

Personal Relationships and Poverty

An Evidence and Policy Review

A Report prepared for the Joseph Rowntree Foundation
by the Tavistock Institute of Human Relations

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April 2014



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Contents

1. Executive Summary	3
2. Introduction	8
2.1. Changing Family Structures in the UK	9
2.2. Theories of Family Poverty	12
2.3. Welfare Models	14
2.4. Policies on Personal Relationships and Poverty	15
2.4.1. Family poverty	15
2.4.2. Family relationships	17
3. Definitions and Measures of Poverty and Personal Relationships	19
3.1. Defining and Measuring Poverty	19
3.2. Defining Personal Relationships and Family	20
4. Links Between Personal Relationships and Poverty	22
4.1. Parents	22
4.1.1. How parenthood is related to poverty	22
4.1.2. Differences between mothers and fathers	23
4.1.3. How is parent-child poverty related to the context?	24
4.1.4. In-work poverty	26
4.2. Couples	26
4.2.1. Relationship breakdown and separation	27
4.2.2. Marriage and cohabitation	31
4.3. Lone Parents	31
4.3.1. The relationship between lone parenthood and poverty	32
4.3.2. Factors affecting lone parents' likelihood of poverty	32
4.4. Extended Families and Wider Social Contacts	36
4.4.1. Financial support	37
4.4.2. Informal care	38
4.4.3. Kinship care	41
4.4.4. Siblings	42
4.4.5. Peer relationships	43
4.4.6. Community Relationships	45
5. What Works in Policy and Practice	48
5.1. Parents	48
5.1.1. Work-life balance policies: consistent public support for childcare responsibilities	49
5.1.2. Universal welfare transfers: dual-earner family support	53
5.2. Couple Relationship Breakdown and Poverty	54
5.3. Lone Parents	63

5.3.1.	Universal and targeted welfare provision	64
5.3.2.	Labour market interventions	65
5.4.	Extended Families and Wider Social Contacts	66
5.4.1.	Extended Family	66
5.4.2.	Peers	70
5.4.3.	Community Relationships	70
6.	Conclusions and Considerations	72
7.	References	79
8.	Appendix A: Methodology	105
8.1.	Research Methodology	105
8.2.	Gaps in the Literature	113
9.	Acknowledgements	115
9.1.	About the Authors	115

1. Executive Summary

Introduction

This review forms part of the Joseph Rowntree Foundation's programme to develop a set of evidence-based, anti-poverty strategies for the UK. The specific remit was to examine evidence of the links between personal relationships and poverty and the policies which have an impact on these. Based on a rigorous but not systematic review of the evidence, this report outlines how family relationships are linked with poverty, the theory underpinning these, and way in which policies influence the links, either positively or negatively. It also highlights policies from other countries shown to be effective in reducing the risks of family poverty. The review focuses mainly, though not exclusively, on the immediate family relationships and is broken into four areas of study: parenthood, couple relationships, lone parenthood, and the extended family and wider social networks.

Background

The last 50 years have seen rapid changes in UK society. Fewer people marry but same-sex couples can now have official recognition of their relationship. There are higher levels of relationship breakdown and divorce leading to more lone parent families. There are now many more households and a greater number of smaller households as the number of children per household decreases and more people of working age live alone. At the same time, women's labour market participation has increased while men's participation in childcare remains low, meaning there are more families where both parents work but insufficient provision of affordable childcare in the market. With these changes, new risks of poverty have emerged. While successive governments have prioritised the reduction of poverty in general, and child poverty in particular, the risk still remains high for particular groups in society and for people in particular phases of life.

The links between personal relationships and poverty

Across the review, evidence points to the central tension for families between their participation in the labour market and their caring responsibilities. Much of the risk of poverty identified relates to how successfully families and individuals reconcile this tension between paid and unpaid work and how they are helped and hindered by policy.

