

Children's lived experience of poverty: A review of the literature

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1. Introduction

“Children’s lived experience of poverty: A review of the literature” seeks to provide an overview of the published literature relating to children in poverty. Its primary purpose is to inform the development of an ARC grant application to examine children’s lived experience of poverty. The grant application is being made by Professor Catherine McDonald, School of Global Studies, Social Science and Planning, RMIT University; The Benevolent Society, and the NSW Commission for Children and Young People.

The paper is in three sections. The first examines three major approaches to child poverty: income and material deprivation, social exclusion, and well-being. A brief summary of each approach, key research findings and policy implications are presented. The second section examines the experience of poverty for children, drawing on a small but growing body of mostly qualitative research undertaken with children themselves. This section also considers children’s views on poverty.

The third and concluding section considers to what extent our approaches to child poverty address children’s lived experience and the implications of this for research and policy development in Australia.

2. Major approaches to children in poverty

Historically, poverty has been approached through macro-economic concepts such as labour market conditions (e.g. unemployment rates, low-end wages), demographic changes (e.g. rise in one parent families), and public policy (e.g. social expenditure and structure of welfare state institutions) (Van der Hoek, 2005). The economic approach, places a strong emphasis on income. Adequate income is seen as essential to a person’s well-being and independence (Howe & Pidwell, 2004). Income-based approaches lend themselves to ready measurement and policy intervention. They have persisted for decades as an approach to conceptualising child poverty.

In recent years income-based approaches have been recognised as limiting, resulting in a major shift in thinking about poverty. There has been a move away from uni-dimensional approaches focused on income or material resources, to multi-dimensional constructions of poverty and disadvantage. Such multi-dimensional approaches consider issues of social rights, social exclusion and social participation, together with income and material deprivation (Kingdon & Knight, 2003; Spicker, 2007).

Approaches which consider social exclusion, social disadvantage, capabilities and well-being are all examples of multi-dimensional thinking.

- § Social exclusion approaches focus on an individual's exclusion from society in economic, social, cultural and political terms.
- § Social disadvantage approaches refer "to a range of difficulties that block life opportunities and which prevent people from participating fully in society" (Vinson, 2007, p1).
- § The capability approach, discussed by Sen (1999), adds a lack of freedom and deprivation of basic capabilities to the focus on economic, social and political domains.
- § Well-being approaches offer a strengths-based approach to child poverty and consider children's civil, political, social, economic and cultural rights (Bradshaw, Hoelscher & Richardson, 2006a).

The three major approaches to poverty: income and material deprivation, social exclusion, and well-being¹ are discussed in more detail below.

¹ Sen's (1999) capability approach is not reviewed here due to limited evidence of it being operationalised in research and policy. It is worth noting that the capability approach has been adopted by the Brotherhood of St Laurence, a strong advocate for ending child poverty, in its "Social Barometer", a set of indicators monitoring the life chances of children in Australia (Boese & Scutella, 2006; Scutella & Smyth, 2005).

2.1 Income poverty and material deprivation

2.1.1 Overview

Income poverty

Traditionally, poverty has been understood as an imbalance between people's needs and resources. This occurs when people's available resources do not meet their material needs. As a result they experience material deprivation and are likely to have an unacceptably low standard of living (Spicker, 2007).

Needs are generally understood to include food, housing, fuel and medical care, but can also take account of access to services such as transport and education.

Resources refer to money or income - a lack of which restricts the purchase of goods and services - or more directly to the lack of material possessions. This leads to poverty being described as "the state of one who lacks a usual or socially acceptable amount of money or material possessions." (Kanbur & Squire, 2002, p3).

Poverty is described as an absolute or as a relative concept. Absolute poverty implies there is a minimum standard that applies to everyone. For example, the Senate Affairs Committee in Australia (2004) referred to people in absolute poverty as those who lack the most basic of life's requirements including housing, food or clothing. The World Bank defines absolute poverty in monetary terms as people living on less than two US dollars per day.

Relative approaches, more typically adopted in developed countries, aim to account for differences in ideas about what amount of money or material possessions is socially acceptable. These approaches imply commonly understood community standards about what people need and how they ought to live (Feeny & Boyden, 2004; Spicker, 2007).

Poverty can be measured in different units that might include the individual, the family or the household, a geographic area, or societal level. Most commonly, it is measured at an individual level based on an estimation of needs and resources.

Such measurements include income-based poverty lines, poverty gaps, budget standards, consensual measures of agreed community standards, and direct measures of financial stress (Bradbury, 2003; Senate Community Affairs Reference Committee 2004; Spicker, 2007).

Income measures at a family or household unit have been noted to be inadequate from both a measurement and a practical perspective when considering poverty among children (Adelman, Middleton & Ashworth, 2003). Adelman et al. (2003) argue that these measures can be difficult to understand as they reflect arbitrary standards, fail to reflect living standards, and underestimate the costs of raising children. They also ignore the role of communities in child rearing, which in some societies may be the cultural norm (Feeny & Boyden, 2004).

These measures have also been criticised as hiding the situation of children, by assuming that income expenditure is shared equitably between members of the family or household (Adelman et al., 2003; Feeny & Boyden, 2004). It is argued that measures at a family or household unit say little about the welfare of the children dependent on these families or households, and say nothing about what children in poverty go without relative to their peers (Adelman et al., 2003; Feeny & Boyden, 2004; Micklewright, 2002).

In Australia, inadequate income is generally accepted as a useful indicator of child poverty. However, the need for indicators which are more directly focused on the experience of children has been acknowledged. Recently in Australia work on deprivation has attempted to address this need (Community Affairs References Committee, 2004; Saunders, 2007).

Deprivation

Historically, deprivation approaches have focused on needs such as food, housing or heating, although more recent formulations have included participation in activities (Saunders, 2007). Deprivation is viewed as an enforced lack of items and access to activities that the majority of the population would consider necessary (Adelman et al., 2003). Deprivation measures overcome several of the criticisms of income measures for children as they can be applied directly and specifically to the situation

of children themselves. They can look at what it is that children go without, and can be used to compare children with other children, rather than subsuming children into households (Adelman et al., 2003).

2.1.2 Research

The majority of research on child poverty both within Australia and internationally reflects an income-based approach. Within this approach, the research provides information on how many children experience poverty, the factors associated with child poverty, and the outcomes for children who experience poverty. Further research on deprivation provides a more in-depth picture of the situation of children.

The measurement and extent of poverty

Acknowledging that estimates of child poverty vary according to definition and measurement, existing research shows that at the turn of the 21st century between 12 and 15 per cent of Australian children were estimated to be living in income-poverty (UNICEF, 2007; Whiteford & Adema, 2007; Wooden & Headey, 2005). Such estimates place Australia in the middle to bottom end of league tables of child poverty for member countries of the Organisation for Economic Co-operation and Development (OECD)² (UNICEF, 2005, 2007; Whiteford & Adema, 2007).

Dynamic approaches, which examine income over time, suggest that greater proportions of children in Australia will experience a period of time living in poverty (compared with assessments which are based on point in time estimates), while smaller proportions will experience persistent poverty (Abello & Harding, 2006; Wooden & Headey, 2005). Some researchers suggest that three to five per cent of Australian children experience persistent income poverty (income poor in three consecutive years), and 30 per cent experience a stint in income poverty (income poor in one or two years out of three) (Abello & Harding, 2006; Wooden & Headey, 2005). While access to savings or other liquid assets may prevent families experiencing great deprivation when faced with a stint in poverty, the experience of persistent poverty is particularly damaging for children (Scutella & Smyth, 2005).

² Estimates range from less than three per cent in Denmark to 22 per cent in the United States.

