Fair Shares and Families study

Here, Gill Main **describes a new study, looking at how resources are shared in families and how children economise in order to save money, meet their own needs and minimise the stress on their parents.**

Background

It is well established that child poverty has devastating impacts for children and society. There is absolutely no question that increasing household incomes is a vital ingredient in reducing child poverty and preventing these impacts. But we have known for a long time that household income is not necessarily shared fairly between household members;[1] that people from outside the household (for example, grandparents and extended family) can be important contributors to – and consumers of – 'household' resources;[2] and that with increasing numbers of children living in non-traditional family structures, it is often difficult to allocate them to one single household.[3] As a result, we need to expand our focus to include other aspects of children's material wellbeing – while keeping a strong focus on increasing household incomes for families in poverty – to gain a fuller picture of how poverty affects children's lives, and what kinds of interventions might help to reduce this impact.

Lots of research has examined how parents in constrained circumstances prioritise their spending. A key finding is that adults in income-poor households tend to prioritise children's needs over their own, going without even basic necessities in order to ameliorate the impact of household poverty on children.[4] This indicates that parental wellbeing is a very important consideration – parents may be compromising their own health and wellbeing to provide for their children, which is not a sustainable solution to child poverty. Furthermore, little attention has been paid to how children themselves economise – that is, the activities that children engage in to save themselves or their family money, and to contribute to limited family resources. This is important because we know from studies with children experiencing poverty that their priorities might be different to those of the adults they live with,[5] and that they might hide their economising behaviour to avoid placing further stress on their parents and/or other family members.[6]

Fair Shares and Families

The Fair Shares and Families study[7] is designed to help us understand this aspect of child poverty in more detail. We are conducting in-depth interviews, group discussions and observations with eight families in Leeds and York, and a representative survey with 1,000 parent-child pairs in England, to increase our understanding of how families understand and negotiate sharing their resources (including money, physical possessions, space, and many more resources identified by families as important to them).

Different types of economising

Our research shows the wide range of ways in which children try to save themselves and their family money, and contribute to family resources. This range of behaviour is shown in Table 1, along with the percentage of children who reported that they had engaged in that activity. The behaviours can broadly be categorised as relating to 'making do' – going without, or getting something cheaper than what is really wanted or needed; 'contributing' – seeking ways to contribute to the family's finances; 'requesting' – asking people within and outside the family for money; and 'stealing' – taking things from family, other people or shops.

We were interested in seeing whether children in poverty were more likely to engage in these behaviours than children in better-off families. We measured poverty using two indicators: children who lived in a household in which the income was below the poverty line as established in the *Households Below Average Income* study for 2016/17;[8] and children who reported that they lacked and wanted more than two items according to the Child Deprivation Scale.[9] We used these measures to categorise children as neither low income nor deprived; low income but not deprived; deprived but not low income; or both low income and deprived. Table 1 shows whether children in each of these categories were statistically more likely to have engaged in each of the behaviours – a '+' indicates that they were more likely to report ever having engaged in the behaviour, a '–' indicates that they were less likely to report this, and 'ns' indicates that there was no statistically significant relationship.

Children were most likely to report 'making do' activities – including nearly a third reporting getting something cheaper than they really wanted; nearly a quarter reporting pretending to someone in their family that they did not want something; and nearly a fifth telling someone in their family that they wanted something cheaper than what they really wanted. Just fewer than 2 per cent of children reported behaviours relating to 'stealing'. For nine of the 13 behaviours that we asked about, there was a statistically significant relationship with poverty – and this was most pronounced for children who were both in low-income households and deprived.

Frequency and extent of economising

Our study is longitudinal, meaning that we are going back to the same families over time to see whether their experiences have changed and to follow up on what we have discovered so far with new questions. The range of behaviours in Table 1 was included in the first wave of the survey. In the second wave, which took place in January 2018, we were interested in finding out more about how often children reported engaging in economising behaviours, and whether they had done so recently – ie, since the first survey wave, six months previously. We asked children whether they had done any of the things listed in Table 2 in the past six months because they did not have the money, with six answer options ranging from 'never' to 'very often'. Their answers were scored from '0' (never) to '5' (very often) and were then added together to make a scale, with higher scores indicating more types of, and more frequent, economising behaviours.

Table 2 shows the associations with poverty and deprivation for each of these behaviours, and for the scale as a whole. As above, a '+'

Table 1: **Children's engagement in a range of economising behaviours**

Economising activity	% children	Low income	Deprivation	Low income and deprivation
Got myself something cheaper than what I really wanted	33.2	+	ns	ns
Pretended to someone in my family that I didn't want something when I did want it really	24.2	+	+	+
Told someone in my family I wanted something that was cheaper than what I really wanted	18.3	ns	ns	+
Asked other people who I live with for money	15.9	+	+	+
Used old or worn out things (like games, clothes or books) to avoid buying new things	14.8	ns	+	+
Got a job so that I could earn some money for myself	10.7	ns	ns	ns
Given my own money to other people I live with so that we could pay bills or buy what we needed	8.1	ns	ns	+
Asked other people who I do not live with for money (like other relatives or other people I know)	6.9	ns	ns	+
Given my own money to other people I don't live with so that they could pay bills or buy what they needed	3.5	ns	ns	ns
Taken money or things from someone who I live with, without their permission	2.9	+	ns	+
Got a job so that I could earn some money for my family	1.8	ns	ns	ns
Taken things I needed but that weren't mine (like from a shop or from someone else)	1.7	ns	ns	+
Taken things other people in my family needed but that weren't mine (from a shop or someone else), to give to them	1.5	ns	ns	ns

