

The links between women's and children's poverty

CHILDREN ARE AT GREATER RISK of poverty than adults in the UK. Women are at greater risk of poverty than men. The link between the two has been largely ignored in debates and policy-making around child poverty. A recent report produced by the Poverty Working Group of the Women's Budget Group (WBG), on which CPAG is represented, underlines the need to inject a gender dimension in to the strategy to end child poverty.¹ The report combines analysis of the links between women's and children's poverty with the 'voices of experience' derived from presentations made by women with experience of poverty.

Although women's poverty matters in its own right, it is its implications for child poverty that concern us here. These implications stem from two key issues: women's role as poverty managers and their disadvantaged labour market position.

Poverty managers

We know from research that women in both lone and two-parent families carry the main strain of making ends meet on an inadequate income. While for many women getting by in such difficult circumstances can be a source of pride, the stress involved can take a toll on their physical and mental health and on their overall morale. Poverty is particularly stressful where there is debt. Just as women tend to manage poverty on a day to day basis, so they tend to take the main responsibility for dealing with debts. In two-parent families, managing poverty is made more difficult where resources channelled to fathers are not shared fairly with the rest of the family.²

As part of their role as poverty managers, mothers frequently act as shock absorbers, shielding their children (and sometimes partners) from the full impact of the inadequate financial resources at their command. This can mean mothers going without food, clothing and warmth. This is not just about meeting their children's material

Research shows that the burden of responsibility for managing family finances in low income families generally falls on women. When there is



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debt or barely enough to go round, women often do without basic necessities themselves. Such stress can damage health and self-esteem, which in turn can affect women's job prospects and parenting abilities. In this way women's poverty is inexorably linked with that of children. Ruth Lister argues that policy makers must acknowledge this link in their efforts to eradicate child poverty.

needs but also about defending them against the stigma and 'Othering' all too often associated with poverty.³ The process of Othering is one by which 'the poor' are treated as if they were 'other' to – that is, different from – the 'non-poor'. For children and young people, clothing in particular acts as a signifier of difference. The 'wrong' clothing can spell bullying and social exclusion.⁴

A common refrain among the women with experience of poverty in the WBG Voices of Experience sessions was the disrespectful attitudes of others towards themselves and their children. This combined with the difficulties of being poor in a flagrantly consumerist society to make them feel inadequate and guilty. As one woman put it, 'you feel hopeless that you can't supply your children with the things that make them feel normal'. For women in minority ethnic groups, who are at particularly high risk of poverty and who may also be having to deal with racism towards themselves and their children, the situation is especially difficult.

One way in which women may try to counteract poverty's negative material and psychological impact is through collective action in self-help and community groups, often around the needs of their children. A lone mother told the WBG of how, feeling trapped and depressed, she had helped to set up a self-help group for lone mothers called Sisters Are Doing It. She described how they want to raise aspirations:

...and reach for the sky, then at least if you don't get the sun or moon you may get a few stars. I am still in debt, I still can't get a babysitter when I need one but I believe that I can make a difference. I have changed my way of thinking and instead of feeling defeated I started to feel angry about social injustice.⁵

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Maternal well-being and child poverty When mothers do feel defeated by poverty, or are simply ground down by it, it affects their ability to fulfil the parenting and bread-winning roles that government sees as crucial to a successful child poverty strategy. When, as one woman told the WBG, 'poverty...sucks you in and breaks you', it makes it difficult to be an effective parent or jobseeker/worker.

To take parenting first: its importance is highlighted in many official statements on child poverty. Margaret Hodge, for instance, when Minister for Children, explained to the House of Commons Work and Pensions Committee that parenting is 'central to the child poverty agenda' because 'the quality of parenting in the home' is the factor which makes most 'difference to a child's outcome'.⁶ What needs to be emphasised is that the 'quality of parenting' is not independent of the material circumstances in which parenting is undertaken. To suggest otherwise feeds into popular perceptions of poverty as 'caused' by inadequate parenting. The interim report of the Fabian Commission on Life Chances and Child Poverty (see also the article on p5) recounted the findings of a deliberative workshop in which, to the extent participants believed poverty existed in the UK, they blamed it on inadequate parenting: 'parents in poverty were repeatedly portrayed as wasteful, selfish and neglectful to the detriment of their children'.⁷

The argument is a simple one: managing poverty and protecting children from its worst effects is stressful and this can damage mothers' physical and mental health, morale and overall sense of well-being. This is likely to affect their ability to be the kind of parents they aspire to be and to give their children the kind of childhood and upbringing they want for them. This in turn could

have implications for the ability of their children to escape poverty as they grow up. This vicious circle operates particularly strongly for lone mothers but can also affect mothers in couples who lack economic autonomy, some of whom may feel themselves to be trapped in abusive and violent relationships. It is exacerbated by poor housing and environmental conditions

