' roles in contributing to and consuming resources change over time – for example, as grandparents get older they may require more care, while conversely children may acquire networks which are less focused on immediate family as they get older. Stakeholders often hold multiple and reciprocal roles, as both contributors to and consumers of 'family' resources. For example, grandparents might contribute money or provide childcare, and simultaneously consume resources via their own care needs.

The resources that different stakeholders contribute are often (but not always) related to the relationship between the child or parent and the stakeholder. Taking a child-centred perspective as illustrated in Figure 1, we can see how different people act as stakeholders:

- **The child** is an active participant in their network of contacts (see Chapter 5 for more details of children's active roles). They contribute to and consume resources, and play an active role in negotiating their own and others' material well-being within the parameters of social, legal and developmental constraints.
- **Parents** are the primary arbiters of the resources children need, of care, and of household/family labour. Parents also act as consumers of children's contributions and resources. This is sometimes in the form of sharing and borrowing resources such as money, clothing, and other belongings; and sometimes as beneficiaries of children's household labour – e.g. housework and caring, which children sometimes performed in return for money from parents, and sometimes simply to help out.
- **Siblings** can act as competitors or collaborators in the processes of accessing and sharing resources. Children may compete with siblings for access to family and particularly parent-mediated resources including money, things, space within the family home, and care from parents. Perceptions of siblings' access to these resources can result in feelings of injustice. Conversely, and sometimes concurrently, many sibling groups engage in collaborating to obtain resources and in 'trading' resources.
- **Peer and friendship groups** can be important consumers of space when they visit family homes. Friends are sources and recipients of caring; facilitators of experiences; and engage in swapping, giving, and receiving resources – sometimes as presents on special occasions but also in day-to-day life.
- **Grandparents** are highly visible stakeholders in children's and families' lives. Grandparents act as direct providers of money and material resources (often of substantial value in better-off families). They are providers of (often free) childcare, especially for younger children. Grandparents are also consumers of care: children and parents provide care for grandparents experiencing health problems and, indirectly, grandparents are consumers of money (for example expenses for travel to visit them and provide care).

- **A wide network of other stakeholders**, including aunts, uncles, parents' friends, and friends' parents, are also evident and highly varied between children and families in their composition and importance. These people are providers of occasional gifts of money and things, facilitators of experiences, and consumers of resources. Children in better-off families often access experiences via these wider networks – for example, work experience. Children from less well-off families in our study did not mention having access to this type of resource via their networks. Children also provide labour to these wider networks, for example by helping out with household jobs and providing care.

We examined how some stakeholders contribute to children's resources in the survey by asking who the child would go to if they needed help with getting resources, and (if they received it) who gave them pocket money. On average, children identified 1.4 people they could go to if they needed something. Table 4.3 shows that 90.8% of children would go to parents or carers they live with, and nearly a quarter would go to grandparents. The last three columns of this table are based on the results of logistic regression models comparing children in poverty to those who were neither in a low income household nor deprived. Overall there were very few differences between poor and better-off children in terms of who they could go to. The only statistically significant differences were for children who were both in a low income household and deprived. These children were less likely to go to their resident parent(s), and more likely to go to siblings they did not live with, or to report that there is no-one they could go to. The finding that children living in low income households are less likely to go to their parents for resources supports previous studies showing that children growing up in poverty are aware of the stress on their parents, and try to ameliorate this by not asking for things[34].

Table 4.3: Frequency and logistic odds of going to different stakeholders for resources

	% children	Low income	Deprivation	Low income and deprivation
Parent(s) or carer(s) who I live with	90.8	NS	NS	0.4*
Parent(s) or carer(s) who I do not live with	7.8	NS	NS	NS
My step-mother or step-father	3.7	NS	NS	NS
My brother(s) or sister(s) who I live with	6.3	NS	NS	NS
My brother(s) or sister(s) who I do not live with	2.2	NS	NS	3.0*
My grandparent(s)	24.4	NS	NS	NS
My aunt(s) or uncle(s)	5.4	NS	NS	NS
Other adults (aged 18 or over)	0.3	NS	NS	NS
Other children (aged under 18)	0.6	NS	NS	NS
None of these	3.9	NS	NS	2.7*

Authors' analysis of Wave 1 data

While these findings demonstrate the creativity that children in poverty deploy to try and ensure their resource needs are met, as well as the reluctance to ask for things from people who cannot afford them, it is important to note that these creative tactics are no different *in essence* from those used by better-off children. When better-off children wanted money or things, they too devised creative tactics to access those resources, as was demonstrated in our qualitative

[34] Ridge, T. (2002) *Childhood Poverty and Social Exclusion*. Bristol: Policy Press.

research for example by two siblings who gradually usurped the available space in the family home to use for entertaining friends (until that space was recognised by all household members to be the siblings' space), despite their parents' initial ideas to use the space for their own purposes. What these siblings did in staking their claim on the family space, and what children in poorer households do to stake a claim on resources (for example asking older siblings for input), can been seen in the same light – as devising means by which to acquire the things they desire from stakeholders who they determine are able to provide. The difference between what the better-off and poorer children are doing here lies more in the particular focus of their attention (as well as in the nature of the resources they are seeking): for better-off children, parents are a primary focus of attention, while poorer children may rely more heavily on other stakeholders.

Similarly, if children in better-off households wanted money or things beyond what their parents were prepared to give, they too relied on other stakeholders to obtain access to them. In our qualitative research, a child in a higher-income family relied heavily on her aunt for money (in exchange for doing odd jobs), because the majority of the money from her parents was spent on her mobile phone package, leaving her insufficient funds for meeting up with friends and going on day trips, for example to other towns, to the ice-skating rink, or shopping. The difference between better-off and poorer children here is that the things which better-off children rely on other stakeholders for are perhaps more widely understood as luxury items or experiences. Poorer children may rely more on a more extensive range of stakeholders for resources which are more unambiguously necessities – or conversely, may simply go without resources because there is no-one they can turn to. Similarly, the practice of not asking parents to supply objects of desire was also evident across the socio-economic spectrum in our qualitative data. For example, a thirteen year old girl in one of the well-off families spoke about not asking for expensive gifts at Christmas once she learned that it was her parents who paid for them (as opposed to Santa, who she had previously assumed supplied them free of charge), and the eleven year old daughter in one of the poorer households spoke about writing lists for birthday and Christmas presents but not expecting to get everything on the list. The better-off girl said:

...it's the thought of a kid as getting all these presents for free you're like 'yay that's amazing' and then when you get older you're like 'oh, parents paying for it all along'... I kind of feel like now I would never ask them for a piano because I know how expensive they are, and now I just feel like 'well I can't ask them for that, it's too much' when before I was like 'oh, yay, Santa's gonna get it, it's fine'. And now I'm like 'oh my gosh, that was so expensive'.

And the poorer girl said:

Well, I make a list. And I kind of put general things, but I don't like to just get what's on the list. Like, you kind of I don't really mind what they get

me, just if they can get me like a bit of the list, and then like cos I like lots of surprises, so like a little bit of what I know I'm going to like want, and things that I haven't put on the list... [O]n my list there was, I think there was an ice cream maker, and a watch, Trivial Pursuit... And, what else did I get? Oh, a big Lego set that I like... The Lego was like the main thing... I don't want everything on the list... it's more like an idea list so you can get me anything.

Within these two narratives there is a similarity in the way both girls can be seen to contain their desires to fit within what they understand of the parental – and wider stakeholder – budget. The difference lies more in the level at which they draw the cut-off point, and in this sense is, again, a function of the resources available to young people rather than some inherent quality within themselves which makes them essentially different.

Turning to sources of pocket money among children who reported that they received it (Table 4.4), while resident parents are the most common source, other stakeholders include, for a third of the children, grandparents. A linear regression model was used to examine the average number of sources of pocket money children had based on their poverty status. Children who were neither in a low income household nor deprived reported 1.3 sources of pocket money, and this was lower by 0.2*** for children in low income families, 0.3*** for children who were deprived, and 0.3*** for children who were both in low income households and deprived. Logistic regression models were used to examine the odds of children receiving pocket money from each source based on their poverty status (the last three columns in Table 4.4), with children who were neither in a low income household or deprived as the comparison group. Children in low income households (whether or not they were also deprived) were approximately half as likely as their peers to report receiving pocket money from their grandparents, and children experiencing deprivation were much less likely to receive pocket money from older siblings and from other family members. This tallies with the qualitative finding that stakeholder networks among better-off families are often also better-resourced, and that children in these families reap material benefits from these networks. In turn, this supports the idea that it is not the inherent choices or motivations that differentiate better-off families from poorer ones, but the different material resources they have access to within their stakeholder networks.

Table 4.4: Frequency and logistic odds of receiving pocket money from different sources

	% children	Low income	Deprivation	Low income and deprivation
My parent(s) or carer(s)	95.2	NS	NS	NS
My grandparent(s)	33.2	0.4**	NS	0.5*
Older brother(s) or sister(s)	2.5	NS	0.2*	NS
Other family members	7.0	NS	0.4*	NS
Other people who are not in my family	1.5	NS	NS	NS

Authors' analysis of Wave 1 data

Inter-household financial gifts – given or received – are another way that families' material resources are linked with those of their stakeholder networks. We asked parents to report on

regular financial gifts to or from non-resident friends and family. Table 4.5 shows that nearly 11% gave regular gifts to family and just over 4% received regular gifts from family. Children in low income families who were not deprived were 2.8* times as likely to have a parent report that no gifts were given or received, but deprivation, and combined low income and deprivation, were not significantly associated with giving or receiving gifts. This suggests that in relation to giving and receiving regular financial gifts, the same kinds of processes of sharing with stakeholders external to the household are common across families.

Figure 4.5: Frequency and logistic odds of giving and receiving regular financial gifts

	% children	Low income	Deprivation	Low income and deprivation
Regular gifts to family	10.8	NS	NS	NS
Regular gifts from family	4.2	NS	NS	NS
Regular gifts to friends	1.3	NS	NS	NS
Regular gifts from friends	0.4	NS	NS	NS
No regular gifts given or received	85.7	2.8*	NS	NS

Authors' analysis of Wave 2 data

Gifts may form an important part of family resources – but in our qualitative study we found that gifts of money, and other transfers between family and households, can be highly socially complex. This is discussed in more detail in the next section – particularly the section on 'controlling'.

WHAT ARE THE PROCESSES OF INFLUENCE?

There are many ways that stakeholders influence children's and families' use of resources. Stakeholders may be involved in any or all of the processes outlined below, and their level and type of influence may change over time. Some stakeholders were more likely to have certain kinds of influence – for example, the ways in which grandparents influenced were potentially very different from the ways in which peer groups influenced. However, no type of influence was exclusive to a specific type of stakeholder, and many stakeholders influenced in multiple ways. Below we give details of some of the forms of influence we observed, and discussion here is based largely on our qualitative data.

SOCIALISATION

Family background, culture, and historical influences shaped approaches to family resource use. Several parents reflected on the practices of their own parents during their childhood. Some parents deliberately adopted a similar pattern, while others reacted against it. For most parents, though, the influence was subtle and not something they had thought about until asked to reflect on it. We can assume that although the children in our study were not yet responsible for managing couple or family finances, their approaches will similarly be influenced by their experiences while growing up; indeed, parents discussed their efforts to understand and shape their children's attitudes to money and things.

From our qualitative research we observed no differences in inherited socialisation practices based on socio-economic status. Some parents in both poorer and better-off households spoke about making a conscious effort to do things differently from the way their parents had done them, while others spoke about doing things a certain way because that was how things had been done in their family when they were growing up, which they then chose to replicate. For

example, a father in one of the better-off families observed that his father had been very controlling over his mother's use of money and that as a result he made a conscious effort to be more open and democratic in his approach with his partner and children. Conversely, a mother in a better-off household spoke about the effort she made to try and bring her son up in the same way she had been brought up – not to want many things, or in her words 'if you don't have it [money], you can't have it [a material item]'.

Norming

Groups which children and parents belonged to developed norms – that is, accepted practices and attitudes which set behavioural parameters for their approach to resource use. Compared to socialisation, norming was both an inter- and an intra-generational process, while socialisation tended to be primarily inter-generational. The accounts from our families suggested that groups negotiate - consciously or unconsciously - standards relating to the kinds of resources which are valued or rejected. These norms are often different between generations – for example, rapid technological change may mean that some parents do not understand the importance their children place on technological resources, even if they conceded that such resources might be necessities for their children in a way that they had not been for them.

Again, in our qualitative research, we observed no fundamental difference in the process of norming according to socioeconomic status – that is, household members across the income spectrum spoke about the influence of peers and elders on determining what resources were valued and prioritised, or considered 'normal'. Children in both poorer and better-off households referred to the importance of having the things and experiences which friends and wider peer groups had (especially in relation to technology and leisure experiences). For example, the siblings in one better-off family spoke about valuing going to concerts and going on holiday abroad with friends, and referred explicitly to these being experiences that were valued within their peer group, as well as things that their mother valued and encouraged them to do. Similarly, the daughter in one of our poorer households spoke at length about her passion for making slime, and was aware that this was something that was popular in a wider online network of peers, as well as something that her mother implicitly created value around by buying her the necessary ingredients.

However, while we observed no difference in the fundamental experience of norming according to socioeconomic status, we did note a difference in the discourses and judgements used by our better-off families in creating value around certain things and experiences, and devaluing others. It was particularly notable that our poorer participants offered no thoughts or judgements on their own or others' material resources, while our better-off participants referred to the material things they valued as morally superior, or even recast the material things they valued as non-material[35]. For example, participants in three of our better-off households all spoke about their rejection of 'materialism', while also having the latest games consoles, televisions, computers, tablets, mobile phones, brand name clothes and musical instruments. Despite this, they spoke about being different to 'others' in their valuing of

[35] It is important to note here that other research into experiences of poverty and financial precarity *has* found that people across the socio-economic engage in the process of judging others – and their own – material resources and the ways these are managed. See Mahony, S. and Pople, L. (2018) *Life in the debt trap: Stories of children and families struggling with debt.* Bristol: Policy Press.

experiences over material objects, which they understood as morally superior. Two of the families discussed the value they placed on musical instruments and indicated positive feelings towards owning expensive musical instruments. In one of these cases, the family contrasted this with their perspective on other families who they believed prioritised owning a television – something which these families did not feel was a valid resource to value (despite owning one).

