



Women's and children's poverty: making the links

wbg
Women's Budget Group

The Women's Budget Group (WBG)

The Women's Budget Group (WBG) is an independent UK organisation, bringing together economists, researchers and policy experts from academia, non-governmental organisations and trade unions to form a network of experts to promote gender equality through appropriate economic and social policy.

The WBG Poverty Working Group

The WBG's Poverty Working Group was created in 2003. The group is open to all members of the WBG, with the aims of:

- focusing on women's poverty within current and future work undertaken by the Women's Budget Group and
- establishing links with women experiencing poverty so that our recommendations are based on their needs and priorities.

Acknowledgements

The WBG particularly thanks Vishal Sharma for editing this paper, Ruth Lister for writing Part One and the 'Voices of Experience' women for contributing their experience and making presentations.

We are grateful for the support of the following organisations:



ATD Fourth World UK



March 2005

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PREFACE

Women are disproportionately poor in the UK today. In November 2003, the Women's Budget Group (WBG) identified women's poverty as a key theme, and the Poverty Working Group (PWG) has since then been active in identifying opportunities to focus on women's poverty within current and future WBG agendas. The PWG's work includes exploring the conceptual and practical reasons for women's poverty, identifying issues that need to be raised with Government, and sharing knowledge, resources and expertise on the situation of women in poverty. The PWG seeks to establish links with women currently or formerly living in poverty so that their day to day experiences can inform and direct our work.

This report is the result of two workshops which brought together members of the WBG, members of other organisations combating poverty, and women with experience of the daily struggles of living in, and bringing children up in, difficult circumstances. The first was with the Women and Poverty Group of the England Platform of the UK Coalition against Poverty. The second, held in May 2004, involved women from many parts of the country associated with ATD Fourth World, the Single Parent Action Network, Groundswell, Gingerbread, African Families Foundation, and Church Action on Poverty. A series of five presentations were then made to a full meeting of the WBG in June 2004 by women who had attended the May workshop.

Drawing on these workshops, Professor Ruth Lister of Loughborough University, a member of WBG, presented an academic paper at the June 2004 meeting. That paper, modified in the light of further discussion, is reproduced as the first part of this report. The presentations and the issues arising from the workshops form the second half of this report.

In short, the present Government's focus on child poverty has obscured a gendered dimension to poverty. Without recognition and analysis of the links between women's and children's poverty, the Government will struggle to meet its target to eliminate child poverty.

Vishal Sharma
On behalf of the Women's Budget Group
London
March 2005

EXECUTIVE SUMMARY

- Women's poverty matters. It matters because of the effects on women themselves and because of the effects on their children. The well-being of children cannot be divorced from that of their mothers. Tackling women's poverty is therefore critical to the long-term success of the present Government's child poverty strategy, while also being significant in its own right.
- Research evidence and women's testimonies demonstrate that women are at greater risk of poverty than are men, and more likely to suffer recurrent and longer spells in poverty. Women's testimonies have been instrumental in underscoring the fact that while the risk of poverty is often exacerbated for women because of deficiencies in policy, important too is the failure to implement current policy effectively, efficiently and flexibly.
- Women are also the main managers of family poverty. In acting as its shock-absorbers as they try to shield their children from poverty's worst effects, they themselves feel these effects more keenly. These effects are both material and psychological, stemming from factors like inadequate material resources, poor housing and homelessness, consumerism, and disrespectful treatment and stigmatisation.
- The critical interface between gender and ethnicity is significant to any analysis of women's poverty. Women's accounts of poverty illustrate that some black and minority ethnic group women may face a particularly high poverty risk. These accounts make clear that there are, additionally, varied levels of poverty between minority ethnic communities themselves.
- Poor health and low morale, all too often associated with hardship and the stress of managing poverty, can have a damaging impact on mothers' ability to seek and find paid work.
- The stress of poverty can undermine parental/maternal capacity to perform an effective parenting role, which is identified by the Government as crucial to its child poverty strategy.
- In managing poverty women carry the main strain of budgeting inadequate material resources. In doing so they have to draw on personal resourcefulness and on social resources that derive from social networks. Where services are inaccessible and public transport inadequate, community involvement – which can be critical for support – is made harder.
- That the causes and consequences of poverty are intertwined in a vicious circle emerges vividly from the accounts of mothers with experience of poverty. A key point in the circle is the resultant feelings of guilt and shame, lack of control, and widespread depression among mothers. Managing poverty can damage mothers' physical and mental health and well-being, particularly in instances of debt or domestic violence.
- Women's earnings – in both two and lone parent families – can play a crucial role in keeping their families out of poverty.
- To that end, any strategy that relies on paid work as the main route out of poverty therefore has to be explicitly gendered. This means that it has to include action to address women's disadvantaged labour market position and the various obstacles faced by low income mothers who want to take up paid work.
- Nevertheless, paid work is not a panacea and may not always be the most appropriate

immediate route for mothers living on benefit. This underlines the continued importance of adequate financial support for people not in paid work.

- The significant improvement since 1997 in the real value of financial support for children in families not in paid work has not been matched by an improvement in support for adults. Since children's poverty cannot be divorced from that of the adults with whom they live, inadequate adult rates of benefit make it harder for mothers to protect their children from hardship.
- The Government's strategy on child poverty thus also needs to address the adequacy of benefit rates received by parents/mothers as well as by children. There is particular concern about the inadequacy of financial support for mothers-to-be, young mothers and mothers seeking asylum.

INTRODUCTION

The primary message of this report is that tackling women's poverty is critical to the long-term success of the Government's child poverty strategy as well as being important in its own right. To this end, the report has two main aims:

- to demonstrate the links between women's poverty and child poverty; and
- to help deepen understanding of what the experience of poverty means for women with children.

Part One details the arguments in support of the report's central thesis. **Part Two** illustrates further some of these arguments through the 'Voices of Experience' and provides additional insights into how the consequences of poverty for women translate into consequences for their children.

Although it is not the aim of this report to detail specific policy recommendations, we do wish to draw attention to a number of implications for policy-makers. These fall within the following categories:

Benefits

- an urgent review of the adequacy of adult rates of out-of-work income-related benefits both in general and with particular reference to mothers-to-be and young mothers;
- a review of the rules determining entitlements for those subject to immigration controls and asylum laws, with particular reference to their damaging impact on mothers and children;
- higher priority for child benefit within the overall package of financial support for children, as the best means of protecting children, particularly during transitions in parents' partnership status.

Employment

- a gendered employment strategy that seeks to address women's disadvantaged labour market positions and the obstacles faced by low-income mothers who want to move into paid work, while also being sensitive to the wishes of mothers on benefit who prioritise their children's care over paid employment.

Provision for children and young people

- further action to improve the provision of childcare, in terms of affordability, accessibility and quality in the interests of both parents and children. This is important for both pre-school and school-age children;
- adequate community facilities for young people.

Debt and consumerism

- more effective action to prevent debt and to help those who are in debt, including reform of the social fund;
- a review of the effects of advertising directed at children, which encourages a consumer culture that exacerbates the impact of poverty on both children and their parents/mothers.

Community and self-help groups

- more generous provisions to support community and self-help groups that can play transformative roles in mothers' lives and in strengthening community capacities to cope with poverty.

Official documents

- a more consistent and systematic gender analysis in official documents such as *Opportunity for All* and the *Households Below Average Income* statistics.

PART I

**THE LINKS BETWEEN WOMEN'S
AND CHILDREN'S POVERTY**

RUTH LISTER

Introduction

Women's poverty matters. It matters because of the effects on women themselves and because of the effects on their children. Women are more likely to be living in poverty than men. As the main managers of poverty, they often feel its effects more keenly, with implications for their physical and mental health and well-being and ability to flourish. The paper therefore starts by summarising key evidence of the differential incidence of poverty.

*'Poverty...
sucks you in
and breaks you'*¹

Its main purpose, however, is to make the case that **tackling women's poverty is critical to the long-term success of the Government's very welcome child poverty strategy**. The case revolves around two clusters of issues, which are discussed in turn:

- those that stem from women's role as mothers and main carers of children and managers of poverty; and
- those that concern the inter-relationship between women's labour market position and child poverty.

In addition, the paper considers briefly the issue of benefit rates for adults of working age, because these also have a bearing on the relationship between women's and children's poverty.

1. The differential incidence of poverty

Women are at greater risk of poverty than are men, although this is largely masked by statistics based on family or household rather than individual income. Nevertheless, analysis of 1999/2000 Family Resources Survey data for the Equal Opportunities Commission (EOC) shows that, after controlling for other significant factors, 'there is still an independent gender impact – the odds of a woman being poor are five per cent higher than for a man' (Bradshaw *et al.* 2003: 8). The report also cites the finding of the Poverty and Social Exclusion survey that:

women are more likely to be lacking two or more socially perceived necessities, that women are more likely to feel poor, more likely to be dependent on Income Support and more likely to be poor on all four dimensions of poverty (namely: lacking two or more necessities; earning below 60 per cent median income; subjective poverty; and receiving Income Support) (*ibid.*, 2003: iii).

