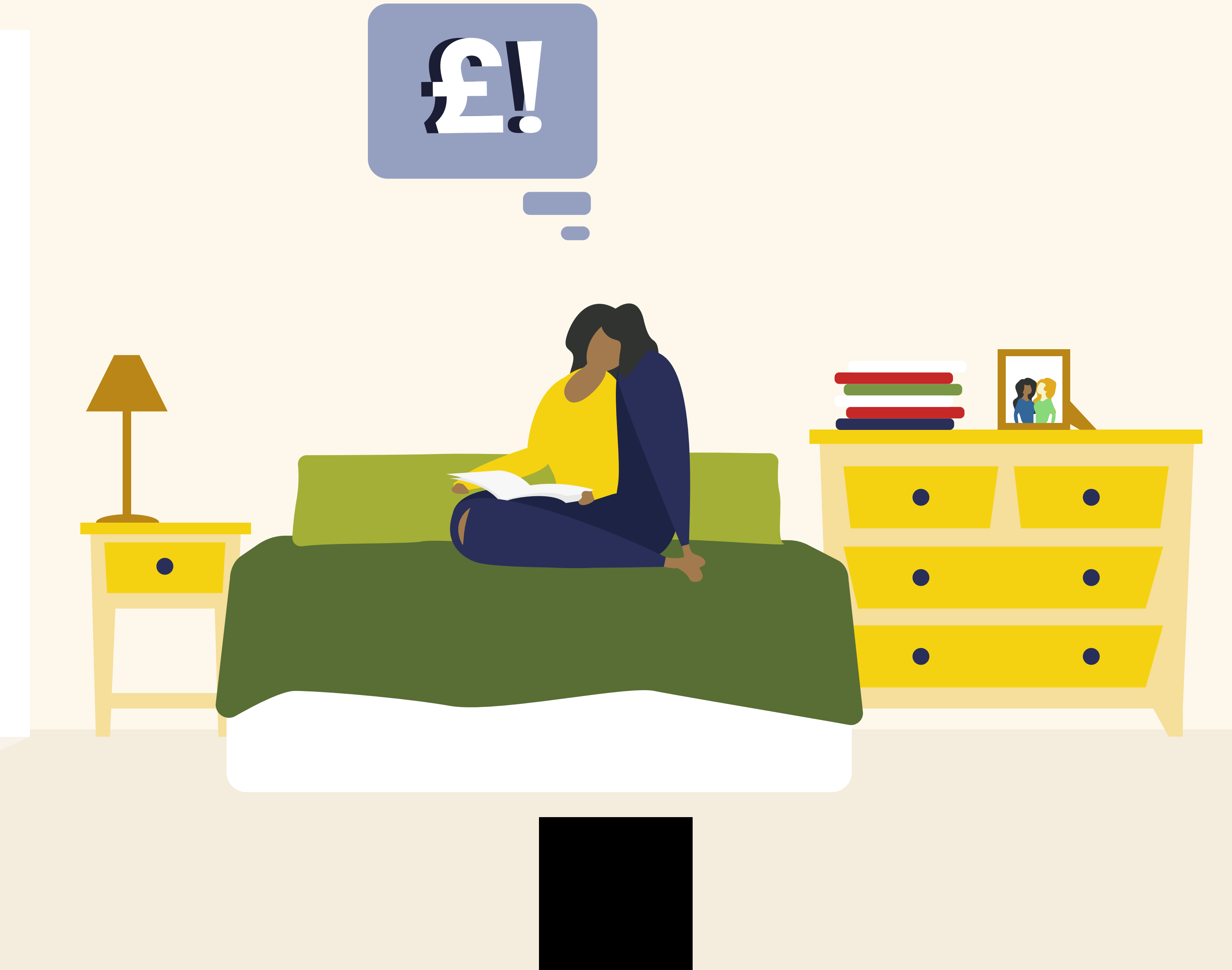

The Children's Society

Fair Shares and Families

Executive summary

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No child should feel alone

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Policy context

Child poverty has devastating impacts for children, families, and societies. Its eradication is a priority in international policy agendas. Poverty reduction efforts can be based on interventions which are **structural** – trying to change societal institutions; or **individual** – trying to change the behaviours and attitudes of people in poverty. Much current UK policy primarily reflects an **individualistic**, **behavioural** approach; the support available to families via the social security system has been reduced, and more stringent sanctions have been imposed on people claiming benefits. Interventions such as the Troubled Families Programme aim to 'turn around' the lives of families by changing the motivations of people in poverty. Much of the rhetoric around poverty reflects this; commentary around 'three generations of worklessness' and 'cultures of poverty' invoke the idea that motivation and aspirations, rather than opportunity, is lacking. This demonstrates a view that families can be lifted out of poverty by changing how they think and act; and that families in poverty are transmitting attitudes and behaviours predisposing their children to poverty. **This research investigates the veracity of this view by examining how families go about obtaining and sharing resources.**