Within our qualitative data we observed these discourses of difference passing down through the generations, with children making comments such as the following:

> *I've got friends who aren't actually richer than us but they seem richer than us, cos they've got a really nice car and ... so they spend more expensive things... all on clothes and, but I feel where my mum and dad are more focused on experience... That's how I feel like we are, compared to our friends. Probably like a better way to be, in my opinion.*

(16 year old boy in better-off household)

GATEKEEPING

Stakeholders influenced children's and families' use of resources by acting as gatekeepers – enabling or blocking access to money and material resources which in turn can function as 'passports' to activities, experiences and social groups. This gatekeeping occurred within children's friendship groups, within their households, and within wider networks, for example of extended family or parental friends. Children across the income spectrum experienced this gatekeeping and were involved in navigating their way through its various forms to access the resources they desired. For example, a sixteen year old boy in a better-off household spoke about his girlfriend sometimes taking him out for meals (and thereby gatekeeping his access to that experience), and about his brother allowing him access to the clothes and hats in his wardrobe; similarly, a fifteen year old girl in a poorer household spoke about her friends 'donating' her some highly desirable marker pens which enabled her to do the kind of art she liked to do. In this sense, children in all households experienced gatekeeping in the process of gaining access to the resources they needed and wanted.

However, although going through gatekeepers was common across the income spectrum, there was a notable difference in the types of resource that children were able to access through their gatekeepers. For example, while the resources made accessible through gatekeepers to the fifteen year old girl mentioned above were limited to a couple of marker pens (which it later turned out were running out of ink and being donated because the donors were getting new ones), the resources made available to the sixteen year old boy mentioned above were of a different magnitude. As well as gaining access to meals out through his girlfriend and clothes through his brother (as well as a mobile phone and the gym through his parents and concert tickets through his mother), he had also managed to get paid work through a friend of his father's, which in turn gave him disposable income to spend on more of the things he wanted, including a holiday with friends. Other children in better-off households also accessed the world of work through gatekeepers: for example securing a work experience placement in a prestigious industry via extended family; or accessing ongoing paid employment via extended

family and friends' parents. This was not an experience that was mentioned by any of the participants in our lower-income families. This can be seen as a further example of the way in which people in poorer and better-off households are not doing things fundamentally differently – they are both going through gatekeepers to access resources and experiences – but rather have access to different kinds of resources through those gatekeepers. However, differences in what the better-resourced networks accessible to better-off families can supply, contrasted with the resources accessible to poorer families and their networks, potentially speaks to a lifelong process of perpetuating advantage and disadvantage respectively. For example, accessing work experience through well-resourced gatekeepers not only potentially provides income, but is likely to aid in entry to and progression through the labour market.

Controlling

Stakeholders within and outside the immediate family can have an important role in controlling how 'family' resources are used. Unlike the more subtle processes of socialisation and norming, controlling often involved overt conditions being put on the use of resources. Transfers - between grandparents and parents, between separated parents, and between parents and children - were often made with specific conditions which reduced the freedom of the recipient to use them as they chose. This type of control could be perceived as positive (ensuring that the contribution was used on something that the recipient agreed was in their best interests) or negative (limiting its value to the recipient as a result of the conditions). What was common across experiences of controlling processes was that the value that could be obtained from a gift of money may not be equal to the value that could be obtained from the same amount of money if it had been obtained by other means, without conditions on its use. These conditions are a function of the relationship between giver and receiver, and can have important implications for the true value of 'gifts'.

Once again, from our qualitative research, we observed no difference along socioeconomic lines in experiences of having resources controlled by stakeholders. Families across the income spectrum were sometimes given resources by those in their networks with strict instructions as to what they could do with them. For example, one of our better-off families was in the process of planning a holiday at the time of the research, which was funded by some money donated by a grandmother on her 75th birthday, with the instruction that it must be spent on treats rather than necessities. In contrast, transfers between recently separated parents in one of our low-income families were a source of constant stress. The mother, who was the children's primary carer since her separation from their father, described the intense scrutiny she was subjected to in her use of transfers from the children's father – and this arose in several group interviews in which the mother's efforts to reduce her children's awareness of the strain between herself and her ex-husband were evident. She was deeply concerned that he would perceive her as spending the money on luxuries or on herself, rather than on necessities for the children – and had found him to be very vocal on this matter in discussions with her and with their children. As a result, it was evident that she was unable to use the money in the ways which she felt would be most valuable in promoting her children's well-being.

Key findings

This chapter has highlighted the wide range of stakeholders, stakeholder roles, and interpersonal processes going beyond households and families which influence children's and

families' access to and use of resources. Stakeholders can contribute to and consume resources which income-based approaches allocate exclusively to the household, and perhaps more pervasively can influence what is seen to be a legitimate use of resources. As noted above, this has implications not only for the level of resources available to children and families, but also the value which they can extract from resources, given the social constraints within which they operate.

In this section we have also demonstrated how, in terms of drawing on and interacting with stakeholders, the poorer families in our research are not behaving substantively differently to their better-off counterparts, before the fact of poverty is taken into account. Rather, they too have networks of stakeholders who contribute and consume, and who engage in various processes as stakeholders. We have shown that where there *are* differences between the better-off and poorer households in our sample, these differences are related to the *resources* they have access to within their stakeholder networks (and to the *discourses* that circulated within the better-off families in our sample around non-materialism and its moral superiority, even when their homes and reported lifestyles suggested otherwise, and when they described the expensive material objects that furnished their homes). In marking themselves out as different and morally superior in this way within family discourses, the better-off participants in this study (along with other families across the socio-economic spectrum found in other research) can be seen to mirror – and possibly uphold – the dominant societal narrative detailed in Chapter 1: a narrative which positions poor people and families as different in their choices and motivations, and marks these differences as the *cause* of poverty.

CHAPTER 5: PARTICIPATION

Participation refers to the different ways that children play active roles in their own and their families' material well-being. As noted in the introduction, many studies of material well-being treat children as passive – despite the now established recognition in studies of childhood that children are active participants in their own and other people's lives[36]. This means that they are erroneously treated exclusively as consumers of the resources that adult household members provide, playing no role in acquiring or sharing personal or family resources. We were interested in whether this approach was supported by the experiences of the families who participated in our study. In both our qualitative research with families and our survey, we found a great deal of evidence that children are active participants in shaping their material well-being. In this section we look at why children are participating; the ways that they participate; and how they, their families, and wider stakeholder networks think about their participation.

WHY DO CHILDREN PARTICIPATE?

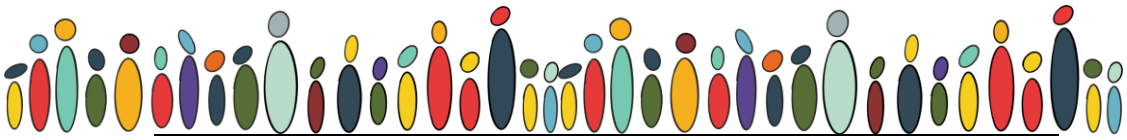
Children participate in resource acquisition and sharing for a variety of reasons. Some children in our sample sought out opportunities to participate themselves, while others participated at the instigation of others - for example, in some families, parents deliberately included children in discussions about the use of family resources from an early age to help them to develop financial literacy. Some families consciously considered when, how, and in what ways children participated, while in other cases children's participation came about in an unplanned way which families may not have reflected on prior to participation in the research. These unplanned ways often stemmed from the kinds of influences different stakeholders had on families – such as *socialising* and *norming* - discussed in the previous chapter. Some of the reasons for children's participation included promoting their own and others' material well-being; increasing their future material well-being and opportunities; and surviving in constrained circumstances. These are now each explained in more detail.

TO PROMOTE THEIR OWN AND OTHERS' MATERIAL WELL-BEING

Children in our study actively thought about, talked about, and acted to promote their own and others' material well-being. Several activities were related to this, such as getting a job and proactively asking for resources which they wanted or needed. Children also contributed to the well-being of their families and other stakeholders through contributions to the range of tasks needed to maintain families and households, including the provision of care to family members who were not able to take care of themselves, and contributions to housework and household administrative tasks like shopping. Children and parents indicated several reasons for this participation, some of which are detailed below.

Parents and children mentioned viewing children as members of the household and family with a *responsibility* for doing their bit to maintain the living standards of that family. For example, one mother described her attempts to get her children to contribute out of a sense of responsibility to the family, although she felt her efforts had limited success:

[36] For example see James, A. and Prout, A. (Eds) *Constructing and reconstructing childhood: Contemporary issues in the sociological study of childhood*. London: Routeledge.



…we wrote a chart, it was just I think one day me and [my partner] were really fed up of feeling that we do everything, and they do nothing, getting really fed up. So we made this weekly chart, where [our daughter], one day a week, I can't remember whether it was a Tuesday or a Wednesday, she would make the evening meal. I think that's happened twice since we wrote the chart quite a few months ago!

Some parents discussed their perceived responsibility towards their children as *adults-in-training*, whereby parents included children in resource use in order to provide them with knowledge and experience of life skills which would be useful in adulthood. For example, in a conversation about her teenage son who was living at home and working part time, the mother in one of our better-off families in the qualitative research spoke about trying to get her son to pay a nominal amount of rent (which she planned to save and give back to him) so that he was a little better prepared for the real world:

We've tried to instil that him paying us rent, because …. he needs a reality check… So we've tried instilling that he needed to pay a hundred pounds rent a month, that's how life is… and that actually he needs to know that it costs, when you have money coming in and you want to be treated like an adult, if you weren't [living] here [in the family home] you'd be spending a lot more than a hundred pounds on your rent and the food that you eat and and and and and. So yeah, we're trying to instil that in him.

Some families took a co-operative approach, viewing children and parents as *partners in shared family priorities and experiences*. For example, in one of the better-off families in our qualitative research, each family member – the mother, father and two eleven year old sons – contributed to a joint holiday fund, which they kept in a jar and into which household members would put whatever money they could spare. Interestingly, all household members agreed that it was one of the sons who had contributed the most to the fund. Similarly, the members in one of the poorer households in our qualitative sample – a single mother and her 11 year old daughter – agreed that the daughter would get a laptop for Christmas (which was understood by both to be a necessity for secondary school as they did not have access to a computer at home), but that they would share the laptop, so that the mother would have access to it for her needs as well.

Children in particular, but also some parents, discussed children's involvement in resource acquisition and use in relation to their developing *autonomy***.** For example, a boy in one of the better-off families in the qualitative strand of this study spoke about getting a job so that he had money to spend on the things he wanted, such as designer clothes, which his parents did not value in the same way as he did. Similarly, the mother and daughter in one of our worse-off households spoke about the daughter getting regular pocket money each month so that she can learn to manage her own money (as well as it being more economical for the mother than buying things for her on request).

These examples demonstrate that the reasons given for children's participation in resource acquisition and use span the income spectrum in our qualitative work: participants in both poorer and better-off households spoke about seeing children as having *responsibilities* towards other household members, requiring *practice* so that they learned the skills necessary for later independence, as being *partners* in shared family priorities, and as developing *autonomy* through their participation activities.

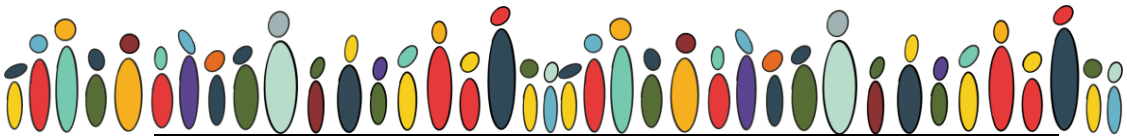
TO PROMOTE THEIR FUTURE MATERIAL WELL-BEING

While children placed a clear importance on their material well-being in the present (which we know that children often emphasise more than adults do[37]), they were also evidently concerned with the future and with working towards short- and long-term goals. Children's activities in relation to this included seeking work experience (whether paid or otherwise) to develop new skills, gain experience of the working environment, and explore their interests in different types of job. Experience of managing money was also seen as a means of developing children's financial literacy, as discussed above. Another means by which children considered their future material well-being was by saving money, discussed below.

Involvement in managing resources as preparation for future employment was evident across the socio-economic spectrum. For example, a son in one of the better-off households in our qualitative research was interested in going into business in the future and to this end his parents had arranged for him to stay with a relative who runs a business of his own:

Mum	*[Our son] is going to Dublin in April by himself*
Boy	*To do work experience with [my dad's] brother*
Mum	*He was invited last year to go but he couldn't fly on his own because he was only fifteen so he's going this year… and [he's] going to work*
Boy	*Yeah, it's like work experience, unpaid, just to, it's like to put on CV, and personal statement*
Int	*And what are you going to do?*
Boy	*It's business related, business studies, like sales and marketing I think, it's what I'm gonna do kind of thing…*
Dad	*I think you'll be travelling with members of the sales team, when they go out, you know, to clients and things, so just to get an understanding of how it works. My brother well says that…*

[37] See Main, G. (2013) *A child-derived material deprivation index*. Unpublished PhD thesis awarded by the University of York.



