

Attitudes to spending on children

The United Nations Convention on the Rights of the Child asserts 'the right of every child to a standard of living adequate for the child's physical, mental, spiritual, moral and social development'. Taking this definition, almost 200 mothers, from all socio-economic groups, agreed a minimum standard, the costs of which exceeded current benefit levels by between 11 and 56 per cent depending on the age of the child. Separate discussions with groups of mothers and (unrelated) children as part of a developmental study at the Centre for Research in Social Policy, Loughborough University, revealed:

- f** Children are exposed to the same pressure and want the same things, irrespective of the incomes of their parents.
- f** Children come under great pressure from their peers to conform - for example, by wearing 'fashionable' clothes - under sanction of suffering social exclusion. Both parents and children felt strongly that avoiding such exclusion was very important.
- f** Although aware of the purpose of advertising and sceptical about the claims made by advertisers, children admit to being influenced by advertising and to using it to put pressure on parents and others to buy them things.
- f** Children use a wide variety of negotiating techniques of varying sophistication to persuade parents to buy them things and most claim at least a modicum of success.
- f** Parents engage in these negotiations with a range of objectives, including limiting the damage done to the family budget and educating their children in the financial costs of life.
- f** Schools impose major costs on families which parents resent but feel they cannot avoid except at the expense of their children's future.
- f** Mothers - who almost invariably control day-to-day budgeting - value child benefit highly as a dependable and 'dedicated' source of income for spending related to the children's needs.

Article 27 of the United Nations Convention on the Rights of the Child, ratified by the British Government in 1991, asserts:

'the right of every child to a standard of living adequate for the child's physical, mental, spiritual, moral and social development'

The Convention makes it clear that, in order not to be 'poor', a child has to experience a standard of living which allows her/him to participate fully in the society in which they are growing up. Conversely, childhood poverty implies exclusion from mainstream society and denial of access to opportunities which exist for the majority of children.

The Convention provides a definition of poverty but it is also necessary to fix a 'poverty line'. In this study, 193 mothers were asked to agree a list of items and activities which they felt to be an essential minimum for children of various ages living in Britain today. Mothers were not initially asked to consider the monetary cost of the items which they included but later groups were asked to reduce the lists on cost grounds. However, the mothers refused because they considered the lists provided an

absolute minimum. (Details of the list are given in the full study.)

Table 1 compares the parents' minimum budget standards with income support rates plus family premium for 1994-1995. The minimum budget line varies between 11 and 56 per cent above the floor currently set by Income Support and Family Credit with the discrepancy being greatest for children between the ages of two and five.

The nature of exclusion

Irrespective of class, the 200 or so children involved in the study were exposed to the same pressures and wanted the same things.

Children from low-income households appeared to miss out on some of the 'basics', such as bikes or toys, but perhaps did so so as not to go without the television or computers that they wanted. They were also somewhat more deprived in terms of activities, with fewer options available to them and less structure to the way they spend their time. They also missed out on travel and holidays, which in turn limited their aspirations for further travel. Television (which was rarely cited as a favourite pastime) and computers became a way of filling time.

Pressure on children to spend money was perhaps most evident in the area of clothing where the pressure from peers could be intense including verbal abuse and the possibility of social exclusion: the 'I'm not playing with you' syndrome.

While parents reported that their children insist on clothing - particularly trainers - carrying a prestige brand label, children appeared rather more sanguine. It seems that children, whilst acknowledging the existence of pressure, are unwilling to admit to giving in to it. They prefer to see themselves as in control and resistant to pressure, particularly as they get older.

Children are directly targeted by advertisers and it was evident that children were both aware of this fact, and of the advertising targeted on them. They knew the purpose of advertisements, and most developed a cynicism strengthened by the disappointment that often results when products fail to match expectations.

Nevertheless, children - especially older ones - admitted that advertising influenced how they spent their 'own' money. Younger children - with little spending power in their own right - used references to advertisements to direct pressure on their parents.

Advertising to children does not differentiate by income (indeed children in lower income households may watch more television than their more affluent

Table 1 The budget standard and income support rates (1)

	Parent's essential minimum budget	Income support plus family premium
Under 2 years:		
Girl	26.49	20.68 (2)
Boy	26.33	
2-5 years:		
Girl	30.73	20.68 (2)
Boy	32.25	
6-10 years:		
Girl	28.12	20.68 (2)
Boy	27.67	
11-16 years:		
Girl	31.04	28.03 (3)
Boy	31.09	

(1) Both calculations assume that the child is living in a two-parent, two-child household

(2) Child aged under 11 years.

(3) Child aged 11-15 years.

counterparts), and therefore probably adds disproportionately to pressures on low-income parents.