Being a parent carries a poverty risk and households with children are more likely to be poor than those without. This is the result of both greater outgoings to support children and a reduced capacity to participate in the labour market due to increased childcare responsibilities. Currently, being a mother has a higher poverty risk than being a father as women are more likely to become the main childcarer, weakening their link with the labour market, while fathers normally maintain or even increase their involvement in the labour market when they have a child. However,

different national policy and cultural contexts mean that there is significant variation across countries in the risk of poverty for mothers, fathers, children and working-age adults living without children.

Relationship breakdown can be both a cause and an effect of poverty and hardship. The stress of poverty can have a negative effect on relationship quality and stability and cause greater risk of relationship breakdown. In turn, relationship breakdown can increase the risk of poverty for both children and adults but it is resident mothers and children who are at greater risk of falling into persistent poverty. Most children experience short-term negative outcomes from parental separation including socio-economic disadvantage, but these lessen over time for most. However, for a minority of children there are long-term negative consequences. Significantly, when the income of families is controlled for, the negative effect of separation reduces or disappears. This suggests that family functioning, rather than family structure *per se*, is the most important factor. Indeed, the key risk factors that determine long-term negative outcomes for children are: existing poverty, maternal mental ill-health, parental conflict, and poor parenting. Multiple family transitions into and out of step-families can also be damaging to children's outcomes, notwithstanding that step-family formation can bring improved financial circumstances for a previously lone parent family.

Lone parent families are at significantly higher risk of poverty than two-parent families and are more likely to spend a longer time in poverty. This can be understood as an acute version of the risk faced by all parents in reconciling earning and caring responsibilities. Indeed it is lone parents' relationship with the labour market that is the central factor in determining the families' risk of poverty, with lone parents significantly less likely to be employed than adults in two parent families, particularly when they have young children. Some of the difference between couples and lone parents can be explained by the fact that those who become lone parents are more at risk of poverty beforehand, with poverty being associated with higher levels of relationship breakdown and births outside marriage. Again, the levels of lone parent poverty vary among countries, suggesting that national-level factors such as the welfare regime, social policy and cultural norms all play a significant role in determining risk.

Extended family members play a key role in mitigating the risk of poverty for vulnerable individuals and groups. While intergenerational support (financial and practical) is more likely to be passed downwards from parents to adult children and grandchildren, this position is reversed when parents reach more advanced years. Financial support to adult children is most frequently given in times of greatest need: for example, when children are students, unemployed or have children. Grandparents are the main source of informal childcare (in terms of number of contact hours), often as part of 'wrap-around' childcare for younger children or care during school holidays for those of compulsory school age. Informal childcare provided by grandparents and other family members is used by mothers in all

income groups but most frequently by those with low incomes. It is instrumental in allowing low-income mothers to enter and remain in the labour market. Where grandparents themselves have only modest incomes and/or time this has a 'levelling' effect as the available resources are effectively spread across three generations. Kinship care, where family or friends care full-time for children unable to be looked after by parents, can lead to financial hardship for the carers while benefiting the children emotionally and practically with no – or very little – cost to the state.

The interaction between peer and sibling relationships and poverty is less well covered by existing research than parental and couple relationships. However, the studies that do exist point to both positive and negative effects of these relationships. On the positive side, as with other kin relationship, peers and siblings may provide social and emotional support, informal care, and other resources. However, in some circumstances peer relationships can discourage change, increase burdens on individuals, or encourage negative forms of behaviour. Moreover, poverty is found to have a detrimental effect on social confidence, increasing the risk of being bullied and a lowering likelihood of building friendships with peers in other socio-economic groups. These impacts are in turn shown to affect young people's development and future opportunities. These types of effect are also found to be true in research studies of the relationship between community and poverty. While community relationships can provide a crucial 'safety net' of financial and practical support to help people survive poverty, they rarely help people escape poverty in the longer-term and some social networks can accentuate poverty. Again, poverty can negatively impact on people's social and community networks, and the loss of these can create isolation and exacerbate poverty.