Mum	*[Our son] is interested in business for the future… [his Dad's] brother is in that area so…*

And a daughter in one of our poorer households had also done work experience and gained a lot from it. Her parents reflected on this during their interview:

Dad	*Well she did work experience back in March, and loved it.*
Mum	*Absolutely loved it. Two weeks of work experience.*
Int	*What did, what did she do?*
Dad	*She did, she worked at [a] climbing wall. Just helping out with some groups, doing the café*
Mum	*Doing a bit of everything*
Dad	*A regular job…*
Mum	*… she was lucky cos she was working with really easy-going nice people. So I think she really liked that.*

These two examples illustrate a similar aim, shared between parents and children, of expanding children's knowledge of the world of work, and helping them to explore their interests and opportunities. However, the examples presented here highlight the issue of what parents can support based on the resources available to them. In the better-off family, the parents funded a trip overseas for work experience in a prestigious role with a similarly well-resourced member of their stakeholder network, while the girl in the second example undertook work experience in a more generalised role, closer to home.

Our participants also discussed children's involvement in resource acquisition, use and sharing as a means to promote children's financial literacy so that they would be able to take care of themselves in the future. For example, as indicated above, some of the older young people across the income spectrum were encouraged by parents to start managing their own money or to pay rent in order to prepare for adulthood, and some children across the participant age range had bank accounts which they controlled, as a means of practising for adult life. Linking this to the point about autonomy above, this illustrates one of the ways in which parents and children may interpret children's needs and involvement differently. While parents tended to focus more on preparing children for adult life, children showed a dual focus, being strongly aware of the need for preparation for the future, but equally emphasising the importance of an appropriate level of autonomy in the present.

Another means by which children considered their future material well-being was by *saving* money, whether this was to access resources in the relatively short-term future (for example

saving up for a desired piece of clothing or computer game), or the longer-term future (for example saving money to enable travelling when they left the family home). For example, during a sibling group interview one boy in a poorer household spoke about saving the money he had been given as pocket money and as presents, along with that which he had acquired through selling some of the toys he had grown out of, so that he could buy himself an X Box:

Boy	*I save my money to buy expensive things. Like, I saved up £275 to buy an x-box, and*
Sister	*Imagine owning that much money!*
Boy	*I did.*
Int	*And how long did it take you to save all that money?*
Boy	*Um, I sold some stuff and then saved loads of pocket money. I think it took like six months or something?... Cos I save it all... I save it and they [siblings] spend it... I save mine, I save all my money in a thing, a wallet until I spend it on something that costs two hundred pounds. Or something like that.*

Another boy in a better-off household spoke about saving his money for a holiday he was going on with friends, and about how his mother was helping him in this endeavour by keeping back his usual monthly money, which she was planning to release just before he went away:

I'm going on holiday with my friends in the summer, and [mum]'s erm, when I got this job she stopped giving me any money at the start of the month, and I've just been using my money to get by, and then when I go on holiday she's going to give me my spending money ... she's saving money for me by not giving me any, and ... then when we go on holiday she'll give me what she has.

Where there were differences in saving behaviours, these tended to be attributed by participants to personal preference or inclination – illustrated for example by differences in personality between siblings – rather than running along socio-economic lines. For example, in her in-depth interview, the mother in one of the better-off families lamented the fact that her son always spent whatever money he had at the time, whereas his sister didn't:

If [my son] had money, unlike [my daughter], he's kind of always sat that way. If [my son] had a coin in his hand he'd want to spend it. He didn't you know that delayed gratification... on that Professor Winston

programme. You know, [my son] was the child that would need to eat the sweet, when you left the room, even though he'd been promised two when you came back into the room, that's how [my son] is with money.

Discussion in this section has demonstrated that, on the whole, there is no qualitative difference between children in better-off and poorer families in terms of approaches to securing their future material wellbeing. Differences related to the level of resources at their (and their stakeholder network's) disposal – such as access to work or work experience – rather than being related to some inherent difference in motivations and attitudes based on socio-economic status.

COPING WITH POVERTY

What is clear from the preceding discussion is that children across the income spectrum are actively involved in participating in navigating access to resources to promote their own and other's well-being. However, while there is commonality in approaches across the socioeconomic spectrum, there is an additional element of participation for poorer children. Sometimes, for some children in lower income households, participation is also geared towards *coping with poverty* as well as navigating the more generic terrain of everyday life in childhood and looking towards the future.

It should be noted that children's own perceptions of whether their circumstances are constrained may at times differ from the perspectives of their family or parents – for example in cases where children and parents have different perceptions of children's needs, or where parents act to protect children from the effects of low income. Conversely, if parents are not willing to provide a resource which a child deems necessary, the child may experience constraint irrespective of their family's material circumstances.

Children in our study who were living in lower income households were actively involved in helping the family to cope with material hardship, as well as in attempting to thrive despite the constraints they experienced. This active involvement included engaging in a range of economising behaviours – that is, reducing spending and reducing requests for resources in order to ensure that their family's needs could be met. In some cases, parents took responsibility for implementing economising activities, although it was clear that this was a very difficult decision and parents were highly aware of the likely effect of changes on their children. For example, one mother in a low income household, whose income had dropped significantly since separating from her partner just over two years before participating in the research, spoke about her efforts to reduce spending:

Um, from my perspective, I don't know about from his [her ex-partner's] perspective, um, from my perspective I'm much more cautious with money, much more careful with it, much more aware of it. And it's something that I probably think about several times a day. In relation to what I want to do with the children, so I'm thinking at the moment, 'oh, it'd be nice if they could join the football club' and then I think 'Well, how

much does a football club cost?' and you know, just thing like going to a water, a water park thing, you know, working out how much that would cost, or Flamingoland, so yeah, it's, it just, it very subtly permeates an awful lot of my thoughts now.

Later on she also spoke of her mixed feelings about reducing the amount of pocket money she gave to her children at a time when they were already impacted by substantial changes to their family life:

I don't think I can do that. I think that would be quite difficult for them to accept. Because they're having to accept that things have changed, and I think that's too personal to change. So I don't want to. I think they would feel betrayed and, just there's a loss of trust there, and you know, the impact if they felt that through the mismanagement of our personal lives it was affecting them even more, not just emotionally and socially but now affecting them directly financially. I don't think that's a very good experience for them to have.

But despite parental efforts at protection, children were often aware of the stresses on the family budget. For example, one girl in a low income household spoke about reducing her spending, and what she requested from her mother:

Int	*But do you ever buy like CDs or…?*
Girl	*I used to, but not much now. Because yeah, I can connect it [my phone] to a speaker so I don't really need…*
Int	*And I remember you used to buy a magazine about music that you like?*
Girl	*Yeah*
Int	*Do you still do that?*
Girl	*Not really no, because, erm, erm, Mum doesn't have enough money to keep buying it, and I don't have enough money to buy it weekly. So yeah.*

What this points to is that while children in both better-off and poorer households are engaged in the business of participating in resource acquisition, sometimes there is an additional layer of activity for children in poorer households, designed to cope with low income. This difference

can be understood as a *result* of poverty rather than as a personal or cultural characteristic that somehow *causes* poverty.

How do children participate?

Whatever the reason for their participation, children's active roles in their own and their families' material well-being take multiple forms. Participation also varies according to several factors, such as a child's age and gender. Some of the ways that children participate include active involvement in family decisions about acquiring and using resources; engaging in more subtle forms of influence and negotiation with parents and other family members about getting and using resources; adopting diverse strategies to acquire resources; contributing their own resources and labour to family and other stakeholders; and saving or economising.

Involvement in decisions

One of the ways that children participated in their own and their family's material well-being was through active involvement in discussions and decisions. In the survey we asked both parents and children to report on whether they perceived the child to be involved in a range of decisions, including:

- Decisions about expensive purchases like a new car, new kitchen equipment like a cooker, or new furniture
- Decisions about everyday shopping, like what groceries we buy
- Decisions about borrowing money, like taking out a mortgage or a loan
- Decisions about how we use our home, like changes to how we use the rooms, or redecorating our home
- Decisions about spending on family holidays and day trips
- Decisions about important expenses for the participating child, like spending on education or hobbies
- Decisions about the clothes and shoes we buy for the participating child
- The child is not involved in any of these decisions

The majority of parent-child pairs gave similar answers to these questions – i.e. both said that the child was involved, or both said that they were not. The highest level of agreement between parents and children was for children's participation in decisions about borrowing money (97.2% agreement), a decision which unsurprisingly most parents and children reported children were not involved in. At the other end of the scale, almost a quarter of parent-child pairs did not provide the same response about children's participation in decisions about expenses for the child, which may reflect the theme running through this research that parents and children often conceive of children's needs – and therefore potentially of what counts as an important expense for them – differently.

Looking at how children's participation in different decisions about family use of resources varies by poverty status, Table 5.1 demonstrates that we continue to find relatively limited differences between families based on their socio-economic position. The second and third column show the percentage of children and parents saying the child is involved in each decision; the next two columns show that, where parents and children disagreed, the percentage of cases in which the child said they were involved and the parent said they were

not, and vice versa. The final three columns show the results of logistic regression models examining associations between poverty status and being involved in each decision, with children who were not poor as the comparison group. Children in low-income households who were not deprived were not statistically different to non-poor children in the odds of their being involved in any of these decisions. Children who were deprived but not in a low-income household were less likely to be involved in decisions about family holidays and expenses for the child. Only for children in the most constrained of circumstances – those experiencing both low income and deprivation – were there significant differences in the odds of their being involved in the majority of these decisions – and these children were 2.7 times as likely to report being involved in no decisions. Possible reasons for this are explored below.

Table 5.1: Frequency and logistic odds of children's involvement in different decisions

	Child yes	Parent yes	Child yes, parent no	Child no, parent yes	Low income	Deprivation	Low income and deprivation
Expensive purchases	13.5	10.6	2.5	5.4	NS	NS	0.4**
Everyday shopping	56.7	57.9	7.3	8.5	NS	NS	NS
Borrowing money	3.0	2.7	1.5	1.3	NS	NS	NS
Use of home	37.8	38.5	10.5	11.2	NS	NS	0.7*
Family holidays	54.6	56.0	8.2	9.7	NS	0.6**	0.4***
Expenses for child	52.5	54.7	8.5	10.7	NS	0.5**	0.6**
Clothes and shoes	80.7	81.1	5.4	5.8	NS	NS	0.6*
No decisions	7.7	6.8	2.9	1.9	NS	2.2*	2.7**

Authors' analysis of Wave 2 data.

On average, children reported that they were involved in three of the types of decision we asked about. Using a linear regression model, we found no statistically significant difference between the number of decisions children reported being involved in compared to non-poor children if they lived in an income poor household but were not deprived. Children who were deprived were involved in an average of 0.4** fewer decisions, and children who both lived in an income poor household and were deprived were involved in an average of 0.7*** fewer decisions.

One interpretation of these findings and those reported in Table 5.1 is that where the parameters of a decision are within parental control (i.e. where parents have the choice themselves to spend resources on something), there is no difference between poorer and better-off families in terms of whether children are involved. Poorer and better-off parents report behaving similarly in terms of involving their children in decisions about resources *where the option is open to them to do so,* and similarly better-off and poorer children see themselves as involved in decisions about resources *where accessing those resources is actually a viable prospect for the family.* This interpretation is supported in our qualitative data, in which we observe children in both low and higher income households being involved in decisions that are open to them, for example in decisions about grocery shopping, getting and looking after pets, doing household chores, and selecting holiday destinations. What this points to is the value that parents and children across the socioeconomic spectrum place on involving children in decisions about resource use, to whatever degree is possible within the constraints of particular family budgets.

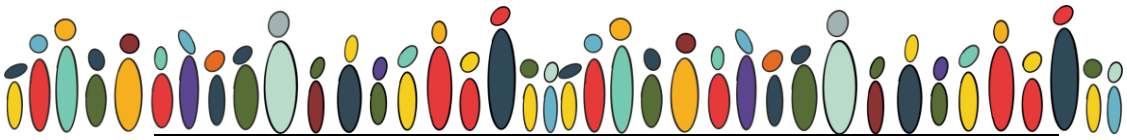
INFLUENCING AND NEGOTIATING WITH PARENTS AND OTHER FAMILY MEMBERS

Children's participation in family decisions and processes was not only overt; they evidenced that they could also exert influence through efforts to persuade parents that the child's perspective on their needs was accurate, or by negotiating with parents or other family members to acquire the resources they wanted or needed. Children's influencing and negotiating was, unsurprisingly, most evident in relation to resources which they and parents perceived differently; parents as a matter of course supplied the resources which both they and their children perceived as necessities, to the best of their ability. In contrast, where parents and children had different interpretations of children's needs, children's efforts to persuade, influence and negotiate were more evident.