Child poverty in the UK

Child poverty affects a large number of children in the UK, with 30% of children living in households on a low income (defined as below 60% of the national median) after housing costs. Expert reports indicate that this is likely to increase. Household income is vitally important to children's well-being and development, but alone it cannot give us a full picture of children's material living standards. This is because it is based on an assumption that children are **passive** in relation to their material well-being – that is, that they play no role in acquiring and negotiating the use of resources. It also assumes that household incomes are the only **input** into the family, and are **equitably shared** among family members. Previous research suggests that these assumptions may not be accurate, so a second aim of this research is to **investigate whether and how children participate in family resource acquisition and sharing, and how children and adults approach the sharing of resources within their family.**

Research questions and methods

Conducted between October 2016 and September 2018, this research investigated how families from across the socio-economic spectrum think, talk and act in relation to obtaining and sharing resources; and how children are involved in these processes. We were interested in whether different ways of obtaining and sharing resources were related to socio-economic status, and to the well-being of children and parents. A longitudinal mixed-methods design was used comprising in-depth qualitative research with eight families alongside a three-wave online panel survey of 1,000 parent-child (aged 10–17) pairs, representative of children in England, conducted at six monthly intervals. Each strand of the research was used to generate hypotheses and refine questions, which informed subsequent data collection.

The role of children in intra-family resource acquisition and sharing

Previous studies of how families share their resources have focussed on sharing between adults within a household, and have revealed many differences – according to gender, the presence of children, the source of income, and who receives income – in relation to how resources are shared between partners. This research brings particular focus to the role of **children**, and how parents and children understand and approach children's involvement in the household economy.

The key determinants of intra-family resource acquisition and sharing

We found three key factors which contribute to how families go about obtaining and sharing resources.

Stakeholder networks are the people who have a role in children's material well-being. We found that these stakeholders form a wide network including the child themselves, household members, wider family members, and people outside the family. These stakeholders contribute to and consume 'family' resources, and also influence the types of resources which are valued and how families go about acquiring and sharing resources.

Grandparents were a key influence for many families – on parental attitudes to finances and sharing, as providers of money, labour, and care, and as consumers of care as they aged; **aunts, uncles and other adults** as providers of occasional gifts and experiences such as help with organising work experience for children; **peer groups of both parents and children** as important influences on which resources were valued; **siblings** as important collaborators in or competitors for accessing family resources – and many more!

We found high levels of **participation** by children in obtaining, sharing, and negotiating the use of resources. Far from being passive consumers of the resources obtained from parental income, children engaged with stakeholders including peer groups, family members, and wider social networks. Some of the ways that children actively participated in promoting their own and their family's material well-being were not necessarily visible to the adults in their family – and sometimes children deliberately concealed activities from parents.

Children participated in diverse ways in family use of money and resources. Families actively **involved children in decisions**, both to allow children some say in family resource use and to help develop their financial literacy; children adopted strategies for **negotiating with and influencing** parents, siblings, and peer groups around which resources were valued and how and when resources were used; children were involved in **saving money** – for both long and short-term expenses; and some children **economised** to save their family money.

The families who participated in our research adopted a range of different **approaches** to sharing their resources. As noted above, research with adults has revealed a range of patterns of income sharing. In relation to children, we found that approaches varied based on two key dimensions – children's **understanding** of their family's material situation, and their **influence** over decisions relating to resource use.

	Low knowledge	High knowledge
Low influence	**Authoritarian approaches: children have limited knowledge of family finances and limited influence over decisions about resource use** (35% of children[1]). This approach is illustrated by one family in which the children were very quiet in family interviews, but spoke much more in individual interviews. The children said that they enjoyed participating because no-one had listened to their views on these topics before.	**Informational approaches: children have high levels of knowledge but limited influence** (21%). This approach was illustrated by discussion with a recently-divorced mother who had been forced to downsize the family's accommodation. She reported that she had informed her children, but did not have the resources to allow for their preferences to be considered in her decisions.
High influence	**Preference-based approaches: children have low levels of knowledge but high influence because parents base decisions on children's observed or reported preferences** (12%). This approach was illustrated in an interview with two children who discussed their parents' decision to take them to America for a surprise holiday, as the parents had heard them discussing their desire to go.	**Participatory approaches: children have high levels of knowledge of their family's situation and a high level of influence over family decisions** (33%). This approach was illustrated by a girl who had persuaded her parents to get her a mobile phone – they had wanted to wait until she was older but she persuaded them that it was vital for communication and fitting in.

[1] All figures in this table are based on analysis of wave 2 data.

Intra-family resource acquisition and sharing and socio-economic status

Overall we found very limited differences in the stakeholder networks, in children's participation, and in family approaches to sharing resources based on socio-economic status.