Policy

State policies can be effective in reducing the levels of poverty overall and in particular for certain groups in society. European research indicates that where welfare regimes are more generous and provide essential services the overall levels of poverty are lower and that the difference in levels of poverty between vulnerable groups and the majority is narrower. It is suggested that this is due to the fact that universal policies are better able to address the multiple risk factors that contribute to poverty such as unemployment, gendered distribution of unpaid and paid work, low educational attainment, poor health, and poor housing. Research also suggests that the design of the welfare system, the legal system and family policies has an effect on identity and behaviour, providing the context for choices in relation to involvement in childcare and the labour market.

For parents, policies that aim to increase adult economic independence in any kind of family type show higher effect on reducing poverty risk in the short and long-term than those focused on the family income as a whole. Policies that aim to support a work-life balance reduce poverty risk; this is particularly true of work-life

policies which allow both parents to remain full-time workers while their children are well cared for. There is international evidence on the two main work-life balance policies which support mothers to be full-time workers: highly paid non-transferable parental leave, which is equal for both parents, and affordable high-quality childcare services. These policies help to cover the extra need for time and income that parents have as a result of rearing a child. However, some policies aimed at reducing poverty can negatively affect women through reinforcing the principle of mother as main care-giver and second earner and not supporting the fathers' involvement in childcare on equal terms.

In the case of relationship breakdown, anti-poverty policies need to address the whole family (children, resident mothers and non-resident fathers) by supporting both fathers' involvement in childcare and mothers' involvement in the labour market. Evidence shows that the financial support provided by non-resident fathers is a critical factor in whether separated families live in poverty and that the relationship quality between separated parents is important in establishing the appropriate financial support and contact arrangements, as well as improving parent and child outcomes. Therefore, relationship support interventions that are effective in improving relationship quality and reducing parental conflict may be effective in reducing poverty risk, though they need to reach low-income couples more effectively.

For lone parents, as with other groups, the provision of generous universal welfare is effective at reducing poverty and reducing the gap in poverty risk between one and two-parent families. In addition, increasing labour market participation can reduce lone parents' poverty although policies which aim to do so need also to support retention of employment through in-work social transfers and the provision of affordable and comprehensive childcare that reduces the tension between caring and earning. Government should also be wary of excessively coercive labour market policies as they risk being punitive and counterproductive if not coupled with support.

In the absence of affordable and comprehensive childcare, members of the extended family – and grandparents in particular – play a vital role by providing unpaid and flexible childcare which allows less well-off mothers to take up employment. However, raising the age at which state retirement pension becomes payable will reduce the supply of grandparents who are sufficiently young and healthy to undertake these responsibilities. Childcare policies and employment policies need to be better co-ordinated so that either older people are free to provide childcare to help the next generation to take up employment or sufficient, affordable and flexible childcare is available in the market, enabling both mothers and grandparents to be in paid employment. Grandparents also help the families of adult children financially and are more likely to do so in a welfare regime which provides a basic level of care and support, reducing family members' obligation to exchange essential services with each other. This not only facilitates more liberal

giving of time and money but also improves family relationships. Grandparents and other family members also play a significant part in providing full-time care for children who might otherwise be fostered.

Policies that aim to build vulnerable individuals' social networks may help to reduce the risk of poverty. In regard to peers, policies that help provide social and leisure activities for poor young people may go some way to counteract their diminished opportunities to socialise and help them interact with a range of peers, leading to broader horizons. Improving the organisational capacity and the stability of funding for grass-roots community and faith groups will strengthen a crucial support for very isolated and hard-to-reach groups in poverty. Equally, housing policy and assessments (such as for teenage parents, or dispersal of refugees and asylum seekers) should take into account the impact of location on individual's social support networks. Initiatives such as improving access to English language courses for ethnic minority and migrant groups would help broaden community networks.

Conclusion

Social policy based on a theory which posits either that poverty is the result of structure or is attributable to personal agency is not a sound foundation. Both play a part and both theories need to be taken into account in policy formation. In doing so, the three essential strands – labour market, welfare support and family – need to be looked at holistically and with a gender equality perspective and should be co-ordinated in such a way that people are afforded the means to provide adequately for themselves and their family but protected from falling into poverty when they are vulnerable.