Furthermore, dynamic analysis indicates that women are more likely to have experienced poverty at some time in their lives (Payne and Pantazis, 1997) and to suffer recurrent and longer poverty spells (Ruspini, 1998, 2001; DWP, 2004a).

The interaction of gender and ethnicity points to a particularly high risk of poverty among some black and minority ethnic (BME) women. It is estimated, on the basis of the Households Below Average Income data, that while 20 per cent of white women

¹ This, and other otherwise unattributed quotes through the document, comes from the 'Voices of Experience' workshop and presentations.

are living in poverty, the figures for Black women are 38 per cent and for Pakistani and Bangladeshi women 64 per cent (*House of Commons Hansard*, 2004).

The EOC report suggests that ‘the gender dimension of poverty has been relatively neglected in recent years’ and that any gendered impact of the Government’s anti-poverty strategy is implicit and indirect. This can be illustrated by the treatment of gender in the latest *Opportunity for All* report published by the Department for Work and Pensions (DWP). Apart from one or two references to women in the main report, there is no real gender analysis. The one place where such an analysis is indicated at all is in the section provided by Northern Ireland. This notes that ‘there is a connection between inequalities associated with gender and child poverty’ (DWP, 2004b: 122).

The EOC report warns that ‘it is unlikely that targets to, for example, eradicate child poverty or provide older people with security in retirement will be achieved unless gender is fully addressed within those policies’ (Bradshaw *et al.*, 2003: iii & vi). Our concern here is with the first part of this statement, although it should be remembered that women with children in poverty today are also at higher risk of poverty in retirement. Moreover, there are women of working age without children, including many carers, who experience poverty.

2. Issues associated with women’s role as poverty managers

This section first summarises the available information about women’s role as poverty managers and then suggests some of the implications for child poverty. The essence of the argument is twofold:

- the Government’s child poverty agenda is very much about children’s development and parents’ employability. In both cases the well-being of mothers is crucial;
- there is another agenda, articulated most clearly in Tess Ridge’s study of childhood poverty (2002), which is about the well-being of children and the quality of their childhood. Again, the well-being of children cannot be divorced from that of their mothers.

The evidence

There is a cluster of issues associated with women’s role as poverty-managers within the context of their more general continued main responsibility for the everyday care of children. We, of course, acknowledge that men too experience poverty and that gendered roles are shifting to some extent. Nevertheless, the research evidence indicates that the traditional domestic division of labour still shapes the management of poverty.

Managing poverty involves juggling an inadequate income in a constant struggle to make ends meet. Women carry the main strain of eking out inadequate material resources. In doing so they have to draw on personal resources of resilience, resourcefulness and skill in budgeting (Lister, 2004). In some cases they also draw on social resources that derive from social networks. Where services are inaccessible and public transport inadequate the job is made harder (Hamilton and Jenkins, 2000; Turner and Grieco, 2000; Kenyon *et al.*, 2002). It is hard, time-consuming and tiring work. As one woman put it ‘You’re more tired. I mean... that being poor is so much work, your whole life’ (Beresford *et al.*, 1999: 94).

For some women the very fact of survival and of managing a low income can be a source of pride (Goode *et al.*, 1998; Stephenson, 2001). Nevertheless, countless studies also point to the 'danger of painting too rosy a picture of women's resourcefulness that ignores the strain that it places on them' (Kempson, 1996: 24). Managing poverty can be very stressful (Bradshaw and Holmes, 1989; Payne, 1991; Goode *et al.*, 1998; Snape and Molloy, 1999; Ghate and Hazel, 2002). This can have a damaging effect on physical and mental health and may contribute to or at least aggravate the association between female poverty and ill-health that has been identified, particularly among lone mothers not in paid work (Millar and Ridge, 2001; Marsh and Rowlingson, 2002; Vegeris and Perry, 2003; Barnes and Willitts, 2004; Casebourne and Britton, 2004).

Poor health and stress

Poor health, linked with hardship, has been found to be very damaging to morale (Marsh and Rowlingson, 2002). A study of parents in deprived environments found they were three times as likely as other adults in the general population to suffer from emotional and mental health problems (Ghate and Hazel, 2004). The Social Exclusion Unit's report on *Mental Health and Social Exclusion* notes that women generally are more likely than men to experience common mental health problems and longer-term episodes of depression. In particular, it highlights that 'levels of depression are highest among the mothers of young children, lone parents and those who are economically inactive. Twenty eight per cent of lone parents have common mental health problems' (SEU, 2004: 75). Depression emerged powerfully as a link between women's and children's poverty in the Voices of Experience workshop (see Part Two).

*'It is very
expensive to live
in poverty'*

The stress is particularly intense where there is debt. Debt has been shown to have 'a detrimental effect on people's mental and physical well-being due to stress, stigma and fewer associated life opportunities' (Sharpe and Bostock, 2002: 10; see also NCH, 1992). This is acknowledged in the latest *Opportunity for All* report (DWP, 2004b: 48). The SEU report notes that financial problems are both 'the most frequently cited cause of depression' and 'a consequence of mental health problems'. It reports that 'people with mental health problems are nearly three times as likely to be in debt, and more than twice as likely to have problems managing money as the general population'. It also draws attention to an association between depression and recourse to borrowing from agencies or individuals rather than banks or building societies (SEU, 2004: 88).

Debt is a gendered problem. Research a decade or so ago showed how not only do women manage poverty but also 'once debt exists [they] are the principal managers of the debt negotiation and debt recovery processes' (Ford, 1991: 5; see also Parker, 1992). More recently, a study by Citizens Advice, in the face of mounting debt queries, found that women were among those 'most likely to have debts associated with poverty, such as catalogue debts and loans to home-collected credit providers' (Edwards, 2003: 2). Research for the DWP underlines the particular difficulties faced by lone parents, who are more likely to be in arrears – indeed always in arrears – and to experience long-term financial difficulties than two-parent families (Kempson, McKay and Willitts, 2004).

Shock absorbers

There is evidence that, in some low-income households, women are more deprived than other family members (see, for instance, Adelman *et al.*, 2002). This reflects, on the one hand, the agency of women who sacrifice their own needs on behalf of other family members, especially children and, on the other, structural factors associated with women's economic dependence and male power (Lister, 2004). The first is a tendency, revealed in much of the literature, for women to put the needs of their children (and partners) above their own. Women, both historically and today, have acted as the shock-absorbers of poverty. Contemporary studies of how low income families manage find mothers frequently going without food, clothing and warmth in order to protect children (and partners) from the full impact of an inadequate income (Middleton *et al.*, 1994; Goode *et al.*, 1998; Farrell and O'Connor, 2003). However, in poorer families there is some evidence that fathers also go without (though to a lesser extent still than mothers) (Middleton, 2002) and where poverty is severe, such strategies are insufficient to protect children (Adelman *et al.*, 2002, 2003).

Shielding children from the worst effects of poverty is not just about attempting to mitigate their material deprivation. It also involves trying to shield children from the stigma and 'Othering' all too often associated with poverty (Lister, 2004). By this we mean that 'the poor' are often treated and talked about as if they were 'other' to the majority 'non-poor'. The Voices of Experience workshop, issues from which are discussed in Part Two, highlighted that 'a strong and recurring theme was the attitude of others to people in poverty – adults and children' (see page 33). There were powerful accounts of a lack of respect. The issue of stigma was also at the forefront of discussions at the WBG meeting on making the links between women's and children's poverty held in June.

'Haves and have-nots. The kids feel it.'

Shame and guilt

The resultant shame associated with poverty can be particularly difficult to bear for children and young people whose developing social identity is bound up with peer group acceptance and 'fitting in' (Ridge, 2002). Carlyne Willow observes that discussions about poverty with children living in deprived areas were all 'woven with the threads of stigma and shame' (2001: 12). This is likely to be a contributory factor in the lower self-esteem of many children who grow up in poverty (Ermisch *et al.*, 2001; Ruxton and Bennett, 2002; Marsh and Vegeris, 2004a). Clothing is a key signifier of poverty. Ridge's study (2002) found that wearing the (unaffordable) appropriate, fashionable clothing is crucial to 'fitting in', friendships and avoidance of both bullying and social exclusion – a point made also at the Voices of Experience workshop (see Part Two). Earlier research found the same need for children to fit in and not appear different expressed both by children and their parents (Middleton *et al.*, 1994). According to Sue Middleton 'in summary, low-income mothers are determined that their children shall not appear to be any different to other children; they must "fit in" and be able to participate in the world around them' (2002: 29).