There is a long line of research pointing to the damaging effects of poverty on parental capacities. A classic study was that carried out by Harriett Wilson, one of CPAG's founders. It showed how the very survival strategies adopted by parents can get in the way of addressing the needs of individual children.⁸ More recently, an overview of messages from government-funded research into parenting cited a key finding from a study by Deborah Ghate and Neil Hazel:

...poverty is at the root of most problems. Parents in poor environments don't see themselves as having 'problems with parenting' as much as having problems with poverty. Parents reported that overall, tackling material poverty and deficits in family resources was their prime concern and that poverty was the cause of many of their problems.⁹

As well as the impact on parenting in general, poverty can make it harder for parents to be effectively involved in their children's education, another role they are called to carry out by government. In its second term in office, the Labour Government did acknowledge the impact of poverty on parenting. However, the policy lesson that it seemed to draw was the need for more parenting support services. These are valuable and can help low income mothers cope with the very difficult circumstances in which they are trying to fulfil their responsibilities as parents. But nothing is said about tackling maternal poverty in its own right.

Poor physical and mental health and low morale also have a damaging impact on mothers' ability to seek and find paid work, which is at the heart of the Government's child poverty strategy. As Alan Marsh suggests, on the basis of his research into lone parent families:

...the first step in restoring the optimism and sense of well-being essential to turn the view of even the most disadvantaged lone parent outward towards work, is to improve the present standard of living. Hardship reduces morale and allows little room for the kind of optimism and forward planning that personal advisers and work-focused interviews hope to encourage.¹⁰

We also know from more recent research that poor health makes it harder to find work, although to what extent low morale and the stress associated with managing poverty are intermediary factors is not clear.

Mothers' earnings

Although paid work is central to the Government's child poverty strategy, hitherto the focus has been primarily on the gap between 'work-rich' and 'work-poor' families so as to ensure at least one earner in each household. Less attention has been paid to the role that women's earnings can play in lifting or keeping two-parent families out of poverty where the father is also in paid work. Although this is beginning to change to some extent with policies designed to encourage the partners of low paid workers to look for work, it still feels marginal to the child poverty strategy.

Cross-national analysis suggests that mothers' employment reduces poverty typically by a factor of 4 or 5.¹¹ In the UK, the official *Households Below Average Income* statistics show that the risk of poverty is reduced considerably where there is a second earner. Analysis by Jane Millar and Karen Gardiner found that among couples with children in 2000–01, only one in ten low paid men earned enough to keep their family out of poverty on their own.¹² In nearly three in ten cases, a partner's earnings lifted the family out of poverty. The authors suggest that two sources of earnings are crucial in keeping couples out of poverty.

The employment rate of women varies between ethnic groups. It is particularly low among Pakistani and Bangladeshi women and those in this group who are in paid work are more likely to be low paid than other women. This may well be a contributory factor in the shamefully high levels of child poverty among Pakistani and Bangladeshi families.

Mothers' earnings are important not only in the short term in keeping two-parent families out of poverty; they can also be crucial in guarding against future hardship should the family split up. Similarly, paid work does significantly reduce the risk of poverty among lone parent families. That said, it is not a panacea, particularly in the context of a labour market in which women are still systematically disadvantaged and their work under-valued. Moreover, the barriers to paid work remain high for many low-income women. As we have seen, poor health can itself constitute a barrier. Childcare and transport are other barriers highlighted by

research and the experience of women in poverty themselves.

Also of potential relevance is domestic violence, an issue raised at the Voices of Experience workshop. Domestic violence can undermine women's autonomy and the self-confidence needed to seek paid work. A review of the US evidence indicates that violent men can 'sabotage their partners' attempts to become self-sufficient through education, job training or employment'.¹³ While such evidence is not available in the UK to my knowledge, we do know that domestic violence is frequently implicated in the breakdown of relationships.

While many women living on benefit do desperately want to find a job that will help them get out of poverty, not all feel that it is 'right' to take paid work while their children are young. Moreover, juggling paid work and active parenting, including support for their children's education, can be extremely stressful.

Thus, on the one hand maximising mothers' labour market participation is an important element in tackling child poverty (and in promoting their own financial independence and protection from poverty). The continued barriers and disadvantaged labour market position that they continue to face mean that any anti-poverty strategy that relies on paid work as the main route out of poverty has to be an explicitly gendered strategy. On the other hand, it needs to be recognised that paid work is not always necessarily in the immediate best interests of either children or their mothers.