In the qualitative strand of our research we observe these processes taking place within households across the income spectrum. However, we did observe some differences in the types of resources which were subject to negotiation, and the considerations informing negotiations. The first of these points is illustrated in the contrast between a 13-year-old girl in a high income family, discussing the age at which expensive mobile phones and data plans are appropriate, and a 13-year-old boy in a low income family, reflecting on how he perceived his position as middle sibling to disadvantage him compared to his older and younger siblings. The girl in the high income family said:

I'm just saying like when you're ten you're in primary school, I mean I know I had a phone but that was for when I started like if family wasn't home so I'd have someone to call when I got home and if no one was in then I'd have someone to call to like let me in but it's like when ten year olds get it is a, when you're ten your parents still walk you home from school, you do not need a phone to call them, it'd be like I've been waiting outside for two minutes, where are you? Like it's just unnecessary. I got an IPhone 5 when I was in year 8, actually after the end of year 8, I got it in the summer holidays for year 9. There are people like getting iPhone 7s and they're in year 5 and I was like, no… I class myself as spoiled but then I see some people who get like iPhone when they're ten and I'm just like that's not necessary, 'cause then they're always expecting the latest thing, and people who are on those contracts were like as soon as the newest phone comes out and you could upgrade to it they'd pay like sixty quid a month just so that when a new phone comes out they can just swap their phone for that and I just…

In contrast, the debate between the boy in the low income household and his sister over who receives better treatment reveals a reliance on second-hand, donated resources, including phones. New phones or the latest data plans were simply not up for negotiation:



Boy *I, I always, I never get, I never get the phones or anything first. Cos she's older than me, and everyone gives him stuff cos he's younger than me. And I never get…*

Sister *I would like to disagree with that point, considering when I was first allowed chewing gum and bubble gum so was he. I got the phone when I was like fourteen, age or something, he's got one now.*

Boy *I don't have a phone*

Sister *Yeah you do, you got Grandad's, you got someone's.*

In terms of the considerations informing negotiations, among better-off families the focus tended to be on the potential (negative) effects of resources. These considerations were also important in lower-income families – for example, the sister in the example above joked later on in the same conversation that she got resources first because as the eldest child, her parents tested out whether they damaged her brain before allowing her younger siblings access to them. But what stood out more clearly in lower income families was the importance of coping with constraint, and negotiating what was possible in a context of very limited resources. For example, the mother in one of the better-off families reflected on her children's use of technological resources which had not been part of her own childhood. While she was strongly aware of her own reservations about the value and effects of these resources, she also acknowledged their importance to her children, even at times when it is beyond her capacity to understand why:

I do particularly with [my daughter] try to explain why I would like to see her doing more, I don't know, stuff, being in the room with us... And particularly [my son], because the [computer] games he plays, he's very animated about them, and if he's got a friend round they'll sit and play them together … he will tell me stuff that he's doing in them, but I don't really engage enough in that, whereas if I'm playing a board game, I feel 'yes, I know what we're doing here', I'll engage with that. But I think he, it's interesting thinking about them. To him it's far more real than it is to me. To me it's just something that is a little bit lazy of me to let them do, if that makes sense? I know it's got more value than that, but it's something I struggle with. We talk about it, but probably mostly mainly with me saying 'you spend too much time on your phone' 'you spend too much time on the computer' and projecting my own reasons as to why they're doing that. Apart from, I understand the importance of it in [my daughter]'s social life. She has her phone, she's in touch, I wouldn't, I

appreciate that taking her phone away from her for a ridiculous length of time would be socially compromising for her.

Access to technological resources was similarly important to the daughter in a low-income family. However, the factors limiting her ability to access these resources was not her mother's rules about when she could use them as a result of her perceptions of their value and possible effects, but simply not having the resources available to her because they did not have enough money to access them. This girl and her mother's discussions of accessing technological resources focused on the need to save up, wait for special occasions, and share resources – the same resources which were taken for granted as individual (rather than shared) possessions in the majority of the better-off families in our study. Here, the girl and her mother in the poorer household discuss what the girl would like for Christmas:

Mother *What do you want this year?*

Daughter *A laptop.*

Mother *A laptop.*

Daughter *I kind of need it anyway for secondary. So I ought to get that.*

Int *Is it like something they say you need to have in secondary school?*

Daughter *Er, no but it would just be quite useful, cos you can use the laptop can't you, sometimes?*

Mother *Yeah, we'll kind of share it, aren't we, but I think she'll probably get homework that needs a laptop for it.*

Daughter *Yeah, you get a lot of homework, so. I would like a laptop to do some on.*

In the survey, parents and children were asked whether they tended to agree on the resources the child needed, and on whether the child could usually persuade the parent to buy them something that they wanted or needed. Responses to these questions were given on an 11-point scale, with 0 indicating that they never agreed or the child could never persuade their parent, while 10 indicated that they always agreed or could persuade them. Children and parents on the whole tended to give similar answers to these questions (a correlation of 0.48*** in their answers about agreement on children's needs, and 0.57*** about whether the child could persuade their parent). Looking at parents' and children's levels of agreement about the child's needs, living in a low income household in the absence of deprivation was not associated with a statistically significant difference in children's ratings of this, but children who were deprived or both deprived and living in a low income household both rated this at 0.8*** points

lower. Similarly, there was no statistically significant difference in children's reports on whether they could generally persuade their parent to buy them something based on living in a low income household in the absence of deprivation, but children who were deprived or who were both deprived and living in a low income household rated this as an average of 1.0*** points lower on the 11-point scale. This may suggest that children who lack resources which others take for granted can sometimes interpret this as parents not understanding the importance of such resources, or as having different priorities. While we have no evidence to suggest that the differences between parents and children in priorities and perceptions of children's needs varies by socio-economic status, it is reasonable to assume that these differences are more pronounced in contexts of greater constraint. That is, the differences we report here may reflect the limited resources available to poorer families. Parents who are managing constrained budgets may be open to persuasion on the importance of resources to their children, but unable to provide the resources irrespective of this.

TYPES OF PARTICIPATION

Children's participation in negotiating the use of family resources and promoting their own and their family's material well-being took on many forms. Here, we discuss a few of the ways that children participated: the use of diverse approaches to acquiring resources; the contribution of their own resources to the family; the contribution of their own labour and care to family members; and economising to save their family money, or saving money for their own or their family's needs.

DIVERSE APPROACHES TO ACQUIRING RESOURCES

The range of strategies which children used to obtain resources which they wanted or needed poses an exceptionally strong challenge to the treatment of children as passive adjuncts to parents in relation to their material well-being. In the first survey wave we asked children to indicate which if any of a range of activities they had engaged in, in order to get resources they needed. Children did – actively - draw on parents as providers of resources, but also drew on wider networks, their own labour power (via formal and informal work), selling and bartering resources amongst themselves, and (for a small minority of children) stealing resources for themselves or their family which they were unable to obtain through more legitimate avenues.

Looking at the frequency with which children reported adopting these different strategies in the survey data, this ranged from nearly half of the children reporting that they requested resources from people they lived with, to 1.5% of children reporting that they stole resources. The last three columns of the table present the results of logistic regression models comparing non-poor children to children who were in low income households, deprived, or both. The lack of statistically significant differences between children in better- and worse-off situations is particularly striking. The only statistically significant difference was that children who were deprived but not in a low income household were 1.7* times more likely to report having got something they needed second hand. The clear message from this finding is that irrespective of their material living standards, children adopt a range of active and creative strategies to promote their own material well-being.

Table 5.2: Children's strategies for obtaining resources

	%	Low income	Deprivation	Low income and deprivation
Asked someone in HH	48.1	NS	NS	NS
Asked someone outside HH	11.2	NS	NS	NS
Got a paid job	8.9	NS	NS	NS
Did jobs for friends/family	16.1	NS	NS	NS
Sold something I owned	22.4	NS	NS	NS
Stolen from someone	1.5	NS	NS	NS
Stolen from shop	1.5	NS	NS	NS
Borrowed it	5.1	NS	NS	NS
Got it second hand	17.6	NS	1.7*	NS
Swapped something for it	11.0	NS	NS	NS
None of these	24.6	NS	NS	NS

Authors' analysis of Wave 1 data.

Linear regression models indicated that there was no statistically significant difference in the number of these strategies adopted by children based on household income or whether the child was deprived.

Within our qualitative research, all the children spoke about different strategies for obtaining resources, and spoke about adopting a number of different strategies at the same time, and at different points over time. However, we did note differences in the range of strategies used by children based on their socio-economic status in relation to obtaining specific resources, with children from lower-income families using more diverse and wide-ranging strategies to acquire a single resource, as well as compromising on the quality of the resources they used. For example, a 15 year old girl who lived in a low income family spoke about the importance of art in her life, and how she went about getting the resources she needed: using different materials depending on what was available; getting second hand materials; making do with materials which might not be ideal but which were available to her; and going without the 'proper' materials:

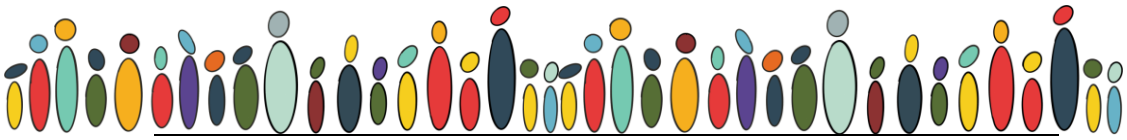
Girl *As long as I have something that I can draw with and do art with in some way then I'm fine. It's drawing that I mostly do, so just a pencil and a pen or something.*

Int *So it's not a very expensive*

Girl *Not really, no… Unless I wanna get like proper equipment but I don't normally have enough money for that ever. So.*

Int *What would be a like proper equipment for that?*

Girl *Like there are these really good markers for colouring in called Copic markers which my friends have got, and they're really cool. They're really good for colouring in, make it look cool. That kind of thing. But they're like three pounds each. And yeah. So. That's sort of.*



Int	*So you haven't got them.*
Girl	*I have like two. Which my friends have donated, because they're running out and they were like 'we're going to get new ones so you can have.'*
Int	*So you would like to maybe sometime to get some of those?*
Girl	*Yeah.*
Int	*And what about paper, do you mind about which kind of paper you're using?*
Girl	*No. I don't mind, I don't mind if it's lined or not or anything. Just, if I can draw on it.*

Similarly, a 13 year old boy also from a lower-income family discussed the strategies which he used to play video games, including selling unwanted family possessions, saving up, using money received for his birthday, asking parents to 'top up' his saved money as his Christmas present, and waiting for items to drop in price:

Int	*And um, ... Do you have, you were saying you have an X-box but it's an old fashioned.*
Boy	*It's at my Dad's and it's the older version, so it isn't very good. Plus I chose a really bad one with pretty much no memory space so you can't really play any fun games.*
Int	*And when do you think you might get a new one?*
Boy	*At Christmas, because with my birthday money I'm gonna save up from then and I'm going to sell my dad's old magazines, he said I could. And then hopefully by Christmas I'll have enough money to either someone'll give me Christmas money to finish buying X-Box, or I can give them the money and they'll add a bit of money to it and then they'll buy the X-box for Christmas.*

In contrast, a mother in one of our higher-income families discussed how she encouraged her children's interest in music by paying for them to attend music festivals and concerts:

Int	*… it's also, I suppose, as they were saying the other day, if they had an extra event or something like the festival, they would discuss it with you*
Mother	*Yeah, I mean the festivals themselves you tend to know in advance because you know and you have to get the tickets a long way in advance so, yeah, I usually pay for that stuff for them actually, and I bought a couple of concert tickets for [my son] recently, he went to see a gig… last time he went to see Drake, In Leeds. He's going to see someone called Stormzy in April… And [my other son] is going to see a band called Parkway Drive, those are both at the O2 Centre in Leeds. So they do do quite a lot of concerts. But I encourage that, 'cause you see lots of kids just hanging out in the park doing nothing and…*

The contrast between the diverse ways in which children in our poorer families went about acquiring relatively cheap or basic resources, compared to the relatively straightforward way in which children in our better-off families could access even quite expensive resources like concert tickets, is demonstrated here. It is important to note that the activities which children were interested in, and the resources they desired, were not particularly different. What was clear was that children in lower income families had to use diverse strategies and make multiple compromises for relatively scant resources, while those in better-off families were able to engage in multiple costly activities associated with their interests by virtue of their parent's income – and also used a wide range of strategies to access additional 'luxury' resources.

CONTRIBUTING RESOURCES

As well as *drawing on* the resources of others to promote their own and other's well-being, children can be seen *contributing* resources to the household and to family and peers beyond the household – in financial and other ways. In the qualitative component of our study, parents and children tended to agree that parents were responsible for providing children with the resources they *needed*, while children were expected to use their own money, or wait for special occasions (such as birthdays or Christmas), for *luxuries* - although the line between what is considered a need as opposed to a luxury is blurred. This may reflect participants' views on the distinction between basic and psychological or social needs, the fact that 'needs' can change according to the circumstances one is living in, or differences between parents and children in what they believe to constitute 'needs'. Within this element of the research, once again we observed no essential differences in the practices of better-off and poorer children; both were practitioners in using their own money to buy the things and experiences they desired, particularly when these fell beyond the remit of what parents were prepared to pay for. For example, a boy in one of the better-off households spoke about using the money he earned from his job to buy the brand name clothes he liked to wear; similarly, a girl in one of the poorer

households spoke about using her pocket money for clothes. These children also both spoke about saving money. In terms of children's use of their own money, the differences between the poorer and better-off participants tended to relate to how long children had to wait for resources and the cost of the resources they could access, rather than the functions or desirability of these resources.

Children in the survey strand were asked how they used their pocket money (if they received any). Table 5.3 shows the percentage of children reporting each usage, and the logistic odds of each usage according to poverty status, with non-poor children as the reference category. As with previous findings, what is most immediately and strikingly apparent is the lack of statistically significant differences in pocket money use according to socio-economic status. The only significant difference was that children who were either deprived, or in a low income household and deprived, were less likely to save their pocket money for something big in the future. Given that these children were likely to have fewer sources of pocket money (as detailed in the previous chapter) this is likely to simply reflect the lower amounts of money available to them.

A second point of interest here is the 59.7% of children who reported using their pocket money and gifts of money to buy things they *needed*. As noted above, the qualitative research findings strongly indicated that both parents and children believed parents should be responsible for fulfilling 'needs', while children's own money should be spent on 'wants'. The fact that the majority of children reported spending their own money on what they perceived to be needs may again demonstrate differences in children's and adults' perspectives on what constitutes a 'need' for the child.

Table 5.3 Child's use of pocket money

	%	Low income	Deprivation	Low income and deprivation
Buy things that I want, but don't really need	51.5	NS	NS	NS
Buy things that I really need	59.7	NS	NS	NS
Give it to the people I live with	4.3	NS	NS	NS
Give it to someone else	3.2	NS	NS	NS
Save it up for the future or for something big that I want	54.5	NS	0.6**	0.4***
Something else	4.5	NS	NS	NS

Authors' analysis of Wave 1 data.