Some researchers have attempted to measure the depth or severity of poverty by using income gaps or ratios (Woolf, Johnson & Geiger, 2006), or by combining measures of income poverty with deprivation (Adelman et al., 2003). In the UK, combining persistent income poverty with deprivation for both children and parents indicates that around one in five poor children experience severe poverty (Adelman et al., 2003). No data for Australia is available on this measure.

Moving beyond income measures to measures of deprivation, Adelman et al. (2003) found that in the UK slightly higher proportions of children experience deprivation than income poverty - 20 per cent compared with 17 per cent. When parental deprivation is considered, these figures double, suggesting many parents are going without in order to protect their children from the impact of poverty.

The types of deprivation faced by these children include going without eating fresh fruit or vegetables daily (21%), and not owning a warm waterproof coat (13%) or new properly fitted shoes (17%). Parents also report deprivation of housing-related items which would impact on children, such as not having a damp-free home.

In Australia, one recent survey indicates that more than 20 per cent of welfare clients report not being able to afford regular dental check-ups and hobby or leisure activities for their children, and more than 10% report not being able to afford a separate bed for each child, schoolbooks and clothes, and money for school activities and outings for their children (Saunders, 2007). While data are not available specifically about children, levels of deprivation were higher among welfare service clients, sole parents, the unemployed and Indigenous Australians (Saunders, 2007).

Factors associated with child poverty

Family and individual factors, including being born into a poor family, parental employment and family type, are associated with child poverty. Jobless families, single earner families, and sole-parent families show higher child poverty rates in OECD countries than families with at least one parent in employment, two-earner families, and two-parent households (Whiteford & Adema, 2007). There are however variations among countries, with Australia noted for its high level of joblessness among poor families, and strong association between sole parenthood and child

poverty, which is not the case in all OECD countries (Whiteford & Adema, 2007; Lloyd, Harding & Payne, 2004)^{3,4}.

Family size has also been identified as a factor associated with poverty (Adelman, et al., 2003; Brooks-Gunn et al., 2003), with poverty rates generally increasing for both two parent and sole parent families as the number of children within the family increases (Lloyd et al., 2004).

Parental employment and family type also appear related to persistent and severe poverty. In their recent examination of the dynamics of income poverty in Australia, Abello and Harding (2006) suggest that sole parent families and families with one or both parents unemployed are over-represented among those facing persistent poverty. Similarly in the UK, family characteristics associated with children living in severe poverty include living in a jobless household, having parents with no educational qualifications, living in public housing, receiving benefits, and being of non-white ethnicity (Adelman et al., 2003).

There are two distinct groups of children living in severe or persistent poverty in the UK: children living in circumstances with a relatively stable but very bleak financial situation; and children living in circumstances where income is volatile, with multiple changes occurring in income derived from work and income derived from benefits (Adelman et al., 2003).

The impact of poverty on children's outcomes

One of the main drivers for addressing child poverty comes from demonstrated links between low income and poor child and adult outcomes. A summary of research reveals that children born into and growing up in poverty are more likely to:

- be in poor health and have learning and behavioural difficulties
- show lower levels of achievement at school
- become pregnant at an early age

³ Jobless families make up over 60 per cent of poor families with children in Australia compared to an average of only 30 per cent across OECD countries (Whiteford & Adema, 2007). Australia is ranked second among 24 OECD countries in terms of the highest level of joblessness among families with children (UNICEF, 2007).

⁴ Some countries such as Sweden, which have high proportions of children living in sole parent families, do not have higher child poverty rates than other countries (UNICEF, 2005).

- have lower skills and aspirations be low paid, unemployed and welfare dependent as adults (Brooks-Gunn & Duncan, 1997; Brooks-Gunn, Duncan & Maritato, 1997; Kamerman, Neuman, Waldfogel, & Brooks-Gunn, 2003; Duncan, Yeung, Brooks-Gunn & Smith, 1998; Hirsch, 2007; Mayer, 1998, 2002; Phipps & Lethbridge, 2006; UNICEF, 2007; Vleminckx & Smeeding, 2001).

The timing, depth and duration of poverty are important considerations in assessing the effect of poverty on children's outcomes, with persistent or severe poverty having stronger negative effects (Brooks-Gunn & Duncan, 1997; Duncan & Brooks-Gunn, 2000; Mayer, 2002). Experiencing poverty during the early years has a greater impact particularly on educational outcomes, than experiencing poverty during middle childhood or adolescence only (Brooks-Gunn & Duncan, 1997; Duncan et al., 1998).

Some research suggests that it is changes in income levels, rather than income levels per se, that impact on emotional outcomes (Phipps & Lethbridge, 2006). Duncan and Brooks-Gunn (2000) argue that cognitive development is affected by the depth of poverty, with the worst outcomes seen among children who are extremely poor.

How does poverty influence outcomes?

Competing theories exist as to how poverty, defined by low parental income, impacts on outcomes for children (Brooks-Gunn and Duncan, 1997; Mayer, 1998, 2002; Phipps & Lethbridge, 2006; Yeung, Kinver & Brooks-Gunn, 2002). Two dominant approaches are 'investment theory' and 'good parent' theory (Mayer, 1998, 2002). Both investment theory (which is based on an economic approach and holds that parents invest time and money in children's human capital and children later reap the rewards as productive adults) and parental stress theory or role model theory (also termed 'good parent' theory, which holds that income initially affects the behaviour of parents, which in turn affects their children) have received some support from research (Mayer, 2002; Yeung et al., 2002).

Living on a low-income is reported to reduce parents' capacity to provide their children with a stimulating learning environment, leading to lower achievement

scores among preschoolers. Low family income also increases maternal emotional distress and adversely affects parenting practices, leading to more behaviour problems among children (Yeung et al., 2002).

Mayer (1998) argues that the proposition that income poverty itself influences children's outcomes misses other influences which are important, such as the parental attributes, which are often associated with low-income. These include single parenthood, low educational attainment, unemployment, low earning potential, and being young (e.g. teenage mothers) and neighbourhood conditions. These factors either alone or in combination, can contribute to the negative impacts of poverty on children's outcomes (Brooks-Gunn, 2007; Brooks-Gunn & Duncan, 1997; d'Addio, 2007).

Cycles of poverty

Poverty and disadvantage and the influence of income can also be viewed in generational terms. Research in this area is interested in "understanding the extent to which the life chances of children are either positively or adversely affected by the circumstances and behaviours of their parents" (d'Addio, 2007, p11), and in identifying the ways to break cycles of disadvantage. In her review of research in this area, d'Addio (2007) observes that although there are variations between countries there is a general persistence across generations in the level of income generated from work and welfare.

2.1.3 Policy

Broadly speaking, economic policies developed to address child poverty target either individuals (parents) and families, or economic structures.

The dominant historical approach targets child poverty through policies for parents or families. Some argue that policies aimed more directly at children may be more effective in improving child outcomes (Duncan & Magnuson, 2005). The finding that there is an association between child poverty and poor developmental outcomes, particularly when poverty is experienced in the early years of life, has provided substantial impetus for policy to focus on children's early years (Duncan & Brooks-

Gunn, 2000). Flood (2004) argues that because early childhood education has been shown to improve developmental outcomes for low-income children, core anti-poverty policies must address the availability, affordability and quality of early childhood care and education.

The extent to which policies designed to increase family income are effective in improving child outcomes depends on the relationship between income and outcomes (Micklewright, 2003). There is a body of research that suggests that income while significant, does not fully account for the relationship between poverty and child outcomes. This finding supports a multidimensional policy approach that includes non-market and structural processes such as the public provision of, and access to, health services, public housing, education and transport (Feeney & Boyden, 2004; Micklewright, 2002; Nevile, 2005). Structural approaches aim to address the causes of poverty such as the lack of work opportunities and low rates of pay.