Another important demand on parents and children came from school. School uniform is a mixed blessing. It can reduce the overall cost of clothing a child and restrict arguments about weekday dress. However, schools which operate as a monopoly supplier of uniforms sometimes continue to put parents under financial pressures which they resented.

But more important than uniforms are the enormous number of demands to finance trips, books and all kinds of things linked to the curriculum. Parents had little awareness of the background of recent legislative change but saw the almost daily requests for money as unfair pressure on their own, often limited, budgets. They believed that schools were taking advantage of their inability to say no when it is their child's education which is at stake.

Negotiating pressure

Children as young as seven could articulate a wide range of persuasion strategies of varying degrees of sophistication. Techniques ranged from simple begging, saying 'please' rather emphatically, through direct action (more or less illicit), to bargaining and negotiations involving loans, part-payment and remuneration for tasks done or offered.

The mothers interviewed generally agreed that life often seemed to comprise an endless series of negotiations with their children about money, but very few were prepared to admit that they give in to their children's demands. Parents often approached the negotiations with clear objectives: to resist the financial demands of their offspring and to teach them that they cannot always have what they want.

There were hints in the discussions that children from less affluent homes, especially when young, were more prone to resort to simple repetition, anger and direct action than were their contemporaries from more affluent homes. This may reflect financial constraints rather than simply a lack of negotiating skills. Certainly low-income parents recognised the limited range of negotiating strategies that they had at their disposal. Purely financial considerations forced them to say 'no' more frequently and they often could not afford to offer any compromise; financial discipline was frequently exerted out of necessity rather than any decision about what is good or bad for the child.

Coping with pressure

Almost invariably mothers had day-to-day responsibility for family budgeting. They had to know what is available, where and at what price. The search for economy is apparent across income groups. Mothers have to manage the demands of children and to plan spending so as to provide the things that they determine (or agree that) their children require. Perhaps most difficult of all, they have to budget for the unexpected.

Mothers also often sought to increase family resources by turning to the extended family, friends and neighbours. Family and community support was crucial to the financial survival of many families who relied on them for support of many kinds, from direct purchases to services such as baby sitting.

Child Benefit was another financial tool that mothers found exceedingly valuable, irrespective of income level. The fact that Child Benefit is identifiable means that it can be kept separate, either to be used for particular purposes or to act as a 'safe' to protect some money from the incessant demands generated by an acquisitive society, perhaps to serve as a short or longer term safety net for the family.

Being regular and dependable Child Benefit enabled mothers to plan ahead knowing that, if need be, they could spend now and be sure that they would have cash to cope with some unforeseen contingency in the weeks ahead. Alternatively, they might decide to allocate Child Benefit for some anticipated future expense without fear of spending it beforehand.

Because it is paid directly to them, mothers had complete control over their use of Child Benefit. It may be their only source of financial autonomy and, at times of crisis, a safety net of incredible value. If it gets frittered away, mothers can have no one to blame but themselves.

Participation and the pain of exclusion

Parents and children placed great emphasis on 'participation': the right of every child to share in the activities, experiences and lifestyle of the community in which s/he is born and brought up. Both also feared its negative corollary: exclusion. In a materialistic world the ability for an individual child to participate is largely predicated on access to goods, services and activities, all of which have a financial cost.

However skilled, determined and self-sacrificing their parents, some children did not have access to the material possessions and opportunities of their friends, allowing them to be singled out by reason of

their poverty. Children were being denied, not only what others considered commonplace, but what parents agreed is essential for the well-being of all children.

Mothers in the study were emphatic that the social consequences of not guaranteeing an adequate standard of living for all children were unthinkable. They were convinced that society in general, and governments in particular, can, and must, make children the overriding priority in the allocation of resources.

About the study

The research was supported by the Joseph Rowntree Foundation in order to establish the feasibility of undertaking a national survey of family expenditures on children and to develop the necessary instrumentation. (The Department of Social Security provided additional financial assistance to examine the use made by families of child benefit.) The national survey has now been supported by the Joseph Rowntree Foundation.

The development work involved a series of 22 group discussions with 193 mothers selected from across the socio-economic spectrum. The conclusions and output from earlier groups were examined and developed by later ones. In addition over 240 children, drawn from school years three, seven, nine and twelve in four contrasting schools, took part in individual and/or group discussions and completed diaries and/or questionnaires.

Further information

The findings of the study are published by the Child Poverty Action Group as *Family Fortunes* by Sue Middleton, Karl Ashworth and Robert Walker, price £7.95. For further information about the research, contact any member of the research team at the Centre for Research in Social Policy, Loughborough University of Technology, Loughborough LE11 3TU on 0509 223372.

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