Paid work was another source of money - and 13.2% of the children participating in the survey reported that they had a paid job. Children were equally likely to have a paid job whether or not they were in a low income household and/or were deprived. The findings here – presented in Table 5.4 as above based on the percentage of children reporting each use of earnings, followed by logistic odds according to poverty status with non-poor children as the reference group - mirror those reported above: that is, that there are no statistically significant differences between better- and worse-off children in how they used their earnings, and just over two thirds of children reported spending their earnings on 'necessities'.

Table 5.4 Use of income from paid job (W1)

	%	Low income	Deprivation	Low income and deprivation
Buy things that I want, but don't really need	37.0	NS	NS	NS
Buy things that I need	67.5	NS	NS	NS
Give it to the people I live with	12.9	NS	NS	NS
Give it to someone else	4.8	NS	NS	NS
Save it up for the future or for something big that I want	52.5	NS	NS	NS
Something else	2.5	NS	NS	NS

Authors' analysis of Wave 1 data.

CONTRIBUTING CARE AND LABOUR

A further way that children contribute to family and household resources is through the provision of household work and care. The lack of recognition of the economic value of these kinds of task has been widely acknowledged in relation to the gendered nature of different types of work, and specifically the under-valuing of 'women's' work[38]. Similarly, children's contributions to providing care and maintaining the household are frequently overlooked.

Within our qualitative research, children's participation in household tasks was often discussed in relation to other topics as noted above. This included parents requesting that children contributed due to: their responsibilities related to being a member of the household; the need for children to acquire skills to support later independent living; and their desire to earn pocket money. The types of task that children were involved with included cleaning their rooms and other areas in the house, washing up, cooking, and caring for pets. There were no notable differences in the tasks children were involved in or in the ways these were discussed according to the socio-economic status of the families.

8.4% of children in the wave 2 survey reported providing care for someone in their family who was disabled or otherwise unable to take care of themselves[39]. Children who were in low income households, or in low income households and deprived, were respectively 2.6* and 3.9** times more likely to be carers. It is likely that the disproportionate number of children in these families having caring responsibilities is a result of both the increased likelihood of families with disabled members experiencing poverty; and the increased likelihood of poor families containing disabled people being unable to pay for care provision from external sources.

Turning to children's roles in helping out with household tasks, there were again few differences according to low income or deprivation. Table 5.5 shows the percentage of children who reported doing each task, followed by logistic odds based on their poverty status. For five of the 17 tasks, children in low income households who were not deprived were less likely than their non-poor peers to do them; for two, children who were deprived but not in low income households were less likely. Children who were in low income households and deprived were less likely to do four of the tasks, but more likely (as noted above) to provide care for other

[38] Hakim, C. (2016) *Key Issues in Women's Work*. London: Taylor and Frances.

[39] This figure differs slightly from those presented in Table 5.5 around taking care of younger siblings and other family members, as it related specifically to a separate survey question designed to establish whether the child was a young carer.

household members. On the whole, though, what is striking is the similarity, rather than difference, between children's participation irrespective of socio-economic status.

Table 5.5: Frequency and logistic odds of the chores completed by children

	%	Low income	Deprivation	Low income and deprivation
Cleaning and/or tidying the house	31.9	NS	0.7*	NS
Cleaning and/or tidying my bedroom	65.7	0.5*	NS	0.6**
Taking out the rubbish/recycling	32.5	0.5*	NS	NS
Washing up or sorting the dishwasher	35.7	NS	NS	0.6*
Making meals for myself	28.3	0.4*	NS	NS
Making meals for other people	11.2	NS	NS	NS
Buying groceries	10.5	NS	NS	NS
Doing my own laundry	7.9	NS	NS	NS
Doing laundry for other people	3.8	NS	NS	NS
Making my own bed	57.8	0.5*	0.7*	0.6*
Making other people's beds	3.1	NS	NS	NS
Looking after younger brothers or sisters	14.0	NS	NS	NS
Looking after other people I live with	7.4	NS	NS	2.2*
Looking after a family pet	35.1	NS	NS	NS
Looking after the garden or yard	7.8	0.2*	NS	NS
Washing the car	13.6	NS	NS	0.3**
Other chores around the house	20.4	NS	NS	NS
None of these	12.3	NS	NS	NS

Authors' analysis of Wave 2 data.

We followed this up by asking children to estimate how long they spent on helping out at home, on an average school day, weekend day, and a day during the school holidays. On average children reported spending 40 minutes on chores on school days, 62 minutes on weekend days, and 59 minutes on days during school holidays. There were no statistically significant differences in these estimates according to income or deprivation – that is, children who were in low income households, deprived, or both reported spending similar amounts of time helping with household tasks compared to their non-poor peers. 61.0% of children who contributed to household tasks received money for their contributions – and children experiencing low household income, deprivation, or both were equally likely to receive money. Children were asked to estimate how much money they received for their contributions to household chores, and those who received money for their labour reported getting an average of £9 per week. Based on children's reports of the time they spend helping out at home, this works out at a rate of pay of £1.67 per hour during school term time, and £1.30 per hour during school holidays. This amount did not vary based on low household income, deprivation, or a combination of both.

Contributions to people outside their household

As the previous chapter highlighted, the stakeholders in children's material well-being go beyond the household and the family. Children reported contributing resources and labour to people external to their households, as well as to those completely outside the boundaries of those in their own networks, who they judged to be 'in need'. Examples of contributions which were discussed by our families included: a girl in a better-off family doing households jobs in return for money from her aunt who lived nearby; several families giving regular donations to charity, which were for some children an important aspect of their lives – two brothers had

pictures of the child who they sponsored through a development charity to go to school; and donating their own money to people they believed to be in greater need – for example a girl in a lower-income household had been given £10 as a gift from her grandma, which she gave to a homeless person who she passed in the street.

In the survey, 40% of children reported that they sometimes completed chores for people external to their household(s). There were no differences in this proportion according to whether the child lived in a low income household, were deprived, or both. Similarly, among the 73% of children who sometimes or always received money for completing these jobs, there was no significant difference in whether they received money by low income, deprivation, or both.

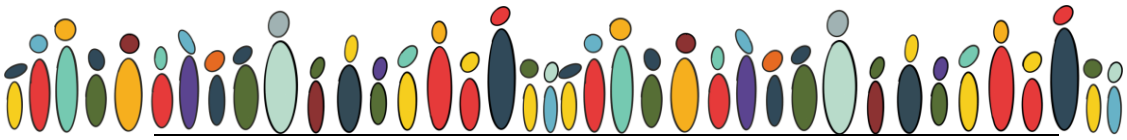
SAVING AND ECONOMISING

Most of the children involved in the qualitative study spoke about saving money. For some, saving related to increasing the chance that they would be able to do something positive in the future. This could relate to long-term goals like funding ambitions to travel, or shorter-term goals like buying a new computer game. For others, and particularly for children in low income families, saving was more associated with the avoidance of negative consequences – in particular, placing additional stress on parents who, children were often aware, were already struggling to make ends meet. This kind of economising behaviour included not requesting resources which children knew parents would struggle to provide, or making do with worn-out things because there was not a realistic option to replace them.

In the qualitative strand of our research, children spoke about saving money both for specific purposes – for example a boy in a poorer family often saved his money to buy computer games – and for no specific purpose – for example, a boy in a better-off family, said:

...I just I don't, when I get money I don't see the need to spend it really so like, if there's something that I really want to do I'll spend but I don't find things to spend money on, and guess that works out because then I always have some money saved... yeah, so it's like and then ((it works out)) as well because it's like I only spend my money on things that I actually want to spend money on, then when I find something that I want to spend money on, I've got the money to spend, so it works out like that I guess.

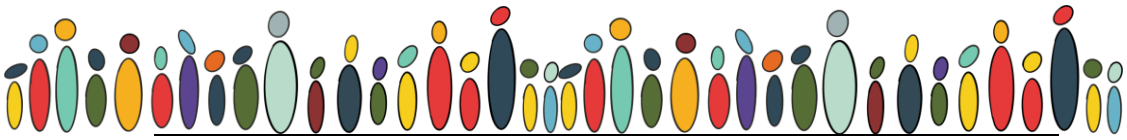
This boy's approach to saving was one which many parents tried to instil in their children. In the section above on promoting future material well-being, we mentioned that parents often attributed different approaches to money to personality differences between their children, and this can be seen in a (better-off) mother's approach to helping her son save up for his holiday. This boy's brother told us he found it difficult not to spend money as he received it, so was glad that his mother was helping him to save. He said:



Boy	*... I don't really have enough to spend on like clothes and that anymore, because my mum's stopped giving me money for the, I'm going on holiday with my friends in the summer, and she's erm, when I got this job she stopped giving me any money at the start of the month, and I've just been using my money to get by, and then when I go on holiday she's going to give me my spending money, from what she hasn't given me for the last...*
Int	*So she's saving*
Boy	*Yeah, she's saving money for me by not giving me any, and then I at the moment I'm just living off whatever I've earned just to yeah, erm, but then when we go on holiday she'll give me what she has*

This approach of parents helping children to develop the skills needed to save, rather than immediately spend, their money, could be seen across the socio-economic spectrum. However, not all children were as satisfied with the arrangement as the boy above, as we can see in this interaction between a boy and his parents in a lower-income family:

Boy	*I get a bit but not all that much all together. I tend to get it, the time when I get it the most is normally when I save it up. Like I'm saving up a lot in my bank account now and I've got like how much, Mum? You check. Apparently, obviously because you put my pocket money in my bank every week, you will...*
Mother	*You have thirty six pounds in your bank account.*
Boy	*Wooohoooo! I can buy...*
Mother	*See, this is the problem, he... [my son], as soon as he gets money he likes to spend it immediately, as soon as it's anywhere near, as soon as he knows he's got any he likes to spend it immediately. And loads of, but that's why it's been quite good for him to have this bank account, because he can't see it. He knows it's there, and he does try quite hard to spend it*
Boy	*Am I actually allowed to spend the money in my account?*



Father *Yeah, you are allowed, but we advise you, don't we? We make you think about whether you really want to. And on some occasions we might say, hm, no.*

While we did not note any differences between families based on their views about children's saving, there were clear differences in the amounts of money being discussed. For example, a girl in a better-off family spoke about savings accounts that her parents had set up for her and her brother to provide for them through university, while a girl in a poorer family spoke about her uncle saving her big bags of one- and two-pence coins.

In the second wave of the survey, we asked children to report on whether, and how frequently, they engaged in a range of economising behaviours. Children were asked:

In the past six months, have you done any of these things because you and your family did not have the money?

- *Missed out on a school trip or an after-school class or activity.*
- *Worn clothes or shoes that are old and worn out, or don't fit any more.*
- *Pretended to my family that I don't need something which I really do need.*
- *Pretended to my friends that I didn't want to do something which cost money, which I did really want to do.*
- *Taken money, other people's possessions, or things from a shop which didn't belong to me, without paying for them.*
- *Not eaten when I was hungry, or eaten less than I wanted to.*

Children were asked to report how often (from never to very often) they economised in these ways. Logistic regressions were used to examine the odds of children having engaged in these activities at all in the past six months because they and their family did not have enough money, based on poverty status and with non-poor children as the comparison group. Findings here point to a key theme running throughout this report – that the main difference between better- and worse-off children lies in the additional set of activities – social and psychological as well as practical – that poorer children engage in, in order to cope with poverty; and the way poverty constrains opportunities and the fulfilment of material needs. For every one of the questions we asked about economising, the odds of children reporting ever having engaged in the activity were substantially higher for children who were deprived, or who were deprived and living in a low income household. A much higher rate of children living in poverty are: missing out on educational and social experiences; concealing their needs and wants from the people around them; making do with inadequate clothing; and, perhaps most shockingly, going hungry.

Table 5.6 Children's economising activities

	%	Low income	Deprivation	Low income and deprivation
Missed out on a school trip or activity	30.9	2.3**	2.8***	6.1***
Wore old or worn out clothes or shoes	39.5	NS	2.9***	5.0***
Pretended to family not to need something	45.2	NS	3.2***	4.2***
Pretended to friends not to want to do something	47.1	NS	2.8***	5.7***
Stole something from a person or shop	11.4	NS	2.5***	2.9***
Didn't eat, or didn't eat enough, when hungry	24.6	NS	3.0***	5.5***

Authors' analysis of Wave 2 data.

On average, children reported having engaged in two of these approaches to economising at least once in the past six months. Linear regression models revealed no statistically significant difference between non-poor children and children who were in low income households but not deprived; but children who were deprived reported engaging on average in 1.3*** more of these activities, and children who were in low income households and deprived reported engaging in 1.9*** more. We used children's reports of the types and frequencies of their engagement in these activities to create a scale ranging from 0-27, with higher scores indicating that children economised more often and in more ways. The average score on this scale was 4.3. A linear regression model revealed no statistically significant difference between non-poor children and those who were income poor but not deprived, but children who were deprived scored an average of 3.4*** points higher, and children who were in low income households and deprived scored an average of 5.9*** points higher.

WHAT FACTORS DETERMINE THE LEVELS AND TYPES OF CHILDREN'S PARTICIPATION?

Several factors contributed to children's participation in family negotiations around the use of resources – many of these relate to children's awareness of their family's situation, and their influence over family decisions. These are discussed in more detail in the next chapter. One topic which came up in our qualitative research with families was how children and members of their stakeholder networks thought about their participation in paid employment. The desire to get a paid job in order to gain or supplement personal financial resources was common to the majority of children in our families, irrespective of socio-economic status. Parents were often cautiously positive about their children's participation in paid work, seeing it as a pedagogical tool providing valuable experience of work and money management. Parental reservations around children's participation in paid work related to concerns about the nature of the work - for example one set of parents was concerned about a previous job held by their son which involved very early starts, leaving him too tired to concentrate in school. This boy's wider family also took a stance on this for other reasons: his uncle had been upset about the job because in his view it did not pay enough.