Where mothers cannot meet such demands from their children, it can generate 'a sense of failure and of guilt' (Yeandle *et al.*, 2003: 11; Ghate and Hazel, 2002) – and also shame, as brought out at the Voices of Experience workshop. Alternatively, if mothers

do buy more expensive clothing and other items for their children that they cannot afford, they may be subject to criticism from others for misspending their money. Either way, as women from the England Platform of the UK Coalition against Poverty (UKCAP) stressed at an earlier meeting, guilt is one of the damaging links between women's and children's poverty. This is because both women and, often, children feel guilty in relation to the demands that arise from children needing to 'fit in'.

An underlying issue, brought out at the Voices of Experience workshop, is the impact on mothers and children of rampant consumerism, and in particular the advertising of designer goods directed at children. The National Consumer Council recently published the 'alarming' findings of a survey of 1,000 children and young people, which indicated that 'by the age of ten most British children have been primed to become a new generation of shopping addicts' (www.ncc.org.uk, 26 November, 2004). The New Economics Foundation has suggested that 'curbing commercial advertising aimed at young people would be an important step in creating a well-being society' (NEF, 2004: 15).

'[Women are often] ...just a marriage away from poverty'

Economic dependency

Women are also more likely to be deprived than men because of a frequently observed pattern whereby resources are not allocated fairly within households and women have less 'personal spending money' than men (Pahl, 1989; Vogler, 1994; Goode *et al.*, 1998, Rake and Jayatilaka, undated). Many women in poverty living in couples are, at least partially, financially dependent on their male partners. Even where resources are shared fairly, a woman who has insufficient income in her own right to meet her own and her children's needs is vulnerable to poverty because she is reliant on the discretion of her partner and is ill-prepared should the partnership break down. Half of the married women in one study were found to be 'at risk of poverty' in this sense (Ward *et al.*, 1996). Child benefit can play an important role here for not only is it paid to the main carer, but (unlike other benefits and tax credits) it also follows the child regardless of any changes in the main carer's partnership status.

One consequence of economic dependency may be to trap women in violent relationships, a point made at the meeting of the England Platform of UKCAP. The wider issue of the impact of domestic violence on female and child poverty is brought out in the Treasury's *Child Poverty Review* report:

Mothers experiencing domestic violence are more likely to become lone parents, less likely to be earning independently, and more likely to report their families getting into financial difficulties, with family incomes sometimes withheld from the victim and child as part of the pattern of abuse. All of this means those mothers are more likely to have lower incomes and places their children at greater risk of suffering poverty and higher risk of offending (HM Treasury, 2004: 77).

Community action

Finally, women's role as poverty managers extends to the wider community through self-help and community groups (see also Part Two). Studies in a range of countries consistently find that 'women are often a *driving force in local action*' in deprived

communities (Chanan, 1992: 86 emphasis in original; McCoy, 2000). Such action tends to be focused on the needs of their children. Yet, many feel that it receives inadequate support from government (Williams, 2004).

Implications for child poverty

The issues arising from women's role as poverty managers have implications for child poverty in relation to women's parenting and potential job-seeking roles, both of which are pivotal to the Government's child poverty strategy. We will look at each in turn.

Parenting

A common theme in official reports and ministerial statements on child poverty is the importance of parenting. *Opportunity for All*, for instance, states that:

the role of parents and carers is of crucial importance in determining children's life chances. Parenting can have an impact on a multitude of social policy outcomes including educational attainment, health, levels of anti-social behaviour, crime and later employment potential (DWP, 2004b: 18; see also HM Treasury, 2004: 60).

Similarly, in oral evidence to the Work and Pensions Committee inquiry into child poverty, the Minister for Children explained that parenting is 'central to the child poverty agenda' because 'the quality of the parenting in the home' is the factor which makes most 'difference to a child's outcome' (WPC, 2004: para. 184).

Such statements are in line with the position taken by an earlier review of a Joseph Rowntree Foundation (JRF) programme of research into Family and Parenthood. This points out that 'what is broadly described as "parenting" is an important mediator between the familiar stresses of adult society and the way that children develop' (Utting, 1995: 51).

The key point to be made here is that those stresses may affect parents' ability to perform this mediating role. Moreover, the gender-neutral language of 'parenting' obscures the extent to which it is *mothers* who play this mediating role (Featherstone, 2004). Thus to summarise the argument: the stress of managing poverty can have a damaging impact on mothers' physical and mental health, which in turn adversely affects their morale and overall well-being. There is a vicious circle here: mothers struggle to do their best by their children and to protect them from the worst effects of poverty. The cost of doing so in terms of their own health and morale is likely to undermine their parental capacities and make it harder to give their children the kind of childhood and upbringing they would want. This in turn could have implications for the ability of their children to escape poverty as they grow up. The links are particularly strong for lone mothers but may work in different ways for mothers in couples who lack economic autonomy, some of whom may feel themselves to be trapped in abusive relationships.

The JRF review cites Professor Sir Michael Rutter: 'Good parenting requires certain permitting circumstances. There must be the necessary life opportunities and facilities. Where these are lacking even the best parents may find it difficult to exercise their skills' (cited in Utting, 1995: 33). Utting concludes from his review that 'living on low income in a run-down neighbourhood does not make it impossible to be the affectionate, authoritative parent of healthy, sociable children. But it does, undeniably, make it more difficult' (1995: 40).

'I started to notice how unhappy, stressed and ill some of the Mums around looked, and I knew I didn't want to end up the same.'

One classic study demonstrates graphically how the stress associated with poverty can undermine parental capacity so that the very survival strategies adopted by parents can 'override attention to individual needs of their children' (Wilson and Herbert, 1978: 186). Similarly, the authors of another, in this case longitudinal, study observes that 'while poverty does not imply lack of affection and a caring attitude, the pattern of living enforced by poverty may not leave parents with adequate time and energy to devote to a particular child' (Kolvin *et al.*, 1990, cited in Utting, 1995).

More recently, Ghate and Hazel point to the 'large body of work demonstrating that stress factors at the family and household level', including in particular poverty, 'increase the risk of parenting difficulties and parenting breakdown' (2002: 63). In a summary of key messages from their own study of *Parenting in Poor Environments*, they report that about three in ten of the two in five parents with long-term physical health difficulties 'felt that it affected caring for their children' (Ghate and Hazel, 2004: 9). Their observations in the study itself are suggestive:

Material poverty – low income, poor neighbourhoods, bad housing – was the permanent backdrop to the lives of most of the families who were part of this study. It was clear that a great deal of "coping energy" was expended in dealing with the challenges this presented although, by and large, parents claimed success in this respect. However, it is not unreasonable to speculate that when parents are faced with other problems – a difficult, tiring child, fatigue, emotional stress and so on – on top of the demands already presented by raising a family in conditions of material poverty, they may have rather depleted personal resources upon which to draw...It was clear from our data that the individual costs of a constant struggle against multiple adversity could be substantial, characterised for many by high levels of emotional and physical stress, depression, fatigue, and occasional feelings of desperation. Small wonder then, that dealing with a difficult or demanding child could feel like the last straw for struggling parents (Ghate and Hazel, 2002: 216).

Although their study refers in non-gendered terms to 'parents', most of their qualitative quotations are from mothers. It is probably fair to assume, once again, that we are talking about mothers in particular here.

In a summary of the study for an overview of messages from government-funded research into parenting, Ghate and Hazel emphasise that:

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 (Quinton, 2004: 210).

This message is endorsed by David Quinton, the author of the overview. He concludes his report with the observation that 'so many of the studies show the overlap between parenting problems and poverty and disadvantage. This needs to be addressed both as a matter of "rights" and as a key to positive "effects"', on parenting (2004: 205).

The *Child Poverty Review* report makes special mention of the relationship between parenting and educational outcomes: 'A range of studies found that good at-home

parenting accounts for at least 10 per cent of the variance in educational achievement net of social class, therefore having more impact on educational outcomes than primary school' (HM Treasury, 2004: 60). The research report cited, which provides an overview of these studies, looks at the factors affecting parental involvement in their children's education. It concludes that 'single parent status and problems with maternal psycho-social health (especially depression) have a negative impact on involvement. Material poverty also has a powerful negative impact' (Desforges with Abouchar, 2003: 41; see also Leseman, 2002). It cites the finding of one study that 'maternal depression was negatively related to every form of parental involvement except direct parent-teacher contact' (ibid.: 44).