2. Introduction

This review forms part of the Joseph Rowntree Foundation's four-year programme launched in September 2012 to develop an anti-poverty strategy for the UK. The aim is to create a set of costed, evidence-based, anti-poverty strategies for all age groups in each of the four nations of the UK which will be used in practice to have a positive impact on the people who are experiencing or at risk of poverty. The specific remit of this review is to examine evidence of the links between family relationships and poverty and the policies which have an impact on these, with a focus on evidence for the impact of the quality and types of relationships on poverty and how policy and practice initiatives might reduce poverty in this area.

The research questions to be addressed in the review were:

1. What is the evidence for a link between the nature and range of personal relationships and poverty? How does poverty affect relationships?
2. Do the links differ over time in the UK or in other nations?
3. How are these issues linked theoretically?
4. What evidence is there internationally and in the UK about how to reduce poverty through policy and practice interventions in this area? How can this learning be brought into the UK context?
5. What are the priorities for improving the evidence base to enable more effective action to be taken to reduce poverty?
6. What ideas for policy and practice in this area have been proposed and what does the evidence imply about their effectiveness?
7. What should we include in our anti-poverty strategies from this area? How might they fit into the current UK social, economic and political context?
8. What does the current evidence base suggest should be done by policy makers in different parts of the UK, practitioners, and by the voluntary and statutory sectors?

The review consisted of a rigorous but not systematic review of the evidence and policies, drawing predominantly on the UK situation but also on evidence from other countries where this was useful for comparative purposes.

For details of the methodology, please see the Appendix.

Inevitably the review encompassed a very broad area and the constraints of time and available information have led to it being focused mainly, though not exclusively, on the immediate family members and family structure. In terms of policies, we consider those affecting welfare benefits and employment and

supporting family formation and functioning to be the most salient, and future changes in these to have most potential effect on reducing family poverty. Consequently we have focused on these.

We begin by exploring the nature of households and families and how these have changed in recent years, before moving on to look at theories of poverty, welfare models and policies which are most germane to this review. This is followed by a discussion of definitions and measures of poverty and relationships in Section 3, a report of the evidence (Section 4) and an examination of policies affecting families and their ability to support their various members over the life cycle (Section 5). The final section (6) offers some conclusions, and puts forward some considerations for future policy. Gaps identified in the literature, where further exploration would be beneficial in providing a more comprehensive picture are in the Appendix, along with the detailed methodology.

2.1. Changing Family Structures in the UK

There have been significant changes in the structure of the family in Europe over the last 50 years. The prevalence of the traditional model of male bread-winner families based around a gendered division of labour and stable marriages has given way to a greater diversity and fragmentation of living arrangements (Brodolini, 2007). The UK has been at the vanguard of these demographic and social changes and has seen rising levels of divorce and parental separation coupled with a rise in children being born to single mothers. Recent government statistics show that lone parent families with dependent children account for 25% of all families with dependent children in the UK (ONS, 2013a), the highest proportion of any country in the EU (Brodolini, 2007). These rapid social changes have created new risks of social exclusion and poverty and face the traditional welfare state with a new set of challenges.

Below we highlight the main changes relevant to the UK situation, using the latest available data.

- Household size in the UK has reduced and more people now live alone. Recent increases are greatest in the 45 to 64 age group.
- The number of cohabiting and lone parent families in the UK continues to increase, but most dependent children still live with parents who are married. Stepfamilies are one of the fastest growing forms of family in the UK.
- The number of UK marriages has declined steadily, though there has been a recent small increase. Divorce increased constantly between 1972 and 1993, reduced thereafter but has recently shown a small increase in England and Wales, a large increase in Northern Ireland and a decrease in Scotland.
- In 2012 only 53% of births in England and Wales occurred within marriage or civil partnership, compared with 59% in 2002 and 93% in 1962.
- Births to younger mothers are showing a downward trend.
- Most unpaid caring for other people in and outside the household is carried out by women in part-time employment. The proportion of male carers in full-time

employment is higher than that of women since the proportion of men working full-time is higher than that of women full-time workers.