Another important issue for several children was the various ways that their age impacted their ability to engage in paid work. One girl and her mother, discussing the girl's desire for a job, said:

Mother	*It's a fact that actually she never goes without anything, might have to wait on or might have to... but she was so keen to get a job*
Girl	*I really need a job, having a job would be great. I am fine with working for money but no one seems to be available or they don't hire fourteen year olds...*
Int	*And why is it so important...?*
Girl	*It just it makes it easier like saving money would be a lot easier... I've asked at the cafe*
Mother	*Yeah, that's the café*
Girl	*I've asked at the shop... I... we asked a couple of cafes up there, all of those said you have to be sixteen*

Issues relating to age also affected children who did work. In a family interview, one boy's family highlighted that the minimum wage for people aged below 18 is much lower than for people aged 18 and over, even when they are doing similar work. The boy characterised this as employers 'getting away with' paying the least they possible could. They said:

Mother	*You could get another washing up job*
Boy	*I could, yeah, but, four pounds the hour...*
Mother	*He wouldn't do it*
Boy	*(laughs) no, I don't wanna go back to that*
Brother	*I can remember there was, I think it was in (...) that they paid three twenty five an hour*
Boy	*Yeah, three twenty five an hour*
Brother	*The minimum wage*
Mother	*three twenty five?*
Brother	*That's the legal minimum wage for under 18s*
Father	*Is it?*

Brother *Yeah, it's literally as far as they can get away with three twenty five an hour*

In the survey strand of the research we examined children's experiences of participating in paid employment. We note above that there were no statistically significant differences in the likelihood of children having a paid job based on income or deprivation. Among children who did not have a paid job, children in low income households or who were in a low income household and deprived were equally likely to want a job compared to children who were neither in a low income household nor deprived. Children who were deprived but did not live in a low income household were 1.5* times more likely than non-poor children to want a paid job. Among children who did not have a paid job, we examined their reasons for this according to their poverty status, with non-poor children as the comparison group. Children's reasons for not having a paid job varied very little according to low income and deprivation – notably, similar proportions of children reported not having a job because their parents didn't want them to get one, because the jobs available to them did not pay enough, or because they were worried that a job would get in the way of school or other important things in their life. This indicates that socio-economic status is not a relevant factor in shaping parents' and children's concerns about the potential impacts of paid work. Where there was a difference was that children who were deprived or in a low income household and deprived were much more likely to report wanting a type of job that was not available where they lived – which may suggest that the availability of jobs suitable for children and young people varies by area in a way that disadvantages children who live in areas with high rates of deprivation.

Table 5.7 Reason child does not have a paid job

	%	Low income	Deprivation	Low income and deprivation
I am too young to get a job	70.5	NS	NS	NS
My parent(s)/carer(s) do not want me to get a job	10.1	NS	NS	NS
There are no jobs available for young people where I live	30.8	NS	NS	NS
I want to do a kind of job that is not available where I live	5.2	NS	7.8**	10.7**
The jobs for people my age do not pay enough money	4.6	NS	NS	NS
I am worried that a job would get in the way of school or other important things in my life	14.8	NS	NS	NS

Authors' analysis of Wave 1 data.

KEY FINDINGS

Far from being passive adjuncts to adults, children's participation in obtaining and sharing resources is multifaceted and diverse. Children's participation can be at their own instigation – for example, due to a desire for increased autonomy; but it can also be at the instigation of parents, as a result of efforts to prepare children for adult responsibilities. Furthermore, children's and parents' interpretations of the reason for children's involvement, and the emphasis they place on the costs and benefits of this, may differ.

Children participate in processes within their families, and in acquiring resources from within and outside their family, for themselves and for other family members. Some activities which

children engage in are not visible to parents; others still may be actively concealed from parents. This points to the importance of including children's own voices and reports in understanding how families get and use resources, and the effects of surviving on limited resources. Importantly, our findings show, again, that in acquiring and sharing resources, children in poorer and better-off households are not behaving in ways that are essentially different from each other, except in relation to coping with material disadvantage. Rather, differences are in the level of resources they are able access through their active participation, and in the extra activities that poorer children engage in as a means of coping with socio-economic disadvantage.

CHAPTER 6: APPROACHES

In this chapter we focus on the interpersonal processes involved in families' decisions and actions about sharing resources. Moving our focus from why and how children participate in their material well-being, here we are interested in understanding the different ways that families might go about discussing the use of their resources and making decisions about how to share them.

We focus in particular on two dimensions of approaches within families: children's understanding and awareness of family financial and resource-related decisions, and children's influence over these decisions. Using these two dimensions, we were able to identify four broad approaches which families drew on in making decisions. It is important to note that most families will draw on many or all of these approaches at different times, and that the approach that they draw on will vary according to factors including (among many others) the age and capabilities of the child, and the type of decision being made. What we did find in both the qualitative and quantitative strands of the research was that it was usually possible to identify a dominant approach in families – that is, one of these approaches that they tended to draw on habitually, and fall back on in the absence of a clear reason to adopt a different approach.

IDENTIFYING DIFFERENT SHARING STYLES

We began by looking at the patterns in our qualitative research with families, to identify the different factors which were important in understanding how families went about making decisions about the use of their resources. Based on the accounts given by parents and children, and on our observations of how they spoke about making resource-related decisions and using resources, we identified *understanding/awareness* and *influence* as the two dimensions which seemed most relevant in determining different approaches. We observed four broad approaches which families drew on, which we characterised as authoritarian, informational, preferences-based, and participatory:

AUTHORITARIAN

This approach involved parent(s) or adult(s) in the family taking a lead in making decisions about how the family used their resources, with little or no information given to children and limited if any input from children into the decisions being made. The excerpt based on field notes and observations below describes a family from our qualitative study whose approach we identified as primarily authoritarian:

In a family interview, one set of parents were describing their decision to move their son from a state school to a private school. The mother began to discuss the changes they had made to their financial arrangements to pay the school fees, when the father interrupted to say that he did not want this topic to be discussed. We noticed in the same family interview that the son himself was very quiet, which contrasted strongly with his later enthusiasm during a 1-1 interview. Towards the end of the research

process, the mother mentioned that the son seemed to have really enjoyed participating in the research – she said that this was because the research was unusual in providing someone (in the form of the researcher) who listened to him and his views on these topics.

INFORMATIONAL

An informational style was characterised by parent(s) or adult(s) informing their child(ren) about decisions and/or the necessity of making changes in how resources were used, but without seeking children's views or being informed by their expressed preferences in what decisions were made and how they were made. The excerpt below gives details of a decision made within a family from our qualitative study who we identified as having primarily an informational approach:

In an individual interview, one mother described how she was moving to a new house as a result of a decline in family income following her separation from the children's father. She described having to downsize, meaning that her youngest son would have a much smaller bedroom than his present room, and one which was much smaller than his siblings' bedrooms. The mother had discussed this with the children, but due to the restrictions on her income was not able to consider her son's desire for a larger room – instead, she spoke with him about how they would decorate the room so that it would become a space he would like.

PREFERENCES-BASED

In some instances parent(s) or adult(s) did not overtly discuss decisions with their child(ren), but were clear that the decisions they made were strongly informed by children's expressed views and preferences. That is, children had no or very limited input into the process of making the decision and into determining when there were decisions to be made, but adults making the decision were strongly guided by their perceptions of children's preferences. The excerpt below details an example of a decision about family holidays in one of the families participating in our qualitative study which we identified as having primarily a preferences-based approach:

In a family interview, two children and their parents described how they had decided on their holiday destination. As a result of a large monetary gift from the children's maternal grandmother, they were able to have a more expensive holiday than usual. The parents planned the holiday to America (including a trip to Disney Land) as a surprise for their children. The parents chose this destination because they had heard their children talking about wanting to go to America.

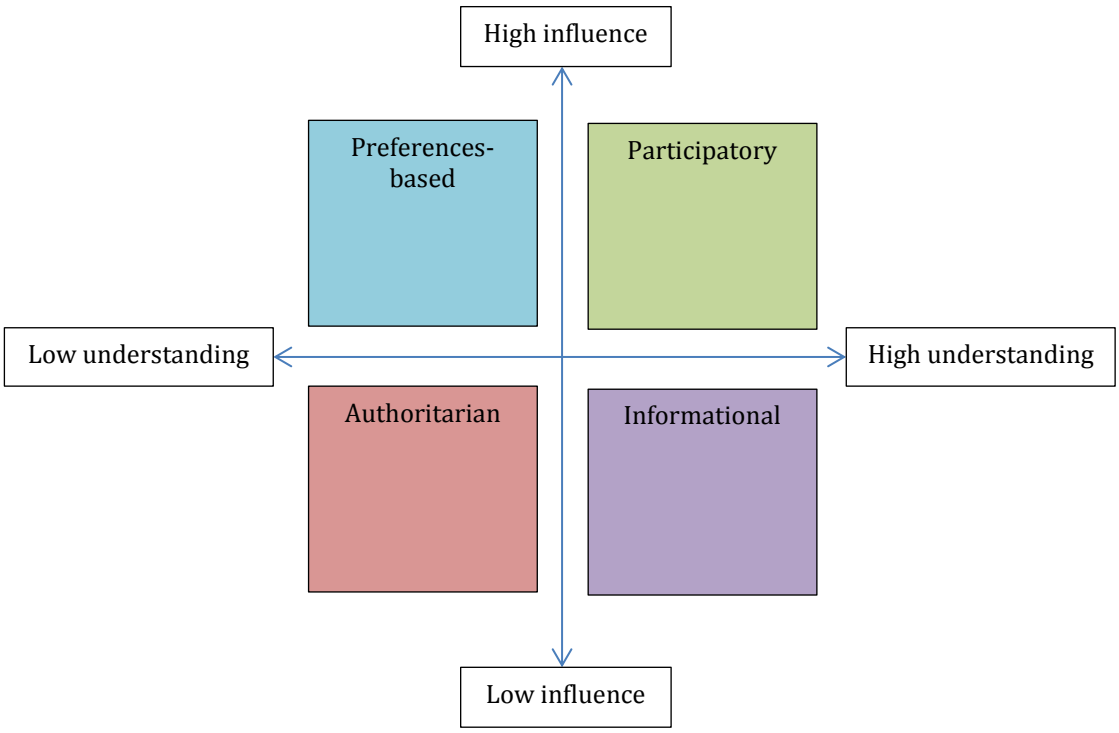
PARTICIPATORY

This approach was characterised by parent(s) or adult(s) openly discussing decisions about finances or resources with their children, and seeking children's input into these discussions and decisions. This did not mean that children's views and preferences were prioritised over those of other family members, but that their views were sought and held weight in the decision making process. Below we describe the process of making a decision made within one of our families about getting children mobile phones. We identified this family as adopting a predominantly participatory approach:

One family discussed the ages at which they got mobile phones for their children. The son, who was five years older than his sister, got his first mobile phone when he was 15. In an interview with the daughter and her mother, they described the decision to get her a mobile phone at 13. Initially her parents had believed she should wait until she was the same age as her brother had been, but the daughter persuaded her parents that lots more young people owned phones at 13 now than five years ago, meaning that she would be excluded from her peer group if she had to wait until she was 15.

These four approaches are illustrated in Figure 6.1:

Figure 6.1: A typology of approaches to family sharing



We did not observe any difference in the adoption of these approaches based on the socio-economic status of families participating in our qualitative study. One relevant consideration in

relation to socio-economic status which we did note was that families living in more constrained circumstances were less likely to be able to accommodate the preferences of all family members. However, this did not mean that children's views and preferences were more or less likely to be listened to and considered; simply that they, just as parental preferences, were less possible to accommodate if the resources were not available.

COMPARING THE APPROACHES

The approaches we identified were driven by our observations of families in the qualitative strand of the study. Survey data were used to test whether these same approaches could be identified and used in statistical analysis. We used two survey questions, which were answered by both adult and child participants, to examine whether the quantitative data supported the patterns we identified in the qualitative data. For these questions, parents and children were asked to indicate how far they agreed with two statements (from strongly disagree, to strongly agree):

- ***Understanding:*** *I have/my child has a good understanding about our family's financial situation (e.g. how much money we have, what we need to spend money on, whether we struggle to make ends meet).*
- ***Influence:*** *Everyone in our family gets a say in how we use our money and the things we have.*

Based on a statistical method called *cluster analysis*, we identified four clusters in our survey data which mapped on to the approaches we identified in the qualitative analysis. The cluster of participants who we identified as adopting a broadly authoritarian style were characterised by low levels of children's understanding and influence; informational styles were characterised by high levels of understanding but low levels of influence; preferences-based styles by low levels of understanding and high levels of influence; and participatory styles by high levels of both understanding and influence. Given the similarities between these clusters and our analysis of the qualitative data, we were confident that these categorisations could be tested further and potentially used to examine associations between sharing approaches and poverty.

Table 6.1 shows the percentage of children and parents who we categorised as predominantly following each of the four sharing styles. In just over half of the cases – 52.7% - we found that children's and parents' responses to these two questions resulted in them being allocated to the same sharing style – that is, their reports were complementary. The final column in Table 6.1 shows the different styles in cases where children's and parents' reports were complementary.

Table 6.1: Children's and parents' dominant sharing style

Sharing style	% Children	% Parents	% if parent and child agree
Authoritarian	34.5	25.8	32.7
Informational	20.7	32.0	23.6
Preferences-based	12.1	10.8	5.7
Participatory	32.7	31.5	38.1

Authors' analysis of Wave 2 data.

Looking in more detail at the 47.3% of cases in which children's and parents' responses resulted in them being allocated to different approaches, Table 6.2 shows how children and parents were allocated. A large proportion of these cases in which there was a difference constitute children's responses resulting in a classification of authoritarian while adult responses result in

informational (18.1% of cases where there was a difference); or children being classed as participatory while adults were classed as informational (17.4%). There were no significant differences according to low income, deprivation, child age, or child gender in terms of the likelihood of children and parents reporting the same approach. This again highlights the potential for children and parents across the income spectrum to interpret their shared situation differently, and indicates that across the range of families included in the research, it was equally likely that parents and children might come to different conclusions not only about children's needs, but about the nature of family processes around making decisions relating to the use of resources.