The Government acknowledges the impact of poverty on parenting. However, the policy lesson that it appears to draw is the need for more parenting support services (see, for instance, HM Treasury, 2004: 61). These are valuable and can play an important role in helping low income mothers, in particular, to cope with the very difficult circumstances in which they have to fulfil their parental responsibilities. But parenting support does not generally directly address the difficult circumstances. The lesson that does not seem to be drawn is that, in addition to parenting support, more needs to be done to tackle maternal poverty in its own right.

Job-seeking

The other main link between the impact on mothers of managing poverty and child poverty is less direct but possibly easier to demonstrate. It concerns the damaging impact of poor health and low morale on mothers' ability to seek and find paid work – the key route out of poverty in the Government's child poverty strategy. This comes out most clearly in the work of Alan Marsh and colleagues. His research into lone parent families in the late 1990s found 'many out-of-work lone parents experience a malign spiral of hardship, poor health and low morale. There is something about this experience that builds up its own barriers to work...It is quite hard to contemplate work if you are that demoralised and hard up' (Marsh, 2001: 26–7). He concludes that 'the first step in restoring the optimism and the 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' (2001: 32).

More recent research confirms the two-way link between lack of paid work and ill-health: 'poor health lowers people's ability to get and retain paid jobs while not being able to hold down a job leads to fewer resources for a healthy lifestyle and consequently, poorer health' (Vegeris and Perry, 2003: 4; see also Casebourne and Britton, 2004). To what extent low morale and the stress associated with managing poverty are intervening factors is not clear.

Qualitative changes

The discussion of both parenting and job-seeking are, in part, about what a recent SEU report terms 'soft' factors. The report is of a qualitative study of the impact of a range of social exclusion policies. It emphasises the importance of paying attention to those qualitative changes 'which are more subtle and less easily captured' than the 'hard...changes which are easily identifiable and measurable' (Woodfield *et al.*, 2004: 79). Examples of

qualitative or 'soft' changes are improvements in self-esteem and self-confidence. The point we are making here is that 'soft' factors such as maternal well-being can be crucial to the 'hard' outcomes the government is seeking in terms of children's development and educational attainment and mothers' employment.

3. The importance of women's earnings to preventing child poverty

The relationship between health, morale and paid work leads into the second main area in which there is a clear link between women's and children's poverty. This concerns mothers' employment. We look first at the case for prioritising women's employment as part of the child poverty strategy, but then add some qualifications to that message.

'You have no resources. You feel hopeless that you can't supply your children with the things that make them feel normal'

The case for prioritising women's employment

The argument here is that enabling *women* – mothers in couples as well as lone mothers – to escape poverty through paid work must be central to the Government's anti-poverty strategy. Hitherto the main preoccupation has been with the gap between 'work-rich' and 'work-poor' families; the priority has been to ensure there is at least one earner in each household. Although this represents a 'de-gendered' rather than an explicitly 'male breadwinner' model, in most couple households this one earner is still the man. Inadequate attention has been given to the role that women's earnings can play in lifting or keeping two parent families out of poverty.

This is beginning to change. The *Child Poverty Review* noted that 'around 800,000 children live in couple single-earner families with low incomes' and acknowledges that 'tackling child poverty requires the extension of work-focused support for non-working partners in these families' (HM Treasury, 2004: 27). As a consequence, eligibility for the New Deal for Partners has been extended to partners of Working Tax Credit recipients this October and a new 'worksearch premium' is being piloted for this group. As against this, analysis by the Institute for Fiscal Studies indicates that tax credits have reduced the financial reward for a second earner in a couple with children, thereby encouraging a single breadwinner model (Brewer and Shephard, 2004).

Our argument is that **any anti-poverty strategy that relies on paid work as the main route out of poverty has to be an explicitly gendered strategy**. A gendered perspective would also recognise the importance of paid work to women's financial independence and the reduction of their (and their children's) vulnerability to poverty in both the short and longer term.

Our central argument receives strong support in a recent analysis of employment and child poverty by Alan Marsh and Sandra Vegeris of the Policy Studies Institute. They write: 'In the longer run, a policy that holds most promise for the improvement of children's living standards will begin by further strengthening women's position in the labour market, completing their integration into the labour market on equal terms with men...we have the beginnings of policy that encourages balanced parenting and this may promise a lot in terms of children's long-term protection

from poverty' (2004b: 56–7). Similarly, Gøsta Esping-Andersen concludes, on the basis of cross-national analysis, that 'there is no single country in which mothers' employment (controlling for fathers') would not reduce poverty substantially, typically by a factor of 4 or 5. For two-parent families, the conventional male breadwinner model raises poverty risks considerably...Mothers' employment is a key factor in any policy approach to fight child poverty' (2002: 58).

The latest *Households Below Average Income* statistics underline the importance of mothers' earnings in preventing poverty (although these particular statistics are not broken down by gender). They show that, whereas the overall risk of poverty (measured as below 60 per cent of the median after housing costs) among lone parents is 52 per cent, it is 15 per cent among lone parents in full-time work, 33 per cent among those in part-time work and as high as 76 per cent among those not in paid work (DWP, 2004a). Among couples the figures are:

Both in full-time work –	3%
One in full-time work, one in part-time work –	6%
One in full-time work, one not in work –	21%
Both in part-time work –	58%
Neither in work –	80%

Although the most significant gap among couples is between where neither is in work and where at least one partner is in full-time work, the impact of a second earner – either full or part time – is nevertheless considerable. As Marsh and Vegeris put it, 'work may well be the best form of welfare and a family's first protection from poverty, but dual earning is a guarantee' in most cases (2004b: 50).

A number of studies have indicated that the level of couple poverty would be considerably higher than it has been were it not for women's earnings. Harkness *et al.* estimate that the poverty rate among couples would have been 'up to 50 per cent higher if it had not been for women's earnings' (1996, cited in Rake, 2000: 145). Davies and Joshi's analysis of Family Expenditure Survey data similarly concludes that 'women's earnings were an important factor in keeping families out of poverty' (1998: 33).

These estimates do not differentiate between couples with and without children. A more recent analysis by Jane Millar and Karen Gardiner (2004) looks specifically at the low-paid and at the impact of a spouse's earnings in couples with and without children. They found that among couples with children, in 2000-1, only one in ten (11 per cent) low-paid men earned sufficient to keep the family out of poverty on their own. In nearly three in ten (27 per cent) cases, a partner's earnings lifted the family out of poverty. The authors comment that:

for the two-earner couples, it is the fact of having two sources of earnings that is crucial in keeping poverty rates down. For both low-paid men and women in two earner couples, their partner's market income is more important in avoiding household poverty than their own (2004: 34).

The employment rate of women varies between ethnic groups. It is particularly low among Pakistani and Bangladeshi women – 71 per cent and 84 per cent of whom respectively are not in employment because of either unemployment or economic inactivity (McLuckie-Townsend, 2003). Pakistani and Bangladeshi women who are in paid work are more likely to be in low-paid work than other groups. This is likely to be a contributory factor to what has been described as the 'startling' level of child poverty among Pakistani and Bangladeshi

families (Marsh and Perry, 2003: 3; Platt, 2002).

The significance of mothers' earnings in two parent families has also to be understood in a dynamic context. Where a family splits up, a mother who has not been in paid work is less likely to have the resources (personal and cultural as well as financial) to keep her family out of poverty. This is acknowledged in the *Child Poverty Review*:

maternal employment in particular can be an important protection against future hardship: eight out of ten mothers who had jobs before becoming lone parents continued in paid employment after separation from their partners (HM Treasury, 2004: 21).

With regard to lone mothers themselves, Holly Sutherland's analysis indicates that 'work entry by lone parents can have a very significant impact on the risk of their children being poor, so long as the work qualifies them for the WTC [working tax credit]. This is particularly the case if weekly earnings are higher than the minimum' (2002: 33). Marsh and Vegeris conclude that their analysis of the British Lone Parent Cohort vindicates the 'main policy platform that work is the best form of welfare for lone parents and their children' (2004a: 201).

Implications and qualifications

Nevertheless, women's paid work is not a panacea, particularly in the context of a labour market that still systematically disadvantages women and that under-values the kind of work many women do. As the earlier quotation from Marsh and Vegeris implies, it is not just a question of improving women's employment rate but also of strengthening their position in the labour market, particularly at the lower end. We therefore hope that the Women and Work Commission will lead to real progress on these issues. Crucial too is further action to dismantle the many barriers to employment faced by women in poverty; these range from inflexible hours, childcare and transport to health-related factors.

Another possible issue is domestic violence, which was 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 US research on welfare and domestic violence suggests that violent men can 'sabotage their partners' attempts to become self-sufficient through education, job training or employment' (Tolman and Raphael, 2000: 656). We are not aware of any such research in the UK, but we do know that a significant minority of lone mothers cite domestic violence as a key factor in the breakdown of their relationship and reports threats of violence from their ex-partner (Wikely *et al.*, 2001; Pettigrew, 2003). Four out of ten of the British Lone Parent Cohort who had a partner before 1991 reported domestic violence in the last year of their relationship (Marsh and Vegeris, 2004a).