Policy strategies both in Australia and internationally focus on 'tax and benefits' and 'work'. Tax and benefits strategies aim to provide all families with some level of guaranteed income by redistributing wealth. Work strategies aim to reduce the number of jobless families. A combination of effective redistribution and work strategies are needed to reduce child poverty. If either of these is used in isolation neither is effective (Kamerma et al., 2003).

Successful redistribution strategies require the level of benefits to be adequate, and for families to take up and receive the benefits (Adelman et al., 2003; Mood, 2006). Often these strategies are linked to work strategies, such as making transitions from welfare to work. This is particularly the case in the US and the UK. The development of policies with this link has led to calls for such policies to include protection for families during these times of transition (Adelman et al., 2003).

International experience suggests that the success of any work strategy in reducing child poverty requires a range of other policy options to address structural issues (Hirsch, 2006; Middleton, 2006; Vleminckx & Smeeding, 2001; Whiteford & Adema, 2007). These include reducing the barriers to parental employment through job

creation, providing opportunities for education and training, increasing child-care availability and affordability, making parental leave available, and enforcing adequate minimum wages and hours.

Several authors argue that insufficient attention has been paid to these structural issues in Australia and internationally (Hirsch, 2006; Neville, 2005; Middleton, 2006). Welfare-to-work reforms, which ascribe individuals agency and emphasise the development of the individual's capacity to act for one-self, often fail to address the structural characteristics which constrain people's behaviour and choices (Sutherland, 2005).

In Australia, redistribution policies that include public transfers of wealth and tax advantages for families with children have been the most effective, lifting 60 per cent of families with children out of poverty. Work strategies have been less successful, with approximately one in five families with children in poverty having one or both parents in employment (Whiteford & Adema, 2007).

2.2 Social exclusion/ inclusion

2.2.1 Overview

The notion of social exclusion describes in broad (rather than precise) terms, the processes of marginalisation and deprivation that can occur even in rich countries with comprehensive welfare provision.

“Social exclusion is a complex and multi-dimensional process. It involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole” (Levitas et al., 2007, p9).

The lack of a precise definition has led to criticism of approaches based on social exclusion. Critics claim that it is difficult to translate these approaches into policy, indicating the difficulty in determining when an individual is socially excluded. In the

UK, attempts have been made to define 'deep exclusion' (akin to concepts of the depth or severity of poverty) yielding the following:

“exclusion across more than one domain or dimension of disadvantage, resulting in severe negative consequences for quality of life, well-being and future life chances” (Levitas et al., 2007, p.9).

Micklewright (2002) identifies three key components of social exclusion: relativity, agency and dynamics. These components are thus explained:

Relativity: Critical for definitions of poverty is what constitutes a minimum accepted way of life in any society. This may be articulated by experts (Gordon et al., 2000) or by community consensus (Saunders, Sutherland, Davidson, Hampshire et al., 2006).

Recent research in Australia indicates that in addition to basic material items, there is wide agreement that things which allow people to participate in community life which should be included in any definition (Saunders et al., 2006). For children, for example, there was agreement that a minimum accepted way of life should include access to safe outdoor play spaces and the ability to participate in school activities and outings (Saunders et al., 2006).

Agency: Children's agency to act may be denied by other individuals or institutions including parents, schools, employers, governments and other children (Laderchi, Saith & Stewart, 2003; Micklewright, 2002; Nevile, 2005). Recognising this is helpful in identifying where this lack of agency creates problems at individual, community and structural levels. This understanding is critical to efforts to address the issues effectively (Micklewright, 2002).

Dynamics: Social exclusion approaches draw attention to the process of exclusion as well as its outcomes. In this way it is a dynamic concept. People may be poor or excluded because of their current circumstances, or they may be at risk because their future prospects are poor (Micklewright, 2002).

Examination of the process focuses attention on factors associated with exclusion or risk of exclusion like joblessness and inadequate housing. Commonly used indicators of social exclusion in the general community include factors related to

employment, housing, income, citizenship, democratic rights and social contacts (Adelman et al, 2003; Adelman & Middleton, 2003; Levitas et al, 2007; Noble, Wright & Cluver, 2006). Recent work on social exclusion recognises that such indicators may reflect risk of exclusion, outcomes of exclusion, or both (Levitas et al, 2007).

2.2.2 Research

One of the key questions raised by social exclusion research is how social exclusion relates to income and material deprivation. While there is limited research in this area Adelman et al. (2003) found a strong relationship between the two with levels of social exclusion increasing as the severity of income poverty increases. This relationship holds true for children's participation in activities, and their access to services, leading the authors to suggest that it is the degree of exclusion which differs according to poverty levels. A similar relationship was evident at a household level with the quality of housing and local neighbourhoods declining as poverty worsened (Adelman et al., 2003).

Based on the children's own reports, income poverty, or material deprivation particularly when severe or persistent, appears to be associated with some aspects of exclusion, but not with others. For example, children experiencing income poverty or material deprivation generally report being no worse off than others in terms of their relationships with friends, their experiences at school, their perceived happiness or their belief that they were likeable, but did report increased feelings of loneliness and lower feelings of self-worth. They were also less likely to receive pocket money or undertake part-time work inhibiting their capacity to participate socially (Adelman et al., 2003).

The work of Adelman et al. (2003), presents the most child-centred attempt at considering social exclusion. The resulting framework includes children's consideration of social exclusion (e.g. exclusion from social activities such as having a hobby, participating in celebrations, swimming, attending playgroup, going on school trips and family holidays, and having friends visit), and consideration of the impact that parents, households and neighbourhoods may have on children (e.g.

parental mental health, joblessness, neighbourhood quality). Exclusion of children resulting from their relationships with friends and family, whether they have (or do not have) pocket money or part-time work, their school experiences and career aspirations, and their emotional well-being are also considered (Adelman & Middleton, 2003).

Information on the social exclusion of Australian children is sparse and limited to specific areas of interest (Daly, 2006). A review of the Australian literature in the area identified three studies focusing on childhood poverty and disadvantage which adopt a social exclusion approach: Daly and Smith's (2003) study of social exclusion and cultural inclusion among Aboriginal children; Harding, McNamara, Tanton, Daly et al.'s (2006) study of social exclusion risk for Australian children at a small area level; and Stanley et al.'s (2007) small scale study of social exclusion in an affluent suburb in Victoria. All three studies suggest that social exclusion frameworks have the potential to inform approaches to poverty beyond income and material deprivation. None of these studies however includes the views of children themselves.

Daly and Smith's (2003) research suggests that Aboriginal children face greater risk of social exclusion compared with non-Aboriginal children. This is due to their parents and household exclusion from the mainstream economy (associated with living in workless households, households reliant on welfare, with lone parents or relatives other than biological parents, and parents with low levels of education). This exclusion may also negatively affect their inclusion in Indigenous culturally-based systems, as family and community resources are further stretched to support extended kin networks (Daly & Smith, 2003).

Harding et al. (2006) reported large differences in the risk of social exclusion across local areas in Australia. Areas with the highest risk of social exclusion include some states (e.g. Queensland); areas outside capital cities; areas with high numbers of blue-collar workers where no family member had completed Year 12 (Harding et al., 2006).

While not child-specific, Vinson's (2007) work to identify entrenched social disadvantage in Australia found an association between low income, early school

leaving, low job skills and long term unemployment, and areas characterised by high levels of poverty and disadvantage.

Stanley et al. (2007) examined the factors associated with social exclusion of children in a small-scale study in Boorondara, an affluent area in Victoria. Similar parental and family factors were identified by Adelman and Middleton (2003) as associated with social exclusion such as low income, unemployment, parental mental illness, disability, and lack of appropriate and affordable housing. Additional factors included migrant/ or refugee status, family violence and breakdown, and prejudice from the community. The clustering of multiple factors was common. Parents reported their children being excluded from recreational opportunities, preschool and school places, school activities, birthday parties, and employment opportunities (Adelman & Middleton, 2003).