Table 2: **Poverty and the frequency and range of economising behaviours**

Economising behaviour	Low income	Deprivation	Both	% not poor	% poor (low income, deprivation, or both)
Missed out on a school trip or an after-school class or activity	+	+	+	20.1	42.9
Worn clothes or shoes that are old and worn out, or don't fit any more	+	+	+	27.5	52.9
Pretended to my family that I don't need something which I really do need	ns	+	+	36.6	54.7
Pretended to my friends that I didn't want to do something which cost money, which I did really want to do	+	+	+	37.1	58.3
Taken money, other people's possessions, or things from a shop which didn't belong to me, without paying for them	ns	ns	+	8.7	14.3
Not eaten when I was hungry, or eaten less than I wanted to	+	+	+	17.0	33.1
Scores on the economising scale (higher scores represent more types of and more frequent economising)	**Low income**	**Deprivation**	**Both**	**Average: not poor**	**Average: poor (low income, deprivation, or both)**
Predictors	+	+	+	2.7	6.1

indicates that children were more likely to report engaging in this behaviour more frequently, a '–' indicates a lower frequency, and 'ns' indicates that there was no statistically significant relationship. The last two columns show the percentage of children reporting having engaged in the behaviour at all within the past six months, firstly among children who were neither in a low-income household nor deprived, then among children who were poor according to either or both of these two measures.

Children who were in low-income households and/or deprived reported engaging in more economising behaviours, and engaged in these behaviours more often, than their better-off peers. Interestingly, older children, girls and children with a disability also reported more types and a higher frequency of economising behaviour. For every behaviour, a substantially higher percentage of children in poverty reported having engaged in the behaviour compared to children not in poverty. Disturbingly, a third of children living in poverty reported that they had at some point in the previous six months gone hungry due to a lack of money.

Economising and life satisfaction

Finally, we investigated whether the frequency and range of economising behaviours that children reported, together with their age, gender and disability status, were associated with their life satisfaction (overall happiness or contentment with their life). As Table 3 shows, older children, children who were deprived, and children who lived in low-income households and were deprived, all had lower life satisfaction than their peers. The strongest effect, though, was for the economising scale, with children who economised in more ways and more often reporting substantially lower life satisfaction, even when the effects of the other predictors were accounted for. All of these variables together explain 27 per cent of the variation in children's life satisfaction. Age, gender and disability explain about 5 per cent of the variation, indicating that between them, poverty (low income and/or deprivation) and the economising scale explained at least 22 per cent of the variation in children's life satisfaction.

Conclusions and implications

In research, policy and practice with low-income families, the implicit assumption is often made that children are passive in the face of

Table 3: **Effects of economising behaviours on life satisfaction**

Predictor of life satisfaction	Effect
Age (older compared to younger)	–
Gender (girls compared to boys)	ns
Disability (disabled compared to non-disabled)	ns
Low income	ns
Deprivation	–
Both low income and deprivation	–
Economising scale (higher compared to lower scores)	–
Proportion of variation explained by model	**27%**

poverty and that they have limited or no awareness of their families' financial struggles. The Fair Shares and Families project adds to a growing body of research which poses a strong challenge to these assumptions. In reality, children, particularly poor children, are engaging in a wide range of economising behaviours in order to ensure that their own and their family's basic needs are met. Some of these behaviours include actively concealing their wants and needs from their family, and concealing their engagement in socially and legally prohibited behaviour, such as stealing. This takes its toll on children, as evidenced by the relationship between poverty, economising and life satisfaction. These findings have implications for academic research, but importantly they also contain relevant messages for practitioners working with children and families, for policy makers who can influence overall provision, and for wider society and media portrayals of poverty in the UK.

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For practitioners, understanding that children are often taking an active role in their family's financial situation is an important part of obtaining a holistic understanding of the family. This role may or may not be visible to parents. Providing a safe, confidential and non-judgemental space for children to discuss their role in their family's financial situation and their efforts (whether these are socially and legally sanctioned or otherwise) may be a vital element in providing necessary support.

For policy makers, the importance of reversing cuts to public spending (which have disproportionally affected families in poverty) and increasing the incomes of families at the bottom of the income distribution cannot be stressed enough. Furthermore, adopting a rights-based approach to social policies affecting children would be a valuable method to improve child wellbeing. Particularly, a greater focus is required to ensure that children have adequate resources to promote 'physical, mental, spiritual, moral and social development' (as enshrined in Article 27 of the United Nations Convention on the Rights of the Child 1989), and have 'the opportunity to be heard in any judicial and administrative proceedings affecting the child' (Article 12). Realising children's participation rights is essential to understanding how current policy falls short of meeting children's provision rights – and in combination these two aspects of children's rights can form a powerful basis upon which to rethink the way that child poverty is measured and addressed. Children, young people, and families in poverty should have the opportunity to directly influence the development of policy and practice aimed at the eradication of poverty and its impacts.

Finally, policy rhetoric, media representations and wider public discussions about poverty would benefit from change in the light of these and other research findings. Policy and media portrayals of poverty suggest that parents on low incomes are failing their children through a lack of will to work, and through misuse of family money.[10] This flies in the face of previous research,[11] indicating that parents are going without basic necessities to provide for their children. It is also challenged by findings presented here which indicate that children, as well as parents, are doing their best to survive and make do in highly constrained circumstances, to the detriment of their happiness. Other research[12] indicates that wellbeing is affected not only by the constraints imposed by poverty, but – vitally – by the shame and stigma associated with being poor. This stigma is created and perpetuated by policy rhetoric and media representations which – in the face of overwhelming evidence to the contrary – position children and families in poverty as 'others' who are not like 'us' and who are less able or willing to contribute to society. A step change in how poverty is discussed and otherwise represented, which reflects the complex, relatable, and above all human stories of those unlucky enough to experience it, is long overdue. ■

Dr Gill Main is Associate Professor in Childhood Studies at the University of Leeds

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