Some policy implications

This points to the continued importance of adequate financial support for those not in paid work. In particular, the analysis here supports one of the ten steps outlined in CPAG's Manifesto to eradicate child poverty:¹⁴ the need to increase the adult income support (IS) payments in line with those for children. During its first two terms in office, New Labour doubled the real value of the IS rates for children aged under 11. This is a significant achievement of which too few people are aware (not least because the Government itself tended to keep quiet about it). The impact of this increase, however, is blunted by the failure to make any real increase at all in the rates paid to meet the needs of parents (and other adults). Given that the adult rates are higher than those for children, this failure has serious consequences for overall family income. However hard mothers work to protect their children from the worst

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consequences of an inadequate income, it is not possible to divorce the poverty of children from that of their parents.

The adult rates of benefit are important not only because of their effect on the living standards of families with children but also because they can affect the health of unborn children. There is growing concern about the health status of first time mothers who become pregnant while on benefit, particularly in the case of young mothers who receive a reduced adult rate of benefit. This has implications for the health and physical development of babies born into low income households. The Maternity Alliance is campaigning for the extension of eligibility for child tax credit to pregnant women and for young pregnant women and mothers (aged 16–24) to receive the same level of support from income-related benefits as older recipients.¹⁵

For many of the low income women involved in the Voices of Experience sessions, benefits were not just too low but were also experienced as confusing and unpredictable. Higher priority for child benefit within the overall package of financial support for children would provide greater security, particularly during transitions in parents' partnership status. Of particular concern was the benefit position of mothers subject to immigration controls and asylum laws.

A gendered child poverty strategy reinforces the case for adequate childcare provision. Despite the development, for the first time in the UK, of a national childcare strategy, many of the women in the Voices of Experience sessions felt that provision was still patchy or unaffordable. In some places, services were being shut down. Listening to women with experience of poverty also highlights the importance of more generous provision to support community and self-help groups. These can play a transformative role in mothers' lives and can strengthen the capacities of both individuals and communities to cope with poverty and to work to get out of it. The searing impact of debt on the lives of mothers in poverty indicates that more effective action needs to be taken against debt. Debt is linked in some cases to the demands of a consumer culture, exacerbated by advertising directed at children. The New Economics Foundation argues that 'curbing commercial advertising aimed at young people would be an important step in creating a well-being society'.¹⁶

While women living in poverty do not constitute a homogenous group, the clear links between mothers' and children's poverty point to some

common policy priorities. These need to be underpinned by greater gender awareness and more systematic analysis in official documents such as *Opportunity for All* and the *Households Below Average Income* statistics. Action on women's poverty cannot be treated as an add-on to the serious business of tackling child poverty. It is critical to the long-term success of the child poverty strategy and it needs publicly to be recognised as such. ■

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- 1 WBG, *Women's and Children's Poverty: making the links*, Women's Budget Group, 2005, available at www.wbg.org.uk
- 2 See, for instance, J Goode, C Callender and R Lister, *Purse or Wallet? Gender Inequalities within Families on Benefits*, Policy Studies Institute, 1998
- 3 R Lister, *Poverty*, Polity Press, 2004
- 4 See, for instance, T Ridge, *Childhood Poverty and Social Exclusion*, Policy Press, 2002
- 5 B White in WBG, *Women's and Children's Poverty: making the links*, Women's Budget Group, 2005, available at www.wbg.org.uk, p27
- 6 Work and Pensions Committee, *Child Poverty in the UK, Second Report of the Work and Pensions Committee*, The Stationery Office, 2004, para184
- 7 Fabian Commission on Life Chances and Child Poverty, *Life Chances: What does the public really think about poverty?*, Fabian Society, 2005, p9
- 8 H Wilson and G W Herbert, *Parents and Children in the Inner City*, Routledge & Kegan Paul, 1978
- 9 D Quinton, *Supporting Parents: Messages from Research*, Jessica Kingsley Publishers, 2004, p210
- 10 A Marsh, 'Helping British lone parents get and keep paid work' in J Millar and K Rowlingson (eds), *Lone Parents, Employment and Social Policy*, Policy Press, 2001, p32
- 11 G Esping-Andersen, *Why we Need a New Welfare State*, Oxford University Press, 2002
- 12 J Millar and K Gardiner, *Low Pay, Household Resources and Poverty*, Joseph Rowntree Foundation, 2004
- 13 R M Tolman and J Raphael, 'A review of research on welfare and domestic violence', *Journal of Social Issues*, 56 (4), 2000, p656
- 14 CPAG, *Ten steps to a society free of child poverty*, Child Poverty Action Group, 2005
- 15 Maternity Alliance, *Baby Manifesto*, Maternity Alliance, 2005. If child tax credit were extended to pregnant women, I would suggest it would be more appropriate to call it a 'pregnancy credit'.
- 16 NEF, *A Well-being Manifesto for a Flourishing Society*, New Economics Foundation, 2004, p15

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