Table 6.2: Sharing styles where children's and parents' reports differ

Sharing style	Child: authoritarian	Child: informational	Child: preferences-based	Child: participatory
Parent: authoritarian	0	7.9	4.3	5.8
Parent: informational	18.1	0	5.8	17.4
Parent: preferences-based	9.7	3.2	0	3.6
Parent: participatory	8.8	6.5	9.0	0

Authors' analysis of Wave 2 data.

Based on the categorisations derived from children's and parents' responses, we examined whether socio-economic status was associated with the approach to family sharing reported by children and parents. We tested this using logistic regression models for each approach, with non-poor children as the reference group. For children, the only statistically significant difference we found was that children who were deprived but not in a low income household were less likely (odds of 0.6**) to be allocated to a participatory approach. Similarly, there were remarkably few statistically significant differences in adults' allocations, with adults living with children who were deprived but not in a low income household being slightly more likely (odds of 1.5*) to report an authoritarian style, and slightly less likely (odds of 0.7*) to report a participatory style. As with previous findings, this emphasises that families on low incomes and managing with limited resources are not behaving in ways that are substantially different to their better-off counterparts, but that constraints to the resources available to poor families may mean that it is not always possible to make decisions informed by the views and preferences of all family members.

To check whether the sharing approaches we identified appeared to be *valid* – that is, whether they seemed to make sense in the real world as well as statistically – we examined how the different approaches related to the types and numbers of decisions which children and parents reported that the child was involved in, and whether the parent and the child reported that everyone in their family got a fair share of their resources. Table 6.3 shows findings based on the types of decisions children were involved in, drawing on the same range of decisions detailed previously (see Table 5.1). Analysis of perceived fairness in the outcomes of family resource sharing is presented in Table 6.4, and was based on the following question, which was asked of both children and parents, with answer options ranging from 'strongly disagree' to 'strongly agree':

Thinking about your family, please tell us how far you agree with this statement: Everyone in our family gets a fair share of the money and the things we have.

Based on the ways that the four different approaches were constructed, we would expect that children and parents reporting an authoritarian style would be the least likely to say that the child was involved in decisions, and the least likely to say that everyone in their family got a fair share of the family's resources. Parents and children reporting an informational or preferences-based style would be likely to be found in the middle, and those reporting a participatory style would be the most likely to report that children were involved in more decisions and that everyone got a fair share.

The number of decisions we asked about which children were involved in (as detailed in Table 5.1) was on average was 3.0, based on both child and adult reports. Based on a linear regression using children's reports, there was no statistically significant difference between children in an informational style compared to those in an authoritarian style, but those in a preferences-based style were involved in an average of 1.0*** more decisions, and those in a participatory style were involved in 1.3*** more decisions. Based on parental reports, children in an informational style were involved in 0.3* more decisions on average; those in a preferences-based style were involved in 0.6** more on average; and those in a participatory style were involved in 1.3*** more on average. Table 6.3 shows more details of the specific decisions, with the odds of children and parents reporting children's involvement in each shown, and with the authoritarian approach as a comparison group. These findings confirm the relatively modest differences in involvement between authoritarian and informational styles; and larger differences for preferences-based and participatory approaches. Children in participatory approaches were found to have higher odds of reporting involvement in all of the decisions, and parents in these approaches similarly had higher odds of reporting children's involvement in all decisions apart from those relating to borrowing money.

Table 6.3: Logistic odds of children's involvement in different types of decision by sharing approach

	Authoritarian	Informational		Preferences-based		Participatory	
	Odds (baseline)	**Child**	**Parent**	**Child**	**Parent**	**Child**	**Parent**
Expensive purchases	1	NS	NS	4.6***	NS	6.1***	4.9***
Everyday shopping	1	1.6*	1.6*	2.5***	2.4**	3.0***	3.0***
Borrowing money	1	NS	NS	6.8**	NS	7.8**	NS
Use of home	1	NS	NS	2.0**	1.9*	3.5***	3.8***
Family holidays	1	NS	NS	2.6***	2.0**	2.6***	3.1***
Expenses for child	1	NS	NS	2.1**	NS	2.6***	2.3***
Clothes and shoes	1	NS	1.8*	NS	NS	1.7*	1.9**
No decisions	1	NS	0.4**	0.1**	0.3*	0.1***	0.1***

Authors' analysis of Wave 2 data.

Similarly, we found that perceptions of whether everyone in the family received a fair share of the family's resources were strongly related to sharing approach for both parents and children – shown in Table 6.4. Compared to children who were (by their own or parental reports) in an authoritarian approach, those in an informational approach were slightly more likely to report that everyone got a fair share, those in a preferences-based approach were much more likely to do so, and those in a participatory approach were the most likely to report that everyone got a fair share.

Table 6.4: Logistic odds of reporting that everyone gets a fair share by sharing style

	Authoritarian	Informational		Preferences-based		Participatory	
	Odds (baseline)	**Child**	**Parent**	**Child**	**Parent**	**Child**	**Parent**
Everyone gets a fair share	1	1.5*	1.9**	7.9***	7.6***	22.2***	9.1***

Authors' analysis of Wave 2 data.

KEY FINDINGS

The findings presented in this chapter suggest that the typology of different approaches to sharing which we have identified seems to make sense in terms of how parents and children perceive what happens within their family and how they feel about this. This does not mean that there is a 'right' or 'wrong' approach to making decisions – in our qualitative study all of the parents we encountered were trying to do their best for their children, irrespective of the sharing approach(es) they drew on. The different approaches as reported above and in the following chapter were found to have significant associations with outcomes relating to subjective assessments of fairness and well-being; but there are many other important outcomes for children and families which were beyond the scope of this study to examine. Furthermore, some types of decision (e.g. borrowing money, as detailed in Table 6.3) are unlikely to involve children whatever the family's approach, and are not strongly related to sharing style. What the findings presented here do indicate is that while there is no one right approach, there is equally very little evidence that better-off families are approaching family sharing any differently to families surviving on fewer resources. Allowing children influence over and involvement in decisions appears to be associated with an increased likelihood of children and parents perceiving family distributions to be fair – but this is not necessarily an option for families in very constrained circumstances. This does not suggest that a participatory approach creates a sense of fairness – both may stem from other characteristics of the family and its individual members. But it does suggest that these different approaches to sharing resources may relate to a sense of distributional (in)justice, within and beyond the family.

CHAPTER 7: OUTCOMES

The previous three chapters have examined the networks of stakeholders in which families are operating, the active ways that children are involved in the acquisition and sharing of resources, and the approaches which families draw on to make decisions about sharing their resources. In this chapter, we turn to outcomes: that is, an examination of whether and how different approaches to resource acquisition and sharing relate to children's well-being more broadly. Specifically, we focus on how the different sharing approaches identified in the previous chapter, alongside poverty and deprivation, relate to subjective poverty, worrying about family money, social exclusion and missing out, and subjective well-being.

SUBJECTIVE POVERTY

The measures of poverty which we have presented so far – household income and child deprivation – relate to *objective* facets of children's lives. Here, we examine how different approaches to family sharing relate to children's and parents' *subjective* assessments of the level of resources available to them, in comparison to other people they know.

In the survey, both children and parents were asked to indicate on a five point scale (from much worse off (0) to much better off (4)) how they would rate how well off their family was compared to other families they knew. Children were also asked how their personal access to resources compared to that of other young people their age who they knew. Children's answers to these two questions were summed to create a 0-8 scale, and parents' answers were on a 0-4 scale. These scales comprise our measure of subjective poverty.

For parents, a linear regression model revealed that the only statistically significant difference in subjective poverty based on sharing approach (when income poverty, deprivation, child age and child gender were controlled for) was that those reporting an informational style were slightly more subjectively poor (-0.2* points on the five point scale) - compared to those who reported an authoritarian style. For children, the only statistically significant difference was for those reporting a participatory style, who were slightly less subjectively poor (0.3* points on the nine point scale) than those reporting an authoritarian style.

Another subjective facet of material well-being is worry about money and family resources. Parents were asked to report how often they worried about family money; and both parents and children were asked how often the child worried about family money, and how often the child knew that the parent was worried about family money. These were measured on a 0-10 scale, which was recoded so that those scoring above the mid-point (6-10) were characterised as 'high worry levels' and those below or at the mid-point as 'low worry levels'. Findings are detailed in Table 7.1.

Almost two thirds of parents gave scores above the mid-point of the scale in how much they worried about family money. However, there was no statistically significant difference in the odds of reporting frequent financial worry based on the dominant sharing approach employed by the family. 22.8% of parents reported that their child frequently worried about family money – a lower figure than the 28.3% of children who reported frequent worrying. Parents reporting informational or participatory approaches within their family were more likely than

those in authoritarian-style families to report that their child frequently worried about family money – but there was no statistically significant difference based on children's own reports of family sharing approach and frequency of worry. This may suggest that authoritarian styles are adopted on the assumption that a lack of child involvement and influence will reduce the likelihood of the child worrying – but children's reports show that this may not be the case. In terms of children's awareness of parental worry about family money, 44.6% of parents and 46.3% of children indicated that the child was frequently aware of whether their parent was worried. In both cases, children and parents in families adopting primarily informational and participatory approaches were more likely to report that the child was aware when the parent was worried – and this tallies with the higher levels of child awareness of their family's financial situation which is characteristic of these two approaches.

Two points arise from these findings. As noted in the previous chapter, the typology of sharing approaches was based on two dimensions – understanding and influence. Among predictors of parental and child worry, there are no statistically significant differences between preferences-based and authoritarian approaches, both of which are characterised by lower child understanding. Secondly, based on their own reports of the frequency with which they worry about family money, neither parents nor children report statistically significant differences in the likelihood of them worrying based on the dominant sharing style within their family. This suggests that children with a higher understanding of their family's financial situation do not worry more than children with a lower level of understanding, but that parents and children are mutually more aware of when the other is worried. In combination with the links to children's subjective well-being reported below, this may suggest that parental efforts to protect children from worrying about financial issues, while understandable, may not necessarily be effective. A more useful approach for both parents and children might be to openly discuss the constraints in an age-appropriate manner, and address children's concerns. However, the contexts within which poorer parents are operating are likely to be characterised by high levels of stress which is not likely to facilitate such conversations, and the ultimate solution must be to increase family incomes rather than change parental behaviours.

Table 7.1: Frequency and logistic odds of financial worry by sharing approach

	Parent worries	Parent: child worries	Child: child worries	Parent: child knows parent worries	Child: child knows parent worries
% above mid-point	64.4	22.8	28.3	44.6	46.3
Authoritarian (base)	**1**	**1**	**1**	**1**	**1**
Informational	NS	1.7*	NS	2.8**	2.5*
Preferences-based	NS	NS	NS	NS	NS
Participatory	NS	1.5*	NS	3.0***	2.5**

Authors' analysis of Wave 2 data.

SOCIAL EXCLUSION AND MISSING OUT

In the survey, three questions were asked relating to social exclusion – children were asked how often in the past six months, from never to very often, they had pretended to their family not to want something which cost money; how often they had pretended to friends that they did not want to do something which cost money; and how often they had been made to feel embarrassed or small because of a lack of money. Answers to these questions were summed to create a scale of social exclusion ranging from never being excluded in any of these ways to very

often being excluded in all of these ways. The questions about children's economising described in the chapter on children's participation were similarly used to form a scale representing the range and frequency of children's missing out on resources and experiences. Both scales were strongly related to income poverty and deprivation, but had no statistically significant relationship to families' dominant approach to sharing resources.

SUBJECTIVE WELL-BEING

Parent and child subjective well-being was measured using an adapted version of Huebner's Student's Life Satisfaction Scale, containing four positively-worded statements and four negatively-worded statements which parents and children were asked to rate their agreement with, using a five-point scale[40]. All items were coded so that higher scores indicated a higher level of satisfaction (i.e. negatively-worded items were reverse coded), and summed to form a 0-32 scale. Table 7.2 shows the results of linear regressions examining the associations between sharing approach (authoritarian as base), poverty status (non-poor as base), and subjective well-being. For children, preferences-based and participatory approaches were associated with higher subjective well-being. For parents, participatory approaches were associated with higher subjective well-being. For both parents and children, low income and child deprivation were significantly associated with lower levels of subjective well-being.

Table 7.2: Associations between sharing style, poverty, and subjective well-being

Predictor		Child SWB	Parent SWB
Sharing style (authoritarian as base)	Informational	NS	NS
	Preferences-based	1.7**	NS
	Participatory	3.1***	1.7**
Poverty (neither low income nor deprived as base)	Low income not deprived	-1.1*	-2.1***
	Deprived not low income	-2.8***	-3.1***
	Low income and deprived	-4.4***	-5.2***

Authors' analysis of Wave 2 data. Controlling for sharing approach, poverty status, and child age and gender.

HOW IMPORTANT IS FAMILY SHARING STYLE TO SUBJECTIVE WELL-BEING WHEN OTHER FACTORS ARE INCLUDED?

We were interested in whether the dominant sharing style adopted by children's families remained a significant predictor of child and parent subjective well-being when the other factors we have examined above – subjective poverty, social exclusion, and missing out – were included – that is, when a wider range of variables than those presented in Table 7.2 were included in the model.