More households and more people living alone. In 2011 there were 25.5 million households in Great Britain, an increase of 9.2 million since 1961 and 1.6 million since 2001. Average household size has become smaller over time due to a decrease in the number of couple households with children and in the number of children per household, alongside an increase in the proportion of people living alone, especially those aged 45 to 64 (ONS, 2012a).

In the UK as a whole just over 7.7 million people lived alone in 2013, making up 29%, of the 26.4 million households (ONS, 2013a). Two-person households accounted for 35% and three-person households for 20% of the total. Multi-family households, consisting of related or unrelated families, made up only 1% of the total but were, nevertheless, the fastest growing household type (ONS, 2013a).

More cohabiting and lone parent families. The total number of families in the UK increased from 17.1 million in 2003 to 18.2 million in 2013, a rise of 7%. Married couple families, with and without dependent children, were the most common family type in the UK. The number of families consisting of a couple and non-dependent children has shown a 3% increase since 2003, mainly attributable to a rise in the number of young adults remaining with or returning to their married parents' home.

The number of married couple families increased by 56,000 between 2003 and 2013, to 12.3 million in 2013. The change in opposite sex cohabiting couple families between 2003 and 2013 is statistically significant, rising from 2.2 million to 2.9 million. In 2013 there were an estimated 89,000 families consisting of a same-sex cohabiting couple and 63,000 consisting of a civil partnered couple.

In 2013, 38% of married couple families in the UK had dependent children living in the household compared with 41% of opposite-sex cohabiting couple families. There were nearly 1.9 million lone parents (mainly women) with dependent children, compared with 1.8 million in 2003. Lone parents with dependent children represented 25% of all families with dependent children in 2013, similar to the proportion in 2003. Just over 8% of same-sex couples, either cohabiting or in a civil partnership, had dependent children in 2013 (ONS, 2013a).

A further family formation which might have some bearing on future living arrangements is 'Living Apart Together', where adults class themselves as being in a couple relationship but do not share accommodation. Children are often present in at least one of the households: in recent research into people in intimate relationships but living separately 24% of the 572 adults surveyed were living with children (Duncan et al., 2013).

There were 13.3 million dependent children living in families in the UK in 2013, slightly more than a decade earlier. Most children continued to live in married couple families, although the percentage doing so fell to 63% of dependent children in 2013. The greatest difference from 2003 was for dependent children living in opposite-sex cohabiting couple families which increased from 10% in 2003

to 15% in 2013. There was little change in the percentage of dependent children living in lone parent families (22%) between 2003 and 2013 (ONS, 2013a).

Fluctuations in marriage and divorce. Marriage, which has shown an overall decline since the 1970s has become slightly more popular of late. In 2010 the number of marriages in England and Wales was 243,808, the highest number since 2005. Of these, just over a third (82,100) were remarriages for one or both parties. In both Scotland and Northern Ireland the number of marriages increased between 2009 and 2010: in Scotland from 27,524 to 28,480, a rise of 3.5%, while in Northern Ireland there was a 2.8% increase from 7,931 to 8,156 (ONS, 2012a).

The Civil Partnership Act 2004, enabling same-sex couples aged 16 and over to have their relationship legally recognised, came into force in December 2005 in the UK. The total number of civil partnerships formed between the end of 2005 and the end of 2010 was 46,622, with the highest number (16,106) in 2006. Numbers have diminished since then other than 2009-2010 when the proportion increased in Northern Ireland (by 20.8%), in Wales (by 9.8%) and in England (by 1.7%), but fell in Scotland by 6.6% (ONS, 2010).

After a reduction between 2008 and 2009, the number of divorces in England and Wales rose again in 2010 to 119,600, a 4.9% increase from the previous year. In Scotland, there were fewer than 10,200 divorces registered in 2009/10, a fall of 9.8% on the previous year (Scottish Government, 2010). In Northern Ireland in 2010, 2,600 divorces were recorded, an increase of 19.5 % compared with the previous year (NISRA, 2010).