2.2.3 Policy

One of the main strengths of the social exclusion approach to poverty is that policy responses need to be broad and cover several areas including health, education, housing, social participation, and welfare and employment (Adelman et al., 2003)⁵. Policy development derived from social exclusion approaches requires the cooperation of several government departments as strategies require co-ordination (Micklewright, 2003).

While the targets of any policy derived from this approach include the individual, the family and the community, less attention is paid to structural issues. What is significant in the social exclusion approach is that it targets both parents *and* children at an individual level while the income-based approach previously described tends to target child poverty through parents. An example of this targeting of both parents and children includes education policies that address both children's engagement and retention in school *and* parents' training and education (a necessary pre-requisite to improving employment prospects).

⁵ Some have observed however that in adopted social exclusion approaches, western governments have maintained a focus on exclusion from the labour market as the primary cause of social exclusion (Neville, 2005).

The community is another target of the social exclusion approach. The recognition that many children are disadvantaged by the poor quality of their local neighbourhood environment has led to a focus on area characteristics (Attree, 2004; Brooks-Gunn, 2007; Kershaw, Irwin, Trafford & Hertzman, 2004; Kohen, Brooks-Gunn, Leventhal & Hertzman, 2002). Within local neighbourhoods, the provision of safe play facilities, early childcare and education, and youth or after school clubs, are all issues for policy. The need for affordable housing, and the availability and quality of public housing, also require attention.

Policy responses to disadvantage resulting from the social exclusion based approach have stressed the importance of co-ordinated responses across sectors (e.g. health, education, support services). This is seen in UK programs such as *Sure Start* which involve the co-location of services and joined-up working of professionals to co-ordinate their responses to childhood poverty and disadvantage among families with children aged nought to five years (Adelman & Middleton, 2003). Commencing in areas with concentrated levels of poverty and multiple disadvantage, the *Sure Start* model also represents a place-based response.

In Australia, the Federal government's *Communities for Children* initiative is another example of a place-based approach, which aims to improve child outcomes through early intervention in highly disadvantaged communities (FACSA, 2007). Such an approach also reflects Vinson's (2007) argument that locality-specific policies are needed to supplement general social and economic policies to effectively address entrenched disadvantage. The limitation of place-based approaches is that they do not address the needs of those experiencing disadvantage in more affluent areas (Adelman et al., 2003; Stanley et al., 2007).

There is also a danger for social exclusion approaches to lead to category-based interventions and policies, focused on one or two dimensions of exclusion, or particular groups at risk of exclusion. The identification and targeting of a number of (potentially overlapping) minority groups as being at risk of, or actually excluded (e.g. refugee and migrant groups; disability groups; teenage parents; single parents etc), draws attention away from the inequalities between the excluded and included and

points to solutions that seek to change the circumstances of the excluded rather than the structural inequalities which affect both the included and excluded (Neville, 2005).

As noted above, social exclusion approaches suggest that policy should target both the people who are excluded or at risk of exclusion, as well as the agents of exclusion including both individuals and structures (Neville, 2005). However, in the European Union (EU), where social exclusion has been adopted as a concept and policies and programs have actively sought to address the issue, it is argued that insufficient emphasis has been placed on structural causes (Neville, 2005). The structural characteristics referred to here include public infrastructure and service provision (in areas of childcare, education, health, social services and transport); employment opportunities and conditions; racism, discrimination, and the denial of rights; the complexity of administrative systems (which exclude people from accessing the benefits to which they are entitled), as well as class inequalities (Neville 2005; Preston, 2005). Such structural problems are seen to undermine anti-poverty strategies (Preston, 2005).

2.3 Well-being and rights-based approaches

2.3.1 Overview

Approaching poverty from the perspective of child well-being broadens the focus even further from income and material deprivation and social exclusion to a more comprehensive understanding of factors influencing children's lives (Bradshaw et al., 2006a; White, Levy & Masters, 2002).

While there is limited consensus about frameworks and dimensions which could be used in monitoring the well-being of children, all concepts are inherently multidimensional, recognising children's civil, political, social, economic and cultural rights (Bradshaw et al, 2006a). Most well-being frameworks also adopt a social ecological approach (Bronfenbrenner, 1979; Stokols, 1992, 1996), in recognition that the child is socially situated and interacts with their family and broader social structures (Bradshaw et al., 2006a).

Well-being approaches to child poverty have grown in large part out of the United Nations Convention on the Rights of the Child (UNCRC), 1989. This followed the emergence of rights-based approaches to poverty evolving in response to rights and participation movements in developing countries during the 1980s. Recent instruments such as the UNCRC are more social and economic in nature than earlier human rights instruments, and address poverty more directly (Feeny & Boyden, 2004). Within rights-based frameworks, poverty is seen as less an issue of resources and more an issue of rights (Feeny & Boyden, 2004).

Broadly speaking, the necessities for child well-being outlined in the UNCRC can be grouped into four categories: the right to survival (adequate living conditions and medical services); development (right to education, information, play and leisure); protection (from exploitation, cruelty); and participation (freedom to express opinions and play an active role in society) (White et al., 2002). Rather than meeting the 'needs' of children in poverty or thinking about resources in the traditional sense, the objective becomes one of ensuring the 'rights' of these children. Children's rights here can be described in terms of the conditions they encounter in society which influence their development, participation and well-being.

In well-being approaches to poverty, well-being is understood as the degree to which children's rights and potential can be realised. Poverty is seen as the inverse of this, as a denial of children's rights and capacity to reach their full potential, resulting in a lack of well-being. Both absolute concepts (right to survival) and relative concepts of poverty (poverty defined in relation to the society one lives in) are evident in well-being approaches.

Rights and well-being based approaches to child poverty have by definition a dual focus. They are very much focused on the present life for children as children, as well as their developmental outcomes and future life chances. This approach is concerned with both well-being and well-becoming (Bradshaw et al., 2006a).

Well-being and rights-based approaches to poverty, developed from the UNCRC, also bring with them a particular conceptualisation of children. For example, the UNCRC, while recognising children's vulnerabilities and need to protection also

ascribes agency to children and recognises them as social citizens in their own right (Feeny & Boyden, 2004). Such a conceptualisation explicitly recognises that children have a voice, that they have a right to be heard and that they may be active in their own struggle against poverty.

2.3.2 Research/ Monitoring

In its latest report *Child poverty in perspective: An overview of child well-being in rich nations*, UNICEF (2007) adopted a well-being approach to child poverty. Children's economic rights are given equal weight with their civic, political, social and cultural rights. While the economic situation of the family is one condition for child well-being (with its influence on available economic resources, housing, neighbourhood, and children's participation in activities and peer groups), there are a host of other conditions that need to be met for children's well-being to be realised.

The inclusion of social, cultural and economic dimensions in the well-being framework, together with the positioning of children as social actors in their own right, leads to an interesting mix of measures for assessing well-being. Taking material well-being as an example, the UNICEF (2007) report recognises the importance of educational and cultural resources in allowing children to develop to their fullest potential. The result is a mixture of more traditional measures along with new measures which take into account the views of children. Relative income poverty and jobless households are examined along with children's self reports of low family affluence, of having less than six educational possessions and less than 10 books in the home (UNICEF, 2007).

The UNICEF (2007) report emphasises both the *conditions* for well-being which children encounter in society, as well as *outcomes* for children. The outcomes for children include not only traditional indicators covering education and health, but also measures of children's subjective well-being. This reflects the importance of children achieving well-being in the present as well as the future and the multidimensionality of children's well-being.

In 2006 the NSW Commission for Children and Young People completed a study into children's understandings of well-being and found that children's concept of well-being is indeed multi-dimensional. The themes raised by children in this research however challenge some of the dimensions commonly used in approaching well-being.