A recent DWP study found that although movement into paid work usually spells an improvement in material and psychological well-being, it does not necessarily do so, particularly for those with an existing debt (Farrell and O'Connor, 2003). Moreover, in today's labour market jobs may be short-lived; the recent Save the Children study found an association between income volatility (movements both ways between work/other and benefit income) and severe and persistent child poverty (Adelman *et al.*, 2003).

2 This has been aggravated by the continued use of the 'Rossi index' (retail price index minus housing costs) to uprate the adult income support rates. The protests at the tiny benefit increase projected for April 2005 reflect growing concern about the inadequacy of the adult income support rates (*The Independent*, 25 October, 2004).

We also know that not all mothers feel that it is 'right' to take paid work while their children are young (Duncan and Edwards, 1999; van Drenth *et al.*, 1999; Duncan and Irwin, 2004). Moreover, although quantitative research suggests that employment is associated with better educational outcomes for their children (Marsh and Vegeris, 2004a), qualitative studies highlight the difficulties that some lone mothers face trying to juggle paid work and active support for their children's education (Standing, 1999; Kemmer *et al.*, 2001; Woodfield *et al.*, 2004). This is at a time when policy is encouraging both. Indeed, in a recent interview with *The Guardian*, David Miliband, the school standards minister, stated: 'the toughest problem that everyone is thinking about...is how you engage more parents in the education of their kids' (20 May 2004). An ethnographic American study found that mothers' efforts to get out of poverty through paid work were detrimental to their children's educational performance because they were no longer able to give them the same level of support as when they had been out of work (Newman and Chin, 2003).

The conclusion we reach, therefore, is that while maximising mothers' labour market participation is an important element in tackling child poverty (and in promoting their own financial independence and protection from poverty), it is not always necessarily in the best interests of children or their mothers at a particular point in time. This underlines the continued importance of adequate financial support for those not in paid work.

4. Financial support for parents and mothers-to-be

The Government has to be congratulated for the significant improvement it has made to financial support for children, particularly young children, in families living on benefit. There has, though, been no real increase in income support rates for adults, which have consequently fallen further and further behind average earnings.² Yet, for an increase in total financial support to make a perceptible difference to the recipient it may require an increase in the (higher) adult as well as the children's rates. Analysis by the Family Budget Unit at York University indicates that the adult single person's rate is insufficient to provide a low cost but acceptable standard of living (FBU, 2004). Inadequate adult rates of benefit make it harder for mothers to protect their children from hardship and children's poverty cannot be divorced from that of the family within which they live.

There is also the issue of potential mothers-to-be and pregnant women. Jonathan Bradshaw (2004) has highlighted the need to focus attention on this group. Together with Emese Mayhew he has analysed the effects of poverty on childbirth, using the Millennium Cohort Study. Their analysis underlines the association between poverty and low birth-weight, which is in turn associated with a higher risk of mortality and poor health. They warn that 'there is a particular reason to be concerned about first time mothers who became pregnant while in receipt of the single person's rate of Income Support' (Mayhew and Bradshaw, 2004: 13). Lisa Harker and Liz Kendall observe that 'among the most powerful predictors of child outcomes are those that are in evidence in parental circumstances before a child is born...The health of the mother-to-be is particularly important during pregnancy' (2003: iii). The diet of pregnant teenagers is a special cause for concern (Burchett and Seeley, 2003). The Maternity Alliance is campaigning for a 'pregnancy premium' for mothers on benefit and for young pregnant women and parents to receive the same level of support from income-related

benefits as older recipients (see also Part 2).

The child poverty strategy thus needs to address the adequacy of the benefit rates received by parents/mothers and mothers-to-be as well as of children.

Conclusion

This part of our report has outlined the main arguments as to why addressing women's poverty is critical to the long-term success of the Government's child poverty strategy. Children's life-chances and also their current well-being are dependent in part, both directly and indirectly, on the well-being of the parent who is the main care-provider, typically still mothers in both lone and two parent families. Both effective parenting and job-seeking – key roles for parents identified in the Government's child poverty strategy – are more difficult in the face of hardship that can damage mental and physical health and well-being.

It is not the intention of this paper to make specific policy recommendations. Nevertheless the arguments point to a number of policy areas that are critical to addressing the link between child poverty and women's poverty. These include:

- a gendered employment strategy. Such a strategy would address women's disadvantaged labour market position and the obstacles faced by low-income mothers who want to move into paid work, while being sensitive to the wishes of mothers on benefit who prioritise their children's care over paid employment;
- further action, adequately resourced, to improve the provision of childcare in terms of its affordability, accessibility and quality, in the interests of both parents and children. The new ten year strategy for childcare is thus welcome, although there are concerns about some of the details;³
- the level of the adult rates of out-of-work, income-related benefits both in general and with particular reference to mothers-to-be and young mothers (who normally receive a lower rate of benefit);
- greater emphasis on child benefit within the overall package of financial support for children as the best means of protecting children particularly during transitions in parents' partnership status;
- effective action to deal with debt;
- a review of the effects of advertising directed at children, which encourages a consumer culture that exacerbates the impact of poverty on both children and their parents/mothers;
- support for self-help and community groups in deprived communities;
- more consistent and systematic gender analysis in official documents such as *Opportunity for All* and the *Households Below Average Income* statistics.

The next part of this report complements this paper with a series of contributions, which underline the inseparable nature of women's and children's poverty and which throw light on what it means to be a mother raising children in poverty.

References see page 29.

³ See the Women's Budget Group response to the 2004 Pre-Budget Report (www.wbg.org.uk).

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PART 2

VOICES OF EXPERIENCE

'It is these thoughts, born of experience, that we need to take to policy makers as our contribution to producing just solutions...'

As Part 1 of this paper has sought to demonstrate, the root causes and consequences of women's and children's poverty are inextricably linked. Drawing on women's direct experience of poverty, Part 2 underscores the reality of the interconnections and complexity in their lives, and illustrates the compartmentalised approach of the Government which deals with several of these issues in disjointed fashion.

Much of the groundwork for the WBG Poverty Working Group's attempt at highlighting these links was prepared at the 'Voices of Experience' Workshop organised on 6 May 2004. The Workshop laid the foundation for mainstreaming a poverty perspective within current and future WBG agendas. It was from this workshop that critical issues were identified and developed in a series of five presentations made to a Women's Budget Group meeting on 17 June 2004.

Below is a compilation of the 'Voices of Experience' that the WBG hopes will contribute to informed policy interventions that tackle their situation. Each of the five presentations made in June is preceded by a brief section summarising the issues raised at the May workshop, providing the background to these voices.

I. Housing, Homelessness and Children in Care

Problems associated with violent estates, criminal behaviour, missed schooling and drugs are widespread. Young families are often placed in inappropriate housing where they remain trapped while waiting for transfers on endless waiting lists that make clear that they are not a priority. Some estates are perceived as too dangerous to leave children alone, especially where these estates house people released on bail or recently released from prison, some of whom will have had convictions related to child abuse. Lack of adequate lighting, inappropriate or unsafe building materials and vandalism were also among highlighted issues. Since whole areas are discriminated against, there is an increasing sense of isolation amongst these people living in 'ghettos'.

Many mothers in poverty are in constant fear of their children being taken into care. While Social Services seem to believe putting children in care breaks the cycle of poverty, the fact remains that their life chances remain limited in care. Children in care most often come from backgrounds of poverty, but it begs the question: if people had sufficient resources to raise their children, would they need to go into care?

Presentation: Moraene Roberts, ATD Fourth World

*'As soon as I started to write up the notes from our meeting in May, I realised how many of the issues raised were well known to me through the experiences of one woman whom I shall call Jen.'*⁴

"Bad enough being stuck in this awful place you would think, now they might take the kids. If not for them, I would just end it all now. If they take them, I've nothing left to live for."

'Not a statement made for effect, but a cry from the heart from a mother at the end of her tether. Jen had done all the right things. As soon as her children disclosed that the

⁴ Please note that names in this section have been changed to protect people's identities.

man in whose home she was living had abused them, she fled with her children, called the police – who helped her to contact emergency housing services, and she supported the children to make statements in order to prosecute. Social workers had assured Jen that they did not think she was complicit in the abuse and that she had acted correctly to protect her children.

'Her reward was a small, damp room in a squalid bed and breakfast hotel, miles away from the children's school and far from her few friends. The communal kitchen, toilets and bathrooms were filthy and the beds stank of urine. Other residents included people who were drinking or abusing drugs, two people recently released from prison and two young men – one of whom told her he was a 'care-leaver'. There was constant noise day and night, preventing them from sleeping well and the nearest launderette was a bus ride away. They lived on take-away food or sandwiches.