Fewer births within marriage and to young mothers. In 1971, 91.6% of births in England and Wales were within marriage: by 2010 this had decreased to 53.2%. In 1971 women in the 20 to 24 age category were the largest group giving birth, accounting for 36.5% of all live births. By 2010 this proportion had fallen to 19.0%, and the 30 to 34 age category, accounted for more live births than any other group. The proportion of conceptions resulting in legal abortions showed a small overall decline in 2010; the biggest increase was in under-16s where there was a 4.5% rise (ONS, 2012a).

Employment and caring. Sixty one per cent of adult informal carers in the UK in 2009/10 were providing care to someone living outside their own household, with parents being the main recipients of informal care. Within the household, spouses or civil partners were the most common recipients of care from both men and women. The largest group of carers in the UK in 2009/10 consisted of people in full-time employment (36%), followed by those in retirement (23%), those who were economically inactive (20%) and those in part-time employment (17%). The proportion of male carers in full-time employment was much higher than the proportion of female carers (47% compared with 28%) but the reverse was true for those in part-time employment (8% of men and 23% of women), which may reflect the gendered nature of part-time employment (ONS, 2012a).

2.2. Theories of Family Poverty

'What has to be remembered is that policy prescriptions permeate conceptualization, measurement and the formulation of theory; alternatively, that the formulation of theory inheres within the conceptualization and measurement of a problem and the application of policy.' Townsend (1979:61)

The theories of poverty that underlie different policy positions in relation to families can be clustered into three main areas:

- Individualistic/pathological
- Cultural
- Structural/situational

However, there is considerable overlap between these theories and many authors, such as Mead (1994), recognise multiple causes of poverty and how these are interactive: for example the connections between individual, household, structural and economic causes, as well as social isolation and culture.

Individualistic/ pathological

Individualistic theories argue that an individual's attributes, (lack of) motivation and abilities bring them into poverty. They stem from orthodox economic theory where low or inadequate wages are due to individuals being insufficiently productive (Thurow, 1969; Townsend, 1979), and human capital theory where poverty is seen as being caused by individual choices in relation to education, training, mobility and effort, alongside perceived genetic factors (Gorden, 1972; Townsend, 1979: 15). Policies under this framework view exclude families as personally responsible for their marginalisation, and look to individual behaviour change and a less generous welfare state to encourage more personal responsibility (Corlyon and La Placa, forthcoming).

Other theories, such as minority group theory, identify the characteristics of certain groups as being particularly susceptible to poverty, such as large families and the unemployed. This gave rise to the concept of the life-cycle by which families risk falling into poverty at certain times such as having children, loss of main-wage earner and unemployment (Rowntree, 1901; Townsend, 1979: 4). Stress theory argues that families in poverty experience more stress and depression than affluent ones, which impacts negatively on their individual abilities (such as parenting) and overall outcomes (Conger et al., 1990; Waylen and Stewart-Brown, 2009; Moore and Vandivere, 2000; Corlyon and La Placa, forthcoming). These theories continue to inform UK policy debates on poverty, for example in terms of the impact of welfare-to-work schemes in lifting incomes, reducing stress, changing behaviour and producing positive outcomes.

Culture

Theories on the culture of poverty forward that the persistence of poverty is due to the poorest families forming a culture with patterns of behaviour, priorities and values which cause them to be trapped in poverty (Lewis, 1951; 1965).

Alternatively, more affluent parents use their financial advantage to transmit privilege to their children (Bourdieu, 1986). While the methods of Lewis's study have been critiqued (Valentine, 1968; Ross and Blum, 1968), the theories have remained salient within policies suggesting poverty can be tackled by changing the value systems and motivations of families. Recent policies on transmitted, or a cycle of, deprivation suggest successive generations experience poverty and disadvantage due to perpetuating cultures of poor parenting, low expectations, attitudes to work and education (Welshman, 2007; Yaqub, 2002). Under this model, reducing poverty by fiscal means is not the solution, but instead the cycle of negative values needs to be interrupted by changing attitudes, parenting, lifestyles, and behavioural drivers of materially poor parents (Field, 2010; Allen, 2011).