Three fundamental themes were identified: agency, security and positive sense of self, together with an additional six themes of activities, adversity, material and economic resources, physical environments, physical health, and social responsibility and moral agency (Fattore et al., 2007; NSW Commission for Children and Young People, 2007). In speaking about material and economic resources, children spoke not only about the need for families to have enough money to have a decent standard of living, but also how money facilitated their participation in leisure, cultural and social activities and in their peer culture. Children also identified the emotional costs of going without and of coping with this as affecting well-being.

2.3.3 Policy

As with social exclusion, the well-being approach to child poverty invokes policy responses with multiple dimensions. Strength-based approaches that aim to support children's well-being positively emphasise the need to address the social, physical and community environment that children encounter (Bertram, 2006; Leventhal & Brooks-Gunn, 2000, 2003). When a strengths-based framework for considering well-being is adopted, this has further important implications for policy and service provision (NSW Commission for Children and Young People, 2007).

While problem-based approaches lead to policy and service provision which respond to vulnerability, strengths-based approaches lead to policy and services which promote positive standards for children (NSW Commission for Children and Young People, 2007). In terms of avoiding negative outcomes, well-being approaches suggest the need to promote well-being throughout children's lives, rather than simply responding to vulnerability and crises (NSW Commission for Children and Young People, 2007).

An important contribution of the well-being approach to poverty is the recognition of the importance of reducing poverty for children as an end in itself. There is a dual emphasis in this approach. It is concerned with well-becoming (the outcomes), but also well-being in the here and now. As noted by Spicker (2007) reducing poverty as an end in itself may require different policy approaches to a focus which centres on reducing poverty because of its association with poorer outcomes in later life.

The conceptualisation of children underpinning well-being approaches to poverty also leads us to actively involve children and young people, and to place children centrally when we think about policy solutions for addressing child poverty. For example, rights-based and well-being based approaches dictate that our measures must reflect the things that matter most to children (White et al., 2002). One of the main policy drivers becomes engaging with children and young people in the policy making process.

3. The experience of poverty for children

Overview

The need for those who develop policy to listen to children's voices and take account of their perspectives is increasingly recognised (Ridge, 2007a). A small but growing body of qualitative research undertaken with children themselves provides some insight into how poverty is experienced by children (Attree, 2004, 2006; Backett-Milburn, Cunningham-Burley & Davis, 2003; Daly & Leonard, 2002; Davis & Ridge, 1997; Middleton, Ashworth & Walker, 1994; Morrow, 2001; Percy, 2003; Ridge, 2002, 2003, 2007a; Ridge & Millar, 2000; Roker, 1998; Shropshire & Middleton, 1999; Taylor & Fraser, 2003; Van der Hoek, 2005; Weinger, 2000; Willow, 2002). This research seeks to understand how children view poverty and how their experience and unique perspectives influence their "identity, agency and social relations" (Bottrell, 2007, p3).

In reviewing this body of literature the focus is on three key areas: low-income and associated material deprivations, social deprivations with respect to impacts on children's relationships and participation, and impacts on emotional well-being.

The literature indicates that limited access to economic resources is a defining feature of poverty for children. Children do report the effect of material deprivation on the quality of their living environments both at home and in the local neighbourhood. However, the negative impacts of poverty are most keenly felt in relation to their social relationships and ability to participate in social activities. It is through contact with peers that children begin to sense the difference in their situation and they report that 'missing out' is a common experience. School is a particular context in which this occurs.

Poverty also affects emotional well-being and sense of identity for some children, with children feeling stereotyped by others and stigmatised. Strong and supportive relationships with family and friends act as a buffer for some children against the impacts of poverty, while those without such relationships appear the most depressed and pessimistic.

The focus in this part of the review is on children's experience and the impacts of poverty during their childhoods, as opposed to the impact of poverty on their future outcomes. As Ridge (2007b) notes, "policies to address child poverty need to engage with the experience of poverty within childhood, and the quality of childhoods that children are able to enjoy" (p35).

3.1 Low income and material deprivations

3.1.1 Family income

One of the most difficult things reported by children living in poverty is having everything decided by money. Across all areas of their lives, whether it was what they did or wanted to do, children talked about having to think of money first (Roker, 1998). While some children in low-income families said their family had enough money, others indicated that their families did not have enough money for school expenses, bills, food, clothing or buying a house (Taylor, 2004). Children have a fairly accurate picture of family income, with children in poor families being more likely to

know about family income than their more affluent peers (Shropshire & Middleton, 1999).

Among older children living in poverty, many with part-time jobs contribute money to family income (Daly & Leonard, 2002; Roker, 1998). Such contributions may be direct contributions such as paying bills, or they may buy things when their families were struggling financially. Sometimes this would leave children with no money to spend on themselves (Roker, 1998). Buying their own clothes or paying for their own activities also makes an indirect contribution to family incomes (Daly & Leonard, 2002).

Few studies have examined how children perceive and experience increases, or decreases, in family income. Recent research in the UK, examining the impacts of policies to increase parental employment on children, sheds some light on this (Ridge, 2007b). Children whose mothers moved into secure employment reported a greater sense of financial security. This was accompanied by increases in social activity and school engagement, a general satisfaction with their present circumstances, and an easing of their concerns expressed when living on social assistance. On the other hand, for children whose mothers had moved into insecure or unstable employment, no signs of increased well-being were evident, and in fact children expressed renewed fears about social exclusion and disappointment (Ridge, 2007b).

3.1.2 Material deprivations

Few studies undertaken with children have examined material deprivations commonly associated with poverty, such as the impacts of having insecure housing or insufficient food and clothing. However these studies suggest that some children feel these impacts (Middleton, Ashworth & Walker, 1994; Roker, 1998; Willow, 2002). What is particularly apparent is how problems with living environments impact on other areas of children's lives including their relationships with family and friends, and their sense of well-being.

In the UK, children living in poverty have expressed mixed views about accommodation – some positive (e.g. warm, loads of space), while others identify particular problems (e.g. damp) most commonly in privately rented accommodation (Roker, 1998). Negative home environments most strongly affect relationships with friends, with children reporting not wanting to invite friends over, and feeling ashamed.

Children reported that a shortage of space and overcrowding, not having enough bedrooms, and not having any privacy or space to be alone, causes arguments and tension, thus affecting family relationships (Roker, 1998; Middleton et al., 1994). A lack of privacy and personal space is particularly difficult as children get older (Roker, 1998). The problem of limited space is compounded by low income, with children and their families not being able to afford to socialise outside of the home (Middleton et al., 1994; Roker, 1998).

While research with adults has identified access to food and nutrition as issues for children living in poverty, little research undertaken with children themselves has addressed this issue. In the UK, access to food was identified as an issue by some children and young people living in poverty in one consultation (Willow, 2002). In a second UK study, one-third of low-income children reported that income affected when and what type of food was bought by their family (Roker, 1998).

Both adults and children report that clothing is an issue in low income families. Adults suggest that the issue is in not being able to supply adequate clothing (e.g. waterproof boots and a warm jacket in the UK) (Adelman et al., 2003). Children report the issue being one of not having the 'right' clothes and trainers to fit in with peers (Middleton et al., 1994).

Recent reflections on the changing culture of childhood, suggests that today's children may also be deprived when they have limited access to technology, including to computers, the internet and mobile phones (Dare to Care, 2007; Pocock, 2006; Ridge, 2007a;). Technological deprivation is also likely to affect other areas of children's lives, including their friendships and educational experience (Ridge, 2007a; Taylor & Fraser, 2003).