'her reward was a small, damp room in a squalid bed and breakfast hotel, miles away from the children's school and far from her few friends.'

'After several months, during which Jen could not always get the children's clothes clean, get them to school or provide decent food, teachers expressed concern to social services. Before long a child protection investigation was begun to assess if the children were being neglected and they were put on an 'At Risk' register. This, added to all the other stresses and strains, almost pushed Jen over the edge of depression towards suicide – but she could not tell anyone how bad she felt in case it was used against her by social services.

'Thankfully, the children were not removed. Now re-housed, the family live on a very rundown estate, but at least it is in the borough they come from and the children can go to school regularly. The nightmare they went through, and the difficulties they still face are firmly rooted in poverty – they had no choice of accommodation, location or the duration they had to stay there. The poor standard of housing provided now is insufficient to relieve them from facing the worst effects of poverty and the children are already marked by their experiences in insecure housing, living with the fear of being taken into care. If they had been, Jen would have lost all priority for re-housing and might never have gotten her children back.

'It is easy to think that this is an uncommon story but, sadly, it is not. Jen was just the first person to spring to mind when I heard the examples given during the group discussion, but it could have been any number of women I have met. Like Imogen, who was born in a squat, lived most of her childhood in poor quality housing or in care and is now homeless and has a child of her own in care. Or Rachel, a care leaver who ended up on the streets, pregnant at 17, subject to a pre-birth assessment, who had her child taken out of her arms before he was one hour old to be adopted by strangers.

'The link between inadequate housing, homelessness and children removed into care is often not made at an official level, but families who have lived with this know very well how interlinked they are. This link must be recognised by policy makers at all levels and

taken into account in prioritising housing allocation for families.'

Moraene then presented suggestions to challenge this situation, which had been raised in the May 'Voices of Experience' workshop, including the following: provision of free phone numbers for related services; the initiation of a support/mentor scheme to support newly re-housed individuals and families to settle into their new home, otherwise loneliness can set in, which often leads to people returning to the streets; a participatory approach to the provision of services should be undertaken whereby their design and process are decided by those affected and served by them.

Moraene finished by saying:

'It is these thoughts, born of experience, that we need to take to policy makers as our contribution to producing just solutions to the problems of inadequate housing and homelessness that currently lead to the taking into care of children from families living in poverty.'

2. Employment and Childcare

In several regions, childcare for mothers who wanted to work was generally non-existent but where it did exist, was unaffordable, even with the childcare tax credit. Jobs are very poorly paid and this low pay combined with the benefits trap was seen as one of the biggest barriers to paid work. Much work was at the minimum wage and this meant that where mothers were in work, children often did not see any benefit because they were still in poverty. Employment meant that children lacked care – there is nothing for them to do and no safe place, e.g. a youth club for them to be. The patterns of the school day impact heavily on when mothers can work. These issues were heavily linked with childcare problems; and women experiencing these problems suggested increased and better childcare provision at the workplace, thereby adequately addressing concerns around security, and savings on transportation. Some women stressed the urgent need for a recognized system of childcare provision over the weekends, which would benefit, for example, women working weekend shifts in retail chains, care homes etc.

Presentation: Sally Williams and Anna Girdlestone from Bristol, Single Parent Action Network UK (SPAN)

Sally

'My name is Sally and this is Anna. We attended the WBG meeting in May, to identify the overlap in childcare and work. I'm going to tell you about myself, and the barriers I've experienced, and some of those of the single parents I've met in the last few years.'

'Whilst suffering post-natal depression when I had my last child, who's three, I decided that I wanted to go back to work, so I went to the job centre and spoke to an advisor. There, I was told that because I had very young children it wasn't financially beneficial for me to go back into work. I then did numerous courses such as an open college network course in administration and office skills, which led me to do voluntary work at SPAN, which has been very helpful. It was mostly to gain some experience in an office environment. Because before I had my children I trained as a hairdresser for years. When I left school then I had several jobs, but they were all really low paid, and weren't

sufficient to support a family. But last year I received a leaflet for the New Deal for Lone Parents (NDLP), and was asked to speak with an advisor. I made an appointment with them, and told them what I'd been doing and that I didn't feel confident, and that I wanted to do several more courses to enable me to get a better level of work. She told me I seemed confident enough, and that I was employable, which I seemed to feel was a bit off at the time. Anyway, she took me around and went through the plan of how much better off I'd be if I went back to work.

'I started then looking into childcare and trying to find out what was available in my area to enable me to get back into work, and I found that there was only one after school club that picked up from my child's school, and they had a huge waiting list, and that there was no local childminders. The childminders I could find in an area that was local had limited spaces; they only had space on Tuesday mornings and Friday afternoons. It wasn't any good to me at all because to be able to sustain my family I would have to go back into full time employment and there just wasn't anything available to me, and I couldn't financially afford the childcare as I have three children, nearly four. Tax credits have a maximum allowance, they allow you £140 for two or more children, and I felt that that was really wrong, and obviously, then I found out I was pregnant, so I couldn't go back to work. I'll leave it there, and Anna is going to take over.'

Anna

'I'm Anna from SPAN, and this is a little bit of my story. When Women's Aid moved me from London to Bristol I had nothing except a baby in my belly and very low self-esteem. So after my daughter was born I found that every week after paying the gas, electric, and phone bill and the food shopping, I was left with nothing. So I did what many of my friends did, and got a cash in hand job where I could bring the baby with me and that would give us a bit more of a life. When my daughter started school, I worked there as a dinner lady, but felt I was ready and needed more of a life. When I lived in London, I worked fulltime as a PA, usually through temping agencies, and thinking this would be an ideal working solution now I had a child, giving me a chance to spend holidays with my daughter, and being flexible with days off if need be. I went to the NDLP advisor who told me this was impossible – it made the paperwork too complicated and I wouldn't be supported.

'Anyway, I went back to college to upgrade my skills and found a job during the school day. On returning to the job centre to sign-off, I was asked for a completed childcare form to collect my 70 per cent rebate, I knew how much the school club was, but because I'd been living off benefits for the previous seven years, I had no money to book it, so I was unable to fill out the form. In September, when my claim was due for renewal, I sent all the childcare receipts from the previous six months. Three hundred pounds in total, which I might add,

'With all the juggling and struggling, I felt demoralised and felt really insecure about whether I could really carry on keeping it all up, but I was desperate to stand on my own two feet.'

included registration for three different clubs due to the limited availability locally, only to be told that Working Family Tax Credit (WFTC) don't back date. Luckily for me, because I was working I got an overdraft from the bank, unlucky for me now, because I'm now £900 in debt. During the first six months of working, I received untold amounts of letters from council tax and housing benefit assessing and reassessing how much money I was allowed. I even received an eviction notice at one point. With all the juggling and struggling, I felt demoralised and felt really insecure about whether I could really carry on keeping it all up, but I was desperate to stand on my own two feet. The final crunch came at Christmas time, when I received a £250 bonus. Although my male colleagues received up to £7,000, I felt really pleased to be finally rewarded for all the excess worry and hard work that I had done, only to be told in March, on my renewal form, that I had received too much money over Christmas, and would be receiving £10 less a week for the following 6 months. They had beaten me, I couldn't do any more, so I stopped work. That's my story.'

Sally and Anna finished their presentation with policy recommendations on how to improve their, and other, similar situations. These included having childcare centres with opportunities for mothers to learn skills and have a supporting environment, as for instance in Sweden. This would fulfil mothers'/parents' desire for their child to be in a secure environment. Another suggestion was to have one childcare location for children of all ages, to reduce both travel time and other logistical and caring difficulties that multiple locations for different aged children raise. The issue of inadequate education and training opportunities for mothers was also raised as a significant concern.

3. 'Invisible Women': Refugee and Asylum Seekers

A significant number of women are rendered 'invisible' because of their marginalized status as refugees and asylum seekers. While the resolution of their immigration status can take years, basic needs such as medical care and access to bank accounts are left grossly unmet. Language barriers deepen the sense of exclusion and, equally importantly, make the bureaucracy difficult to negotiate. There are also significant difficulties for women in acquiring a National Insurance number. As a result, most options for women are criminalised, for instance begging or prostitution. Childcare for sex-workers is a particularly problematic issue. Moreover, community groups that can support refugees and asylum seekers do not receive sustainable funding. This is an urgent and pressing need.