An alternative to cultures within families are theories of the neighbourhood and environment, where family values are influenced by the social capital or 'social disorganisation' of the local area. This includes emulating and spreading of problem behaviours between families such as substance misuse or anti-social behaviour; socialisation through role models and norms such as inappropriate parenting styles; competition between families for resources and resulting tensions; and families comparing their social position with that of neighbours causing demoralisation and exclusion (Gutmen et al., 2005; Jencks and Mayer, 1990).

Structural and situational

In structural and situational theories, poverty is due to large-scale inequalities in social structures, such as race, gender, class and power. Structural barriers in society prevent certain families from having an equal share of education and labour market opportunities, economic growth, good health and well-being and income/resources. These stem from dual labour and radical economic theory, where poverty is due to class divisions and unequal wealth distribution in free-market economies (Bosanquet and Doeringer, 1974; Lindbeck and Snower, 1984; Townsend, 1979:18; Gordon, 1972), or the changing impact of globalisation and industrial decline sending whole communities into poverty in certain locations, and increasing divisions between high-skilled, knowledge-driven work and poorly paid, insecure and low-skilled work in service sectors (Raffo et al., 2007; Byrne 2005; Meen et al., 2005; Brown, 1999).

Families from poor backgrounds remain poor, not because of individual or cultural failings, but because social structures such as education, access to healthcare and employment inhibit their chances of escaping poverty. For example, functionalist theories suggest that poverty performs a 'function' where poor families in low-paid work subsidise the affluent, and different roles in society have different levels of prestige or status (Townsend, 1979: 23; Davis and Moore, 1945; Gans, 1973). Others argue that poverty persists due to structural discrimination of gender roles both within and outside the family as in feminist theory (Arrow, 1971; Thoursie, 2012) or the organisation of political systems that maintain social divides (Brady, 2012). Access to resources within households is determined by the relative status of family members: it is structured by norms of behaviour that are a consequence

of power relationships which are themselves structured by gender, age, class and race (Brannen and Wilson, 1987). Mothers, fathers, wives, husbands, partners, children, and other family members are expected to differ in their status within the household.

2.3. Welfare Models

There is a substantial body of evidence that demonstrates the centrality of state welfare policies in influencing the overall risk of poverty and the risk associated with particular family structures and life events (Brady and Burroway, 2012). The types and levels of welfare in a country are strongly influenced by the extent to which different theories of poverty play out in the politics of that country. This is important because it points to the fact that poverty always occurs within a policy context. Welfare creates this context by supporting and protecting citizens in particular situations, through the provision of universal or targeted services and social transfers, thereby creating incentives and disincentives to behave in certain ways, such as in relation to labour (Fagan and Hebson, 2005).

While much of the research into poverty and personal relationships focuses on the individual characteristics of those at risk of poverty, such as their age, gender, or level of education, it should be remembered that these factors carry specific levels of risks particularly in relation to a specific mixture of social policy, welfare provision and cultural norms in each country. While particular family structures and life events are persistently associated with higher risks of poverty, their poverty risks vary widely depending on these other factors (Brady and Burroway, 2012).

For the purposes of this study the central aspect of welfare policy is how it deals with the tension between paid work and informal care. Different welfare regimes support different solutions to this tension, either through gendered division of labour with a single earner, through supporting both parents to work, or by supporting both parents to work and care. Esping-Anderson's (1990) classification of welfare regimes divides European states into: the corporate-conservative model (such as in Germany or Italy); the liberal model (such as the UK); and the social-democratic model (such as Sweden or Denmark). Each model places different levels of emphasis on the state, the market and the family in providing for the welfare of its citizens, and each promotes or reinforces particular relationships between individuals, families and the labour market. The corporate-conservative model places greater emphasis on the family, preferencing the single bread-winner model and providing support when the family breaks down, the liberal model emphasises the labour market as the main provider of welfare with targeted benefits towards those excluded from it, whereas the social democratic model places greater emphasis on the state as provider of universal welfare.