3.1.3 Children's access to economic resources

Research with children in poverty suggests that having access to their own independent income is important. Three key sources of independent income have been documented for children: pocket money, extra payments from families (e.g. for birthdays, academic success) and paid work (Ridge, 2007a). Additional sources of income include grants for education and training, government benefits and illegal activities (Roker, 1998).

Pocket money

Lack of access to pocket money is a central issue for children and young people in poverty (Ridge, 2007a). Most children in poverty do not receive pocket money, or do not receive it on a consistent basis because of changes in family employment or structure (Roker, 1998; Shropshire & Middleton, 1999). Children and young people living in poverty indicated that parents gave them pocket money 'when they could' – the children did not see it as a right or something that should increase with age, and understood that it was meant to cover most or all of their expenses (Roker, 1998). Pocket money was considered important by children in poverty to enable them to participate in everyday activities and to be accepted into the culture of their peers (e.g. for transport, school activities, buying clothes and meeting up with friends) (Ridge, 2007a).

The provision of pocket money for most children depends on their family's capacity to generate income as well as familial ideas about the distribution of resources within the family (Ridge, 2007a). It has been suggested that poorer parents are less likely to have the budget flexibility to allow children control of their own budget through the provision of regular pocket money (Shropshire & Middleton, 1999).

Paid employment

Paid employment is seen as very important to children living in poverty (Roker, 1998). Children living in poverty who had a part-time job report having more money and were more able to do things they wanted, while children without part-time jobs were keen to get one (Roker, 1998). Children in poor families may however be less likely to work than children from more affluent families (Shropshire & Middleton,

1999). Where they do work, children from poor families are more likely to work in informal jobs compared to their more affluent peers, and are also more likely to work more hours per week at a lower rate of pay (Shropshire & Middleton, 1999).

In NSW, Australia, children's participation in work appears related to area socio-economic disadvantage, with children in the least disadvantaged areas being twice as likely to work as children in the most disadvantaged areas (NSW Commission for Children and Young People, 2005).

Few studies have examined illegal activities as a source of income for children and young people. In Roker's (1998), research a minority of young people living in poverty described getting involved in crime in order to get money, feeling it was impossible to live on the money they had otherwise. Most of these children came from families who were involved in criminal activity.

3.2 Social relationships and participation

Overwhelmingly, the experience of poverty is described by children in terms of social relationships rather than access to material resources. This is where they locate inequalities (Backett-Milburn et al., 2003). Through social contacts with peers the limited financial circumstances in which children live acquire significance for them (Van der Hoek, 2005). Impacts are observed on children's peer relationships and their participation in both informal social networks as well as organised social activities. Further, children's participation, engagement and attitudes to schooling are also affected (Van der Hoek, 2005).

3.2.1 Peer relationships and participation in informal social networks

Children living in poverty experience a lot of pressure to keep up with their peers. They describe problems with keeping up appearances (e.g. having the right brand names, right clothes, runners, school bags) (Daly & Leonard, 2002; Middleton et al, 1994; Morrow, 2001) and instances of shame associated with poverty (Fattore, Mason & Watson, 2007). They experience a lot of pressure to fit in with peers and

are subject to bullying if they can not afford to (Daly & Leonard, 2002; Willow, 2002). As noted by Ridge (2002) "What was particularly apparent...were the social and peer pressures exerted on children; the financial demands of participation and the fears and social costs of exclusion" (p7). At the most extreme end of the spectrum, there are children who report avoiding contact with their peers as a way of coping with growing up in poverty (Van der Hoek, 2005).

Children in poverty face both practical and material constraints on their social participation (Attree, 2004). A lack of space at home to have friends to play or stay the night, and parents' inability to afford hospitality, constrain children's interaction with others (Attree, 2004). In Australia, children in low-income families are reported to be less likely to spend time with their friends outside school compared with their more affluent peers. One-third seldom have friends home to visit (Taylor & Fraser, 2003). A lack of transport, particularly in rural areas, (Davis & Ridge, 1997; Morrow, 2001; Ridge, 2002; Roker 1998), not being able to afford transport, or parents not having a car (Roker, 1998) have also been identified as issues in the UK.

Not having a telephone at home also makes it difficult for young people to maintain good relationships with friends (Roker, 1998). All these factors combine to make it difficult for children to arrange social events. Not seeing their friends as often as they would like leaves some children living in low-income families feeling isolated (Roker, 1998). Older children report feeling the impact of poverty on their friendships and social lives most acutely (Roker, 1998).

Multiple moves, as reported by some children in poverty and children in care, also make it difficult to maintain networks of friends (Ridge & Millar, 2000; Roker, 1998).

3.2.2 Participation in organised social activities

Ridge (2007a) argues that the growing commercialisation of childhood, reflected in the increasing availability of organised leisure activities for children, is having particular impacts on children living in low-income families who cannot follow this trend. Children living in poverty are conscious of the opportunities that are available to their friends, however they themselves are faced with financial and structural

barriers which prevent them from participating in organised leisure activities (e.g. entrance fees, transport costs and difficulties conforming to appropriate clothing codes) (Ridge, 2007a).

Research suggests that children in poverty show low levels of participation in organised out-of-school activities compared to their more affluent peers (Daly & Leonard, 2002; Middleton et al., 1994; Sutton, Smith, Dearden & Middleton, 2007). In Australia, parental reports suggest a marked difference in children's participation in organised activities, with low-income children being less likely to participate in sports, music and dance lessons, but more likely to attend religious services than their more affluent peers (Kids Stats, 2007; Taylor & Fraser, 2003).

Being left out of activities being enjoyed by peers is a common experience reported by children in poverty (Van der Hoek, 2005; Willow, 2002). Children in poverty cannot afford to take part in activities that other children may take for granted, such as going to the cinema, and this makes it difficult to maintain good relationships with friends (Morrow, 2001; Roker, 1998). They and their families are also less likely to have annual family holidays. Their participation in shared family activities outside the home is restricted, comparing unfavourably with their more affluent peers (Middleton et al., 1994; Roker, 1998; Taylor & Fraser, 2003).

Having less money clearly restricts children's participation in organised activities and this can lead to feelings of frustration. Young people in such situations report "doing nothing" or feeling frustrated with doing the same things (Roker, 1998). For children in low-income families, the street often becomes the site of leisure activities because they have nowhere else to go (Ridge, 2007a). For a small number of young people, not being able to participate in organised activities leads to involvement in vandalism and crime (Roker, 1998).

3.2.3 Participation in school

For children living in poverty, school is important (Bottrell, 2007; Daly & Leonard, 2002; Hirsch, 2007; Ridge, 2002; Roker, 1998; Taylor & Nelms, 2006). They are concerned about success or failure at school, and see education as important for a

better future. However their learning experiences may be negatively affected by a number of factors including problems with peer relationships, structural exclusion, and unsupportive environments outside school (Daly & Leonard, 2002; Ridge, 2002, 2007a; Willow, 2002;). Such experiences may lead to non-attendance, successive and disruptive changes of school, or early school-leaving. Such problems leave these young people with regrets about not having gotten more from their school years (Bottrell, 2007; Daly & Leonard, 2002; Roker, 1998).

The accounts of children and young people living in poverty suggest that many experience structural exclusion within schools (Ridge, 2007a). Both the costs associated with schooling as well as insensitive behaviour from staff have been cited as factors leading to the exclusion of children in poverty at school (Ridge, 2002; Willow, 2002).

Some children describe impacts such as having to ask for discounts for school activities such as excursions, camps, and photographs, of not being able to afford equipment for sport or to buy textbooks, and of not being able to produce school work on a computer (Roker, 1998; Taylor & Fraser, 2003; Taylor & Nelms, 2006). Other children are reported as seeing these things as indicators of someone's being poor (Dare to Care, 2007). Children faced with such situations report adjusting in a variety of ways, including becoming sad or angry, or trying to protect themselves or their parents by saying it really does not matter (Taylor & Fraser, 2003).