Table 7.3 shows the result of a linear regression model similar to that presented in Table 7.2 but including additional variables relating to subjective poverty, worry about money, social exclusion and missing out. All of these variables were included in the forms described above. This allows us to examine how a range of different variables are associated with a single outcome – in this case, subjective well-being. For parents, drawing on predominantly informational or participatory approaches was associated with higher subjective well-being than drawing on authoritarian or preferences-based approaches. As highlighted above, authoritarian and preferences-based styles are characterised by low levels of child

[40] Full details of these questions are available in the separate reports on the surveys, detailed above.

understanding of their family's financial situation. The finding that these styles are associated with lower subjective well-being may suggest that more open discussions between children and parents about family finances could promote higher well-being for parents. Interestingly, the dimension of family sharing which appears more important for children's well-being is their influence – children reporting an informational approach were not statistically significantly happier than those reporting an authoritarian approach; but those reporting preferences-based or participatory approaches – characterised by high levels of influence but different levels of understanding – were significantly happier. For both parents and children, the greatest gains in subjective well-being were associated with the participatory approach, characterised by children having high levels of understanding and influence.

The increases in subjective well-being for both parents and children persist despite the finding reported above that informational and participatory approaches were associated with children having a greater awareness of when their parent(s) were worried about family money. That is, children who had a good understanding of their family's finances were more likely to know when their parents were worried about money, but this did not seem to have any impact on their own subjective well-being. Indeed, frequent parental worry about family money was not associated with a decline in child subjective well-being at all (although unsurprisingly it was associated with a decline in parental subjective well-being). The child having a high level of awareness of when parents were worried about family money was not associated with subjective well-being for either children or parents.

For children, it was also possible to include the scales developed based on indicators of social exclusion (discussed above) and missing out (discussed above and in the chapter on children's participation). Higher levels of social exclusion and missing out were both associated with lower levels of subjective well-being, but nonetheless the dominant family sharing approach remained a significant predictor of child subjective well-being when these were controlled for. This indicates that the processes by which families share resources, *as well as* the outcomes in terms of what resources children have access to, are important. For both parents and children, we examined whether there were statistically significant *interactions* between several of the predictor variables – that is, whether the relationship between the two predictors affected the effect each had on subjective well-being. The only statistically significant interaction effect that we found was for children, between the sharing approach of their family and living with a parent who reported high levels of worry about family money. For these children, an authoritarian style could be seen to have a slight protective effect. This may indicate that for parents experiencing high levels of stress about family money, efforts to protect children by minimising their awareness of family finances and involvement in decisions about family resources may be effective to an extent – although the increase of 3.9 points associated with a participatory style, indicates that children living with a parent who worries frequently about family money and adopts a participatory approach are still on average happier than those with a parent who worries a lot and adopts an authoritarian style.

Table 7.3: Factors predicting subjective well-being

Predictor		Child SWB	Parent SWB
Sharing style (authoritarian as base)	Informational	NS	1.5**
	Preferences-based	2.4**	NS
	Participatory	3.9***	2.0***
Poverty (neither low income nor deprived as base)	Low income not deprived	NS	NS
	Deprived not low income	-0.1*	-1.5**
	Low income and deprived	-1.1***	-2.1***
Subjective poverty		-0.7***	-2.0***
Parent worries about money		NS	-1.9***
Child worries about money		-0.1**	-1.3**
Child knows parent worries about money		NS	NS
Social exclusion scale		-0.5***	
Missing out scale		-0.5***	
Sharing style*parental worry (participatory and high parental worry as base)	Authoritarian and high parental worry	1.9*	
	Informational and high parental worry	NS	
	Preferences-based and high parental worry	NS	

Authors' analysis of Wave 2 data

KEY FINDINGS

This chapter has examined links between different processes of family sharing, child poverty, and children's and parents' outcomes – in relation to subjective poverty, worry about money, social exclusion, and subjective well-being. The dominant approach to sharing which families adopt is not strongly related to child poverty, with the exception that poor families are less likely to have the financial capacity to adopt a participatory approach. This is concerning because the participatory approach was in general associated with better outcomes – children and parents reporting a participatory approach had higher subjective well-being than those reporting any other approach. It indicates that increasing the resources available to poor families may help to increase children's subjective well-being.

An interesting finding from this chapter is that children's *understanding* of their family's financial and material situation does not appear to have strong links to their subjective well-being. Even when children know their parents are worried about money, this does not translate into lower well-being, although children themselves being worried about money is associated with lower well-being. What seems to matter more is the extent to which children's views and preferences are allowed to influence family decisions about the use and sharing of resources – something which is much more achievable for better-off families than for families in poverty. Our findings show that different approaches to family sharing matter – but they have only very minimal associations with poverty, and different facets of poverty are also very important predictors of children's well-being.

CHAPTER 8: A RIGHTS-BASED FRAMEWORK FOR PROGRESS

Poverty, as noted in the introduction, represents a huge cost in the limitations it imposes on individual and societal opportunities. Children in poverty bear the double burden of limitations imposed by poverty, and those imposed as a result of their developmental, legal and social status. This status constrains their access to 'adult' rights while all too often failing to protect them from the burden of 'adult' responsibilities – as has been shown in this report, for example in relation to the economising activities which children in poverty are disproportionately undertaking. But another aspect of this status – the access to rights specific to childhood, enshrined within the 1989 United Nations Convention on the Rights of the Child (UNCRC) – provides a promising starting point from which progress may develop. This section outlines how the findings from this research can be incorporated within a rights-based approach, suggesting a multifaceted approach to addressing child poverty which begins with the child, but which does not place responsibility for change on poor children and families - who as noted in the previous chapters are already engaging in extra activities to navigate constrained circumstances, as well as dealing with societal narratives that produce feelings of shame and embarrassment about being poor. The UNCRC is organised around three core principles – participation, protection, and provision. The ways that this research relates to each of these, and how they can be brought together to form a powerful approach to addressing child poverty, is detailed next.

VOICE AND PARTICIPATION

This research project began with a concern with voice: whose voices we hear in relation to child poverty and family decisions about resource use; what stories these voices tell; and whose voices are left out. Because of this, we did not want to include only children who were deemed to be poor based on the income of their parents. We wanted to allow children and families themselves to tell us about how they made sense of their material living standards, and to see the similarities and differences in the lives of children and families from a range of different socio-economic backgrounds. That is, we did not want to start with the assumption that poor children and poor families are 'different'. This requires a widening of the lens to so that similar scrutiny - that is ever present in the lives of children and families in poverty - can be applied to their more affluent counterparts.

The message we heard loud and clear, supported across our qualitative and quantitative data, was that poor families are not doing or thinking differently to better-off families, beyond the additional layer of activity that poorer children engage in, in an effort to cope with the experience of poverty. They are often operating within more constrained and limited circumstances, and their opportunities are inhibited by lower levels of resources, higher levels of stress about family money, and dealing with social exclusion and stigma. But their basic goals, aspirations, and motivations are remarkably similar.

This story of similarity, and the voices of the children and families in poverty who have the potential to tell it, is markedly absent in wider society. The limited differences we observed in empirical data gathered from families across the socio-economic spectrum stands in sharp contrast to the policy, media, and societal narratives we observe and which were echoed in the accounts of some of our participating families. These families do not live in a vacuum, and their

narratives are by necessity shaped, and themselves contribute to the shaping and perpetuation of, wider societal narratives.

The result of these narratives is to stonewall children and families in poverty. Whatever they want, however they behave, they are caricatured by representations of them as 'different'. By starting with voice, and by comparing the ways that children in poverty and those from more affluent backgrounds participate in the negotiation of their material well-being, this research has provided data posing a strong challenge to such dominant narratives. But voice is not enough – powerful narratives require powerful challenge, and myth-busting is necessary but not sufficient[41]. Narratives of difference are harmful to children and families in poverty – they create a hostile climate and an appetite for policies which place the responsibility for poverty reduction onto people who are poor. What we can learn from children's and families' voices – their participation – must lead to work promoting better *protection* from such hostility and misplaced responsibility.

PARTICIPATION TO FACILITATE PROTECTION

The protection of children in relation to their experiences of poverty has tended to focus on parental capacity to protect their children from harm. Work in this area has been very important – it has highlighted the struggles that some families in poverty (and indeed, some better-off families) face, and that often poverty is an important factor behind state intervention where there is concern about the welfare of a child[42]. This research was not seeking to investigate the experiences of families in which children are deemed to be at risk of neglect or abuse – these vitally important issues are the subject of other research. What we did find was that the low-income families in our study were striving to promote their children's best interests and support them to enjoy childhood and develop towards a healthy and productive adult life – just like the better-off families. The centralising of the voices of children and families in this research – from across the socio-economic spectrum – reveals very limited differences in how families are going about their acquisition and sharing of resources, and no differences in the aspirations and motivations of poorer parents and children. As we have highlighted throughout, where we did find differences based on socio-economic status these were invariably associated with the level of resources available to the family, rather than to the attitudes, motivations and preferences of the family. These resources determined the ways that children could pursue interests, rather than the interests they had; and the extent to which they could engage in social and developmental activities, rather than their own or their family's desire for them to do so. This indicates that interventions geared towards changing attitudes and motivations will not help. Instead, increasing the incomes, resources and opportunities available to families with children is essential to ensuring that all children are protected from the worst impacts of poverty.

[41] See Geiger, B. B. and Meueleman, B. (2016) 'Beyond 'mythbusting': How to respond to myths and perceived undeservingness in the British benefits system'. In *Journal of Public Finance and Public Choice* vol.24 no.3 pp291-306.

[42] Bilson, A. and Martin, K. E. C. (2017) 'Referrals and Child Protection in England: One in five children referred to Children's Services and one in nineteen investigated before the age of five'. In *The British Journal of Social Work* vol.47 no.3 pp793-811.

Another finding relevant to protection emerged as a result of the participation of a wide range of children and families from different socio-economic backgrounds. Families and children in poverty require protection from the inaccurate and stigmatising narratives which dominate societal, media and policy representations of poverty. This is evident in the high levels of social exclusion, shaming, and behaviours aimed at concealing their lack of resources among children in poverty, detailed in Chapter 7. These factors ultimately link to lower subjective well-being – poverty, by various pathways including its associated stigma and shame, decreases happiness among children and parents. Protecting children and families who are experiencing poverty from this hostile environment must be a priority – and requires interventions aimed at changing dominant societal narratives and challenging prejudicial opinions, rather than changing the motivations and attitudes of people in poverty. Cultural changes to the attitudes represented in policy and the media, alongside wider societal change, will help to protect poor children and families from prejudice. This is an important step, but insufficient without also working to remove poverty itself. Fortunately, changes in societal attitudes have the potential to increase commitment to better *provision* for children and families.

PROTECTION AND PARTICIPATION TO ENABLE ADEQUATE PROVISION

Participation in defining the terms of the debate about poverty, and protection from damaging societal narratives, are important aspects of addressing the damage poverty does. But the insights they offer are around the impacts of poverty, rather than eliminating poverty itself. Where they are useful is in informing intermediary remedial actions, and providing guidance as to what kinds of anti-poverty policies are likely to be most effective. Provision is key to poverty reduction; but effective provision relies on evidence generated through the genuine participation of children and families in poverty as well as their more affluent counterparts, and on an understanding of the need to deliver provision in a way that protects children and families from exposure to damaging societal narratives.

The findings generated in this report which show no motivational or attitudinal differences between families in poverty and families who are better off should contribute to allaying fears that policy makers and the wider public may have about the extent to which families in poverty can manage their resources responsibly. We found no evidence to support the argument that the experience of poverty is an indicator of irresponsible resource management, or that families in poverty require motivating to engage in pro-social activities. This poses a strong challenge to the legitimacy of individualised policy approaches which limit the incomes available to families who qualify for benefits, or which place stringent conditionality on these benefits. The provision of an adequate standard of living for all families and children, irrespective of whether they have access to employment which offers high levels of financial compensation or not, is essential to fulfilling children's rights and providing them with opportunities equal to those of their more affluent peers.

In addition to ensuring adequate levels of provision to families with children, our findings - along with a great deal of other research[43] - indicate that the ways in which resources are provided are important. Stigmatising narratives of poverty are pervasive, as reflected in the

[43] For example see Farthing, R. (2012) *Going Hungry? Young people's experiences of Free School Meals*. London: Child Poverty Action Group; Baumberg, B., Bell, K. and Gaffney, D. (2012) *Benefits Stigma in Britain*. London: Turn2us.

experiences of the poor children participating in our survey who, as noted above, were much more likely than better-off children to report experiences of shaming and social exclusion specifically as a result of a lack of money. A two-pronged approach, of challenging the underlying narratives which position the poor as 'different' and providing resources in a way which does not identify them – however subtly – as in receipt of support (be it charitable or state support), is indicated.

KEY MESSAGES FOR ACTION

Our key messages have relevance for policy, practice, media, research, and the public. They comprise:

CHANGE THE STORY

Stories about poverty are told in many ways and in many places. We hear them from politicians; on the news and other TV programmes; in newspapers and books; and from celebrities. We also tell and hear them ourselves, in the conversations we have in day-to-day life. Whichever position we are in, we can all contribute to changing the story. When we are telling the story we can try to do so in a more accurate way, communicating the complexity of poverty and focusing on the overwhelming similarities between families in poverty and more affluent families. When we are hearing the story, we can challenge narratives which position poor families as 'different' in a way which creates their poverty. While common, these stories are not accurate and have the potential to cause harm to people in poverty by perpetuating stigma.

CHANGE POLICY

A reversal of the cuts to benefits available to families in poverty, an increase in the incomes and support available to them, and concerted action to ensure that children and families have access the full range of opportunities enjoyed by their more affluent counterparts, is long overdue. The right to such opportunities is enshrined in the UNCRC, and is essential to building a fair society.

CHANGE PRACTICE

Many of the activities which are available to children come with hidden costs, and these have the potential to exclude children from poorer backgrounds. Even when there is special provision for these children, the stigma attached to such provision has been found in other research to prevent take-up. Activities for children should be carefully planned so that they are accessible to all, without inadvertently identifying some children as poor and thereby exposing them to stigma and embarrassment.

Right now in Britain there are children and young people who feel scared, unloved and unable to cope. The Children's Society works with these young people, step by step, for as long as it takes.

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