Presentation: Nana Ama Amamoo, The African Families Foundation

I'm really happy to be here today, mainly as the Director of The African Families Foundation, and also as the Vice-Chair of SPAN, because although African women have been in this country for quite a while, and have mobilised themselves to support themselves, they haven't made links with mainstream organisations. And with what is going on in our communities, we really need as much help as we can from the wider population. I'm going to talk about invisible women – refugees and asylum seekers, as well as so-called "illegal immigrants" – we prefer to call them migrants. But I'd like to

set it in context. All ethnic minority groups in the UK experience poverty on a higher scale than the white majority. There are, however, important variations in poverty within the ethnic minority groups, as a category of the UK population, with some facing higher rates of poverty than others. This paper will speak exclusively on behalf of African women and their children...

'But, as difficult... [as poverty] may be for [some] African households who are eligible for state support, imagine what it is like for a desperately poor sub-set within this community, whose members are rendered invisible by UK immigration laws – that is refugees, asylum seekers, and migrant women. These women are invisible because of their Section 55 status,⁴ which does not permit them to work or collect benefits, and it can take up to three years or more for an application to the Home Office to be processed.

'A certain class of asylum seekers and refugees may be put in a bed and breakfast, which is not the best place to bring up a family. Thank God, they've abolished the voucher system which meant that you go to the supermarket with vouchers, and if you bought just a pen with a £10 voucher, you didn't get any change back. It's been abolished now, thank God.

'And then for those migrant women, who because they can't access housing benefits, and other things, somehow negotiate to live in other people's houses, they sleep on the floor, living room, all sorts of places. They are vulnerable to abuse, both sexual and physical because of those who negotiate to give services. They live there in exchange for doing housework, laundry, you know, everything, and of course, because people are getting free services from these vulnerable women, they get to work all sorts of hours, and have to do all sorts of errands, and of course they will be liable to physical abuse as well...

'Poverty in our community is [so] basic ...that people do not have the wherewithal even to eat. Poverty leads to inadequate diet, and that also has health problems, and most of these women do not have access to health services. Walk into a GP's surgery and the receptionist is another immigration officer, asking for your passport, and all sorts of things. A lot of these women do not access these services at all, even sexual health services, which are free for everybody. They work in the so-called grey economy for which they pay tax. In the grey economy they get cash, but obviously below the minimum wage, and they are paying tax for which they can never claim in their old age. They work very long hours and obviously this has effects on their parenting capacity. As children are inadequately fed, and unsupervised for long hours this leads to truancy and health and safety risks at home. They can't afford childcare so they may leave a six year old in charge of a three year old,

'...we think it is a great injustice that women and children have to live with this in a country with so much wealth...'

⁴ Section 55 of the Nationality, Immigration and Asylum Act 2002 allows the Secretary of State to withhold asylum support from childless asylum seekers who the Secretary of State judges did not claim asylum promptly. However, the Act specifies that support cannot be withheld if a refusal of support would be in breach of any aspect of the European Convention on Human Rights. A number of cases have now been considered by the Courts to determine whether the Secretary of State was correct in withholding support in those individual cases. This will very much depend on the individual facts of each case.

and you can imagine what the health and safety risks are...

'And then of course there are language barriers for certain members of our community. In Africa we have Portuguese speaking, English speaking, French speaking, Spanish speaking communities, and then we have those from the Horn of Africa who were not really colonised so they have their own languages. If it is difficult for English speaking people to feel informed, imagine what it is like for people who do not have English as their first language.'

'So lack of financial independence means lack of choices for most of our women. Most of the options that are open for them, which we may not agree with, but those are the options that they may have, are criminalized, for example begging, and prostitution. The community groups who can really help these women to access some support outside the mainstream do not get funding in order to do this in a sustainable way. I know a lot of the groups in my network – The African Families Foundation is a network – carry out a lot of advice and advocacy on literally nothing, a volunteering basis, because people come to them really, really desperate, and they do what they can to help. It would really help if some funds were channelled to community groups, because they are closest to the people that need help. And overall, we think it is a great injustice that women and children have to live like this in a country with so much wealth, and yet, we are always looking out there to the Third World, to send money to go and help out, when there are people on our doorsteps here. So we really would appreciate some support from the WBG to lobby the Government to look at some of the implications of immigration and other laws for ethnic minority women.'

4. Benefits

Benefits were widely perceived as a trap from which you could not emerge, particularly when housing benefits and passported benefits were taken into account. Tax credits were perceived as constantly changing and extremely complicated; and the problem was compounded in the face, especially, of a severe lack of correct and accessible information. In any event, benefits were viewed as insufficient but the combination of low wages and insufficient cover for childcare costs meant that many mothers were worse off working. Low wages also often created budgeting difficulties because childcare costs would inevitably have to be paid up front. Under-16 lone parents are entitled to no benefits at all (which ties in with the general assumption that they are incapable of being good parents), and this anomaly needs to be addressed urgently. Additionally, the level of benefit varies for mothers of different ages (so, for instance, a 17 year old mother gets less benefit provision than a 19 year old mother). On the other hand, benefit levels do not vary for children of different ages.

Housing benefit created its own problems. It was felt that the threshold was too low so that low income families ended up paying full rent. In addition, delays in receiving housing benefit led to homelessness, and for those wishing to work, made any transition to work difficult.

The Child Support Agency was seen to cause conflict between parents, particularly if a second partner had to contribute from her income. Also as soon as a father started work all of the arrears have to be paid in full. It was felt that some men decide not to work as they perceived the contributions as too high.

Presentation: Carole Harte, Birmingham Women's Advice and Information Centre

Carole spoke on behalf of Tina Pir and Victoria Kitchen, Bradford City Centre Project.

'Hello, I just hope to do justice to what these women wanted to convey to you today. I'd like to begin with a question, actually, one that I'd like the Women's Budget Group to take forward, on behalf of these women. I've worked for 21 years with women who live in poverty, I've had a little bit of experience myself, fortunately, employment has lifted me out of that. But you learn something new every day, and what I learned on the day we all met in London the last time was, and I quote from the two women who aren't present today:

'I'm 17 and I'm a single parent, and I get £66 a week, she's 19, and she's a single parent, and she gets £97 a week.'

"I'm 17 and I'm a single parent, and I get £66 a week, she's 19, and she's a single parent, and she gets £97 a week."

'These women want to know why that anomaly exists, where are these nappies that are cheaper if you're 17 years old? Where is the water rate that comes cheaper when you're 17 years old? I won't go any further with that, it seems to me that the think tank that actually dreamt up that one didn't spend a lot of time thinking about it. Perhaps we should ask women who have real experience, more often, before we develop policy.

'Parents also talked about the fact that during school time, their children get free school meals. And another question they wanted taken forward is: where is the money to buy the meals for the six week summer holiday? Aren't children meant to be eating during school holidays? Where does the meal come from?

'As I say, I've spent 21 years working with women living in poverty, and I wanted to tell you a little story about a woman who contacted us about 2 or 3 weeks before we actually met in London. Denise is a single parent with two children. She's not a lazy woman, she actually works 16 hours a week, and her Working Family Tax Credit, is paid by BACS directly into her bank account. I just wanted to explain to you why this is a real concern to those women who are living on benefits.

'Denise got up one Monday morning and both of her children needed some money to go to school, but Denise didn't have any money. She has her benefit paid directly into her bank account, in which she had three pounds. There isn't a cash point machine near to her home, and even if there was one, it may actually cost her £2 something, to actually access that £3 in the first place. That's if she was allowed to take £3 from a cash point, because, as we all know, in many machines you can't get less than £20 out, never mind £10. There's often a ceiling on a bank accounts as well, and if you don't leave a minimum amount in that bank account – possibly £5, £10, they actually close the account. So there we have this mum, with her two children needing to go to school – they need some money, and she's got £3, but she can't get at it. She doesn't have the bus fare to go and fetch it. So she rings her mum, who is a pensioner, and lives some 12 miles and 2 buses away and says – can you help me mum? Can you get over here, and lend me a pound

to get into Birmingham so I can get my £3 out of the bank – because she has got to go directly to the bank and get in a queue. The Mum scrapes around and finds the pound, and she takes the 12 mile journey- the kids are still waiting to go to school remember – she gets over there (which cost herself £1) , and she gives Denise £1 to take the bus to the bank. Denise gets to the bank, and takes out her money. To do this, she suffers humiliation knowing that she either would not be able to withdraw her £3 because of the possible minimum ceiling to keep her account open. Instead, she is able to withdraw it, but still suffers the humiliation of the teller knowing she only has £3 in her account. She uses £1 to get home, gives her mother £1 for the bus and gives her children £1 for food at school. And she's back to square one, and that's why people who live on benefits can do without benefits being paid directly into a bank account.

'Your daddy is not paying your mummy to keep you, and we're going to take that money away from your mummy, because your mummy won't tell us where your daddy is, so we won't feed you until she does.'