Research in recent years has focused on children's engagement at school. This concept encompasses children's attendance, but also their sense of belonging and their attitude to learning. Both family factors and school-based factors influence children's engagement at school, with students from low socio-economic backgrounds being more likely to feel a low sense of belonging at school and show lower participation rates (Hirsch, 2007; Taylor & Nelms, 2006).

However, the relationship between disadvantage and school engagement is not straightforward, with disadvantaged children showing diverse patterns of school engagement (Taylor & Nelms, 2006). The relationships children have with teachers play an important role in school engagement for some disadvantaged children

(Taylor & Nelms, 2006). Where such co-operative relationships are not developed, children report feeling less in control at school, lacking confidence to perform the tasks required of them, and may develop negative attitudes to learning (Hirsch, 2007).

Children from disadvantaged backgrounds also report different support for learning outside of school (Hirsch, 2007). Factors such as lack of access to a computer at home, limited help with homework from parents, and a lack of quiet space in which to do homework all affect children's experience of learning.

3.2.4 Neighbourhood environments and relationships

Neighbourhood safety is a key concern for children and young people growing up in poverty (Daly & Leonard, 2002; Morrow, 2001; Roker, 1998; Sutton et al., 2007; Taylor & Fraser, 2003). Children and young people growing up in poverty in the United Kingdom often perceive their neighbourhood as violent and unsafe (Daly & Leonard, 2002; Morrow, 2001), and report neighbours as the people they would be least likely to turn to for help (Daly & Leonard, 2002).

Poor, unsafe areas with higher rates of crime, gang violence, unemployment, drug use and greater levels of deprivation do not provide the same levels of protective factors for children as more affluent areas and can restrict children's activities (Morrow, 2001; Roker, 1998). This is particularly difficult for children in disadvantaged areas for whom the street is a major site for leisure activities (Morrow, 2001; Sutton et al., 2007).

In Australia, Taylor and Fraser (2003) found that children in low-income families were less likely to think they were growing up in a good place, while their higher-income peers were more likely to like their neighbourhood. Only children from low-income families mentioned feeling scared (Taylor & Fraser, 2003).

3.3 Emotional well-being

3.3.1 Social support and emotional well-being

Poverty undoubtedly has a number of negative impacts on the lives of children. Although many young people living in poverty describe their lives in positive or “OK” terms, a small proportion describe all parts of their lives very negatively (Roker, 1998).

Social support appears to be one factor that acts as a buffer against the effects of poverty (Bottrell, 2007; Van der Hoek, 2005). Such support may come through relationships with family and/or friends (Attree, 2004) or local youth and community networks (Bottrell, 2007). Vinson (2007) argues that social cohesion acts as a buffer against disadvantage. Family relationships are reported as crucial (Attree, 2004). Children explain how their situation is not as bad as it seems because they have such good relationships with family. The close family relationships these children have make their lives enjoyable and meaningful: they feel valued and loved despite living on low-incomes (Roker, 1998).

The support provided from family and community may be both social and material, and can be instrumental for children’s achievements and aspirations, despite the adversity in their lives (Bottrell, 2007). For children living in poverty, the cost of not having good family relationships is high, with these children appearing the most depressed and pessimistic (Roker, 1998).

In the same way that having good relationships with family reduces the impact of poverty on children, having good relationships with friends is also cited by young people as improving their situation (Roker, 1998). Bottrell (2007) reports friends as providing both social and material resources to support young people growing up in disadvantage (e.g. helping with homework, passing on clothes or household items, providing somewhere to sleep).

Friends provide practical assistance through helping each other to obtain information and access to services, and emotional support. Such resources enabled the girls in

Bottrell's (2007) study to cope with and solve problems. Having trusted family and friends who could "be relied upon to help in difficult times", also provided a positive role model for the girls (Bottrell, 2007, p10).

Few studies have specifically examined sources of support for children and young people growing up in poverty. However individual teachers, youth centres and friends' families have been noted as trusted sources of support for some young people growing up in disadvantage (Bottrell, 2007). Local youth networks also provide support for young people, but these are also associated with less positive behaviours, including drinking, using drugs, fighting and getting into trouble (Bottrell, 2007).

3.3.2 Identity and sense of self

One of the key questions surrounding children's experience of poverty is whether these children see themselves as poor. Research suggests that children in low-income families are aware of differences in resources across areas and families (Backett-Milburn et al., 2003; Shropshire & Middleton, 1999). Shropshire and Middleton (1999) report that children in poor families are much more likely to believe their family's income is inadequate compared to their more affluent peers, and they perceive themselves to be closer to the poorest families in Britain.

However, other research suggests that many children in low-income families see their financial situation as being average (Roker, 1998; Taylor & Fraser, 2003). For these children, most other people they know are in a similar situation (Roker, 1998; Taylor & Fraser, 2003).

Poverty is also a stigmatised term, which children are not likely to want to identify with (Sutton et al., 2007). Young people in low-income families have been found to challenge the use of the term 'poverty' to refer to their own situation, reserving it to refer to others who were worse off (e.g. the homeless) (Roker, 1998; Sutton et al., 2007).

Children and young people's perceptions of their own situation may be influenced by several factors, including the ideas of their parents. For example, children in Roker's (1998) study describe the aspirations their parents held for them such as to get a job, be healthy, have a good family, acquire a nice house, and not be poor. Two-thirds also commented that they thought their parents wanted them to do better than they had – to avoid the mistakes their parents made, and to live a more comfortable life (Roker, 1998). Others suggest that parents often seek to protect children from being identified as poor (Sutton et al., 2007).

Children also develop understandings of their own situation and a sense of self-worth through comparing themselves with others and through other people's treatment of them. For children, interactions and comparisons with peers is critical in this process. As noted by Middleton et al. (1994), children from low-income families "begin to experience the reality of their 'differentness' at an early age" (p150). They learn early on what is expected of them by their peers as well as how limited their parents' means are to meet those expectations.

The pressure from both advertising and peers to have the 'right' things in order to 'fit in' and not 'stand out', is present in both high and low-income areas. (Pocock, 2006; Ridge, 2007a; Willow, 2002). This includes spending on both image and social identity (e.g. on clothes, shoes) as well as on the development of real and virtual identities (e.g. on mobile phones, internet) (Pocock, 2006; Ridge, 2007). Low-income families often cannot afford such things for children, and the costs for children in terms of stigma and discrimination can be high (Pocock, 2006; Ridge, 2007a; Roker, 1998; Shropshire & Middleton, 1999). As Pocock (2006) notes: "Only losers go without" (p196). Themes of stigma and shame associated with poverty have been noted elsewhere also (NSW Commission for Children and Young People, 2007; Willow, 2002).

Stigma associated with place, and negative stereotyping by others in the community has been reported by some children and young people living in poverty (Bottrell, 2007; Roker, 1998). For example, children living in families on benefits report negative stereotyping by others and feel they are treated differently because they live on benefits or in temporary accommodation (Roker, 1998). While to some this did not

matter, other children identify specific people or groups of people who were negative about them. They described being laughed at because of not having enough money to go out, having friends feeling sorry for them for not having 'a normal social life' and being stereotyped as lazy because they lived on an estate where most families were on benefits (Roker, 1998).

Negative stereotyping of young people growing up in disadvantage within schools and the community has also been reported in Australia (Bottrell, 2007). Within schools and the community, young people felt stereotyped and prejudged by people's perceptions of local youth in the housing estate area (Bottrell, 2007). Such stereotypes conflicted with the young people's own sense of self (which included positive aspects of their friendship and family networks), leaving young people feeling resentful at "being looked down upon" (Bottrell, 2007, p15). Further, such stereotyping by others actually strengthened the bond that young people felt to the local youth network – while the school and local community marginalised the young people, the local youth network provided a place of acceptance, recognition and status (Bottrell, 2007).