- Children and parents from across the socio-economic spectrum reported wide-ranging **stakeholder networks**. Based on our qualitative study, differences were sometimes apparent in how **well-resourced** these networks were, but not in their **composition**. For example, a child from a better-off family reported that his grandparents had sent him a cheque for £50 for each GCSE he passed, while a girl from a poorer family reported that her uncle saved up 1- and 2-pence coins for her. This was reflected in our survey – children all reported that they could call on people outside of their immediate family if they needed money or resources, but children in low-income households were 2.7 times more likely to report that there would be no-one they could turn to for this type of help.
- In terms of children's **participation**, the children in our research all reported a wide range of tactics which they used to obtain resources and influence family decisions about how resources were used. For example, two brothers in a better-off family described a

process of gradually appropriating space which the parents had intended for their own use, until the whole family agreed that the space 'belonged' to the children; and a girl in a poorer family described using a range of strategies including saving up, using second hand resources, and borrowing resources from friends so that she could pursue her interest in art. In our survey we found very few significant differences in the **types** of participation based on socio-economic status. Where we did find a difference was in the **extent to which** children in poorer families had to economise and adopt additional coping strategies to cope with poverty and reduce stress on parents and family budgets. For example children in low income households were 4.2 times more likely to have pretended to their family that they did not need something, and 5.7 times more likely to have pretended to their friends that they did not want to do something

- The different **approaches to making decisions** about resource use that families adopted were all evident across the socio-economic spectrum. In our qualitative study we found examples of each approach identified above in both better- and worse-off families. In our quantitative study we did not find any significant difference in the approach to family sharing which children identified based on whether they lived in a low-income household.

Intra-family resource acquisition and sharing, socio-economic status, and outcomes

We used logistic regression (controlling for the child's age and gender[2]) to examine the relationship between the approach to family sharing and socio-economic status (based on low income, child deprivation, and a combination of the two[3]), and outcomes relating to whether parents and children perceived that everyone in their family got a fair share of their resources; whether they felt that they were poor or better-off compared to other families they knew; how often they worried about family money; and their overall subjective well-being. We were also interested in links to children's experiences of social exclusion – namely, whether a lack of money had meant they missed out on getting something they wanted or doing something they wanted, and whether others had made them feel small or embarrassed because of a lack of money.

- Overall, the family approach to sharing had limited associations with outcomes relating to poverty – as we would expect based on our finding that the family sharing approach was not strongly associated with socio-economic status.
- Parents and children reporting any approach other than authoritarian reported better perceptions of whether everyone in their family got a fair share of resources.
- Parents and children reporting a **participatory approach** to family sharing had higher subjective well-being than those reporting any other approach.
- Poverty – measured by low income, deprivation, or a combination of the two – was much more strongly associated with outcomes across the board.

[2] Chapter 1 of the full report provides details on these models and how to interpret them.
[3] Chapter 2 of the full report provides more detail on these measures.

		Perceived family fairness		Subjective poverty		Worry about family money		Subjective well-being		Couldn't do something	Couldn't get something	Made to feel embarrassed
		P	C	P	C	P	C	P	C	C	C	C
Family sharing approach (comparison: authoritarian)	Informational	+	+	-	=	=	=	=	=	=	=	=
	Preference-based	+	+	+	=	=	=	=	=	=	=	-
	Participatory	+	+	=	=	=	=	+	+	=	=	=
Poverty status (comparison: not poor)	Low income not deprived	=	=	-	-	=	=	-	=	=	=	=
	Deprived not low income	=	-	-	-	=	-	-	-	-	-	-
	Low income and deprived	-	-	-	-	-	-	-	-	-	-	-

P=parent; C=child. + indicates a statistically significantly better outcome, while – indicates a statistically significantly worse outcome. = indicates no statistically significant difference.

Implications

These findings indicate that lack of resources, rather than differences in motivations and approaches to sharing family resources, are responsible for the deprivations faced by children and families in poverty. The differences between poorer and better-off families are in the **additional tasks** they adopt to negotiate life in constrained circumstances, and the things they **miss out on** due to a lack of resources. These differences are important – children and families in poverty are going without the opportunities they need to thrive; but this cannot be addressed by changing the motivations of poor families, because their motivations are similar to everyone else's. Rather interventions should increase the resources available to families and change the rhetoric surrounding poverty which questions the motivations of families in poverty.

What can we do?

Change the story: media and popular portrayals of families in poverty often rely on inaccurate and over-simplified stereotypes. These can influence how we understand poverty, and can legitimise stigmatising and punitive policies. Accurate reporting could highlight similarities in motivations between socio-economic groups, but differences in availability of resources.

Change policy: cuts to the services and benefits available to low income families should be reversed, coupled with further action to increase provision of resources and support for families in poverty.

Change practice: a rights-based approach focusing on increasing the accessibility of entitlements and advocating for better – and non-stigmatising – provision is indicated; interventions aimed at changing personal motivations are unlikely to be effective in poverty reduction.

Find out more

The Fair Shares and Families research was conducted by the University of Leeds in partnership with The Children's Society. It was funded by the Economic and Social Research Council, grant number ES/N015916/1. For more information on the project, please contact Dr Gill Main on g.main@leeds.ac.uk

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.

We listen. We support. We act.

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Because no child should feel alone.

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