'Someone has also raised the issue of domestic violence and its impact upon women, and we're soon to see some new developments, as some of you will be aware, in that the Children's Act will soon include domestic violence as a risk factor for children. Currently, it isn't acknowledged. We did some campaigning in the early days in our agency around the introduction of the Child Support Agency, and the fact that women were penalised for not revealing the identity of the absent father. Most of the women, in fact all of the women, that we came across, who did not want to reveal the identity of that father, had a very good reason. They had been battered emotionally or physically by that man and they didn't want them to be a part of their or their children's lives. We believed locally that we'd overcome this problem, but what we'd discovered at our meeting in London from two women who were present in our group, is that that's not the case. Women are still being deprived of 20 per cent of their benefits if they refused to disclose the identity of the absent father of their children. And I just want to leave you with one thought. When this government says to that mum, we will deprive you of 20 per cent of your benefits they deprive a whole family of 20 per cent of their benefits, they don't only deprive the mother. What they actually are saying to a small child is: "Your daddy is not paying your mummy to keep you, and we're going to take that money away from your mummy, because your mummy won't tell us where your daddy is, so we won't feed you until she does.'

5. Mental Health

There were powerful accounts of a lack of respect, especially from official agencies that showed a lack of understanding, and made inappropriate and incorrect assumptions. People feel blamed for being poor and for the poverty of their children; they felt that they had little value, that they were 'slandered' all the time. Children are bullied for being poor and are made to feel inferior, particularly through what one group identified as 'symbols of poverty'

such as free school meals, school trips, school uniforms, not wearing named brands etc. A majority of the women identified clothing as a key signifier of poverty. Wearing unaffordable designer labels was crucial to avoiding social exclusion.

All of these add up to a 'poverty of aspiration' that has significant bearing on women's mental health under conditions of extreme poverty.

Presentation: Bev White, Single Parent Action Network (SPAN)

Sue Cohen of SPAN UK read Bev's presentation on her behalf.

'This is a long story and the easiest way to tell it is to start at the beginning. I grew up on the St Mellons Estate and in 1992 I left in search of better opportunities. I went to France and worked as a manager for a catering firm. In France I met the father of my two children, unfortunately things didn't work out between us and in 1997 I found myself back in Cardiff with my two daughters and £20 in my pocket. I had nowhere to live and was allocated a house in St. Mellons, back to where I started from. I took various jobs but found that child minding provision in the area was completely inadequate. At that time there were only 12 registered child minders, most places were taken but I did manage to get one two bus rides away. It was a small flat with no garden and both my children hated going there. When the company I worked for decided to relocate in Cardiff Bay I gave up my job because by the time I travelled to work and got the children to the child minder I was no better off financially, also the children weren't happy so I was losing twice.

*'I am still in debt,
I still can't get a
babysitter when
I need one, but I
believe I can make a
difference.'*

'Things started to get very difficult financially. I was getting deeper and deeper into debt. There was one day when the washing machine, cooker and fridge all broke down at once and I couldn't afford to repair or replace any of them. The following morning I had an eviction notice from the Council because of rent arrears. I had loan sharks knocking at the door. I was anxious about my oldest daughter, I had been told that she may have ADHD but I didn't want her to be stigmatised by this diagnosis. She has a lot of energy and a natural talent for performance, what she needs is the opportunity to take part in out-of-school activities where she can take part in music, singing and dance, the problem is that there are not enough opportunities for young people on the St Mellon's Estate. The doctors said that there was nothing they could do to help my daughter unless she was diagnosed.

'I started to become afraid. I felt defeated and trapped and that there was nothing I could do to make things better. I started to notice how unhappy, stressed and ill some of the Mums around looked, and I knew I didn't want to end up the same. I was run down and exhausted and not getting the help I needed. I was staring my own fears in the face and I started to have panic attacks. After one very severe panic attack the doctor was called and I was dosed up with Valium and high dosage anti-depressants, I couldn't move and just lay there for three days.

'I started to realise that I needed to help myself, I am a fighter and survivor by nature. I went over to the woods and started to collect things. I threw myself into making things by recycling whatever I could lay my hands on. I bought 20p paints from Hyper Value and I transformed my bedroom. I made a picture, a new bed from a piece of old fencing (the social won't give you money for a bed) and I painted branches and blossom. My friends were a great help and inspiration, I remember one friend bringing me a poem which I pinned up in my kitchen. I can't remember it all but part of it was "when things go wrong... don't quit ... success is failure turned inside out.' I was starting to develop a self help strategy and this is how SADI began.

'I spent an evening with my friend, who is a beautician. We talked about how women need to be looked after and how alternative therapies could be provided on the estate to women who need help. The biggest drug problem we have is Valium and it doesn't solve anyone's problems. We came up with the idea of Self Help Group for Single Mums and we wanted to call it Sisters Are Doing It or SADI. Shortly after this I decided to bare my soul at the St. Mellons's forum and to try and get some local support. This led to further contacts and everything started from this point. We have eight committee members and several fantastic and very practical ideas for ways in which life could be improved on this estate. We were put in contact with Voluntary Action Cardiff who gave us many useful contacts and have now had support from the Single Parents Action Network UK and UnLimited. We have just been successful in applying for a grant from VAC for some computers and start-up equipment and we are in the process of forging a partnership with IMTECH who want to support music projects and a summer festival with the kids. The next stage will be to develop our business plan and try and secure some premises to provide a meeting space and facilities for performance and workshops to support social enterprise. There is massive local support for SADI and we are determined to find a way of making our ideas a reality. Part of the problem here has been poverty of aspiration and poverty of information as well as financial poverty. We want to change this 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. The UN Declaration of Human Rights states that we all have a right to choice and opportunity and to determine our lives. This is what we are aiming for with SADI. When I came back from France I studied Humanities at the Further Education College nearby. I was inspired by some of my teachers and took a keen interest in equal opportunities and human rights. Learning about Social Enterprise has enabled me to combine the skills I have learnt in my work with the knowledge I have gained of social justice and policy, and apply them in my own community.'

Discussion after the Voices of Experience presentations

A stimulating and provocative discussion amongst the presenters and members of the WBG ensued after the five presentations were completed. Several themes emerged in the

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discussion highlighting the complexity and connections between women and children's poverty. These themes include:

- The need for universal childcare: many of the women present felt that their children's childcare needs were not being met, and that provision was patchy. In some areas services are being shut down, in other areas provision is at an exorbitant rate. Affordable and accessible childcare is an immediate and pressing need.
- Stigma and exclusion in a consumerist society: many of the women present spoke of the stigma attached to living in poverty, and how this affects both them and their children. A strong and recurring theme was the attitude of others to people in poverty – adults and children. They also spoke of the difficulties of being poor in a rampantly consumerist society. 'Haves and have-nots. The kids feel it', said one participant. Some got into debt in order to provide their children with things other children had. 'You feel hopeless that you can't supply your children with the things that make them feel normal', said another. Several of these women saw the gap between them and others getting bigger, for example with computers being seen as a 'necessity' – but their poverty meant they couldn't buy a computer unless they got into debt, which then trapped them. All of this affects their confidence levels, and their ability to integrate in society.
- Debt: debt is a huge issue for women living in poverty, and affects the whole family. There was an acute awareness that the poorer one was, the more it cost to borrow money. As one participant noted, 'it is very expensive to live in poverty'. Interest rates are extortionate, and the poor are much more vulnerable to unfair and demeaning creditors, especially since there is a lack of information about rights, and inadequate access to advice. It was seen as hard to get into work if one had debt, and particularly serious to lose work if one were in debt. In fact for some women, trying to work got them into debt, because childcare costs had to be paid up-front, and there were attendant costs of transport, clothing etc. One participant at the meeting was steeped in so much debt after starting work that she had to give it up.
- Diversity in poverty: it is important to recognise the diversity of women living in poverty – women living in poverty can be teenage mums, lone parents, or in a relationship. They are not all the same, and have different ideas, different needs, different circumstances. This may require different policies to help them get out of poverty.

The Women's Budget Group's aim in highlighting the presentations and discussions in Part 2, alongside the academic understanding on women's poverty, is to bring to the fore the complex interconnections between different factors contributing to and resulting from women living in poverty. The links between child poverty and women's poverty, plus the complexity of their experiences, need to be understood holistically and this understanding must be reflected in policy.

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Women's Budget Group

The Women's Budget Group (WBG) is an independent UK organisation, bringing together economists, researchers and policy experts from academia, non-governmental organisations and trade unions to form a network of experts to promote gender equality through appropriate economic and social policy.

If you would like more information about the work of the WBG, or to join the group and contribute to the work, please contact:

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March 2005

ISBN: 0 9549870 0 4

£7.00

A Company Limited by Guarantee.
Registered in England and Wales Number: 4743741.
Registered Office 1-3 Berry Street, London, EC1V 0AA