Few studies have examined children's stereotypes and prejudices specifically. The limited research in this area suggests children hold prejudices about wealth and poverty from an early age, and hold antagonistic attitudes towards socio-economic groups they see as different (Sutton et al., 2007; Weinger, 2000).

3.3.3 Aspirations

Research suggests that living in a low-income family affects children and young people's aspirations and their planning for the future (Ridge, 2002; Roker, 1998; Sutton et al., 2007; Taylor & Fraser, 2003; Willow, 2002).

In the United Kingdom, young people living in low-income families assume early and significant family responsibilities, leading some to plan their futures (e.g. leaving home) around the impact of their decisions on their family (e.g. looking after siblings, caring for one or both parents, or in being present to try to prevent family violence and disagreements) (Roker, 1998).

Children and young people living in poverty see living in low-income families as affecting their prospects for the future (Roker, 1998; Ridge, 2002; Willow, 2002). Children living in families on low-incomes express concerns about the future: they are concerned about their ability to be able to follow their aspirations and some find it difficult to hold onto their dreams (Ridge, 2002; Willow, 2002). Those who stay on at school and are doing well are most optimistic regarding their future plans (Roker, 1998). Others, while seeing education as the way to a better life, feel that for them it is out of reach (Willow, 2002).

In Australia, children growing up in low-income families realise by the end of primary school that they may not be able to go to the secondary school of their choice because of cost. They also anticipate difficulties for their adult lives in line with their own family experiences, such as not being able to pay for kids if you have them, not being able to get a job, and not having a car (Taylor & Fraser, 2003).

These children also appear to differ in their ambitions from their high-income peers. The main ambitions of children from low-income families were to find a good job, get married, have a family and be able to buy a home. Their more affluent peers were looking further a field, including getting a good job that paid well, going to university, having a family and travelling (Taylor & Fraser, 2003).

While the majority of children living in poverty will engage actively in what Ridge (2002) terms the struggle for social inclusion and survival, some appear to resign themselves to their situation. These young people, having become used to a 'restricted' lifestyle, clearly did not believe that their situation would change (Roker, 1998).

3.4 Gaps in the research and our understanding

As noted by Ridge (2007b), our "understanding of the impact of poverty and our insight into how children might interpret and mediate the experience of poverty in childhood is still relatively limited" (p29).

Firstly, we have insufficient knowledge and understanding about the variation in the experiences of those living in poverty (Roker, 1998). We have limited understanding of how poverty is differentially experienced by children according to their ethnic background, gender and age (Attree, 2004). Research is also needed with groups not generally included in this body of research, including children and young people with disabilities, and young people who are pregnant or have children (Roker, 1998). We also know little about how poverty is experienced in different neighbourhoods and the ways in which context (e.g. rural, urban) affects social resources for young people (Attree, 2004).

Secondly, there is a major gap in the body of literature concerning how transitions into and out of poverty are experienced by children, and how children themselves experience chronic poverty (Roker, 1998). As noted by Ridge (2007b), in her research in the UK examining the impact of parental moves from welfare to work on children, work is not a simple solution to child poverty, with both positive and negative impacts noted by children who were very actively involved in managing family transitions to work.

A third area in which our understanding is presently limited concerns variations in children's ability to cope with poverty, and the factors which protect them from negative impacts. For example, while Roker (1998) notes that many young people in her study were resilient and accepting of what they had, the cumulative affect of a number of factors appeared particularly damaging. Van der Hoek (2005) also reports that all poor children were not equally affected by poverty, and suggests that a better understanding of both the risk and protective factors which mediate children's experience of poverty is needed. While much is known about resilience in children, we know little about strategies that have been consistently successful in promoting such resilience (Newman & Blackburn, 2002).

Finally, our understanding of children's own perceptions of poverty and socio-economic difference is underdeveloped. Children's perception of their own and others relative economic position may have important implications for the development both of their own and others' identities.

4. Discussion and conclusion

In this section we consider some of the implications of this review for research and policy development in Australia.

Historically, income has been afforded a central role in poverty research and policy development. The accounts of children living in poverty confirm that income is indeed important and that the effects of low-income are keenly felt by children themselves (Roker, 1998). However income-based approaches to poverty have tended to view children as passive victims, dependent on their family circumstances.

Income-based approaches which do not isolate children as having specific needs within families fail to consider issues which children see as important including access to pocket money and to part-time work. As Ridge (2007a) notes, policy makers are not likely to consider such access an issue unless they hear from children themselves.

Income-based measures of poverty do not expand our understanding of the situation of these children. They lead to the adoption of policies which tend to focus on parents rather than children, sometimes to the detriment of the children. This is most evident in recent welfare-to-work policies. Research in the UK indicates that while positive impacts for children are seen when parents move into stable and secure employment, moves into insecure and unstable employment are not beneficial for children (Ridge, 2007b).

Emphasising employment as a key route out of poverty, also places sole responsibility on individual families to meet children's needs, drawing attention away from the structural issues which affect child poverty such as access to services and state provision of services.

Deprivation approaches however have the advantage of more directly assessing poverty among children, and may bring a renewed focus on structural issues. Presently little is known about deprivation amongst children in Australia.

Multi-dimensional conceptualisations of poverty, adopted in social exclusion and well-being approaches, better reflect children's lived experience of poverty (Saunders, 2007). These approaches recognise that poverty goes beyond material deprivation to affect participation in social and community life and this resonates with children's own accounts.

For children, the impact of poverty is most keenly felt in their social relationships and capacity to participate socially. Participation in organised social activities, or rather the inability to participate in activities, is a recurring theme. Constraints on their participation affects children's relationships with others and can lead to isolation and disengagement from community life.

Using a multi-dimensional concept of child poverty recognises that children are socially situated within the family, peer groups, schools, neighbourhood communities, and broader social structures. One of the advantages of adopting multi-dimensional approaches to poverty is that they can recommend co-ordinated policy responses across sectors.

One of the key challenges for policy developers who aim to address children's needs is children's overwhelming orientation to their present situation and reality. While children do express concern about their futures, their focus is largely on the here and now and on what poverty means for their lives as children. As noted by Kingdon and Knight (2003) "any attempt to define poverty involves a value judgement as to what constitutes a good quality of life or a bad one" (p2). The challenge for research and policy is to take into account children's own perspectives of what constitutes a good life. Presently, we know little about what children themselves consider as essential.

Our review of children's experience of poverty and of the major approaches to poverty suggests greater attention needs to be paid to children facing severe and persistent poverty. Income-based approaches suggest a small proportion of children face severe and persistent poverty, which is associated with parents' long term unemployment or multiple transitions between welfare and work. Social exclusion approaches indicate that these children are more likely to experience social exclusion

as well as income poverty. Further, they are more likely to be unhappy with their family situation and relationships. This is of particular concern in light of the finding that social support from family and friends is one of the few factors that provides a buffer for children against the impact of poverty.

Our review of the literature has also indicated a substantial gap in our understanding of what factors protect children living in poverty. While income approaches indicate that children living in poverty will, on average, experience poorer outcomes than their more affluent peers, not all children who grow up in poverty do poorly. Similarly, not all children growing up in poor neighbourhoods experience poor outcomes or experience social exclusion. What is it that protects these children? In seeking to answer this question, we should not overlook the importance of social resources for young people in poverty.

Finally, one of the key challenges for research and policy, as posited by well-being approaches, is to recognise that children are active participants in determining their own lives – they have a voice and we need to listen if our policies and practices are to meet their needs. For research and policy, this means adopting participatory approaches, which give children the opportunity to participate in analysing their own situation and in generating ways to tackle the issues which so profoundly affect their lives (Sutton et al., 2007).

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