Critics of this classification have pointed to the absence of a gender dimension and have argued for the inclusion of a perspective that accounts for the ways different welfare states incentivise either work or care for different members of the family (Ugreninov et al., 2013). For example, Misra et al. (2007) outline four approaches taken in different welfare regimes. *The primary carer strategy* rewards mothers for their care thus reinforcing the gendered division of unpaid and paid work and promoting the male bread-winner model. This is most apparent in a corporate-

conservative regime such as Germany. *The primary earner strategy* sees both parents primarily as workers and provides little support for care, as in the UK. *The choice strategy* both rewards mothers for care and encourages participation in the labour market, as in France (also corporate-conservative). *The earner-carer strategy* encourages both parents to take part in both care and paid employment through paid parental leave and incentivises them to re-join the labour market, often with state provision of childcare to help parents into work: the approach is more often found in the social-democratic Nordic countries. The risk of poverty for each individual with particular family relationships varies between countries with different welfare models. The most visible difference is the notably higher poverty risk for lone parents who operate in countries with a carer strategy or earner strategy (Ugreninov et al., 2013). However, a higher poverty risk is found for women in general, who are most often carers, as a gender neutral earner-carer strategy has not been totally developed, since the starting point of the welfare regimes after the Second World War was based on a family with gendered roles of the parents (Crespi and Strohmeier, 2008).

There is debate among welfare theorists and policy makers as to the most effective forms of welfare in reducing poverty. Here theorists often make a distinction between universal welfare and targeted (or 'means tested') welfare. Universal welfare refers to services and social transfers that are available to all citizens, such as state health care or education. Targeted welfare refers to services and transfers available to groups within society that meet particular criteria of need, such as unemployment benefit. While all modern liberal states use a combination of both types of welfare it is noted the greater use of one tends to entail the lesser use of the other (Brady and Burroway, 2012). These approaches accompany and embody different political discourses on poverty and the state and exemplify some of the theories outlined in the previous section. In the UK over the last thirty years there has been a trend of moving away from universal provision of welfare towards targeted provision (Brady and Burroway, 2012).

2.4. Policies on Personal Relationships and Poverty

2.4.1. Family poverty

Family poverty moved up the social policy agenda at the end of the previous century with a commitment in March 1999 by the then Prime Minister (Tony Blair) to end child poverty by 2020, with an interim goal of halving it by 2010/11 from its 1998/99 level. The subsequent *Child Poverty Act* (2010) fulfilled the Labour Government's commitment made in 2008 to enshrine in legislation the target of 'eradicating' child poverty by 2020.

The Act contained four UK-wide targets to be met by 2020: reducing to less than 10% the proportion of children in families with income below 60% of the median (relative poverty); reducing to less than 5% the proportion of children living in families with a low income and material deprivation (combined low income and material deprivation); reducing the proportion of children experiencing long periods of relative poverty, the specific target being set at a later date (persistent poverty); and reducing to less than 5% the proportion of children living below an income threshold fixed in real terms (absolute poverty). This objective is included in the broader context of poverty reduction of the EU 2020 Strategy.

Although the *Child Poverty Bill* had received cross-party support, the Conservatives had argued against policy responses with a more immediate impact on family incomes (such as increases in welfare benefits). Their preference was for policies addressing the underlying causes of poverty (such as reducing the gap in educational achievement) which would increase children's life chances. In office, the Conservative-Liberal Democrat Coalition Government commissioned an independent review on poverty and life chances (Field, 2010) which supported the view that reducing poverty by fiscal means would not end child poverty as this was largely attributable to factors which increased the chances of poor children in turn becoming poor adults. An alternative strategy was needed which would 'break this intergenerational cycle of disadvantage' (Field, 2010:16).

The publication in 2011 of the Coalition's first Child Poverty Strategy – *A New Approach to Child Poverty: Tackling the Causes of Disadvantage and Transforming Families' Lives* (DWP and DfE, 2011) set out the Coalition Government's approach up to 2020: tackling not the symptoms but the root causes of poverty which included: a dependence on welfare, an 'entrenched benefit dependency', 'a lack of opportunity, aspiration and stability', suppressed incentives to work, and a 'cycle of deprivation too often passed from one generation to another' (p 4). Solutions put forward were: ensuring that families 'could work themselves out of poverty' (p3), supported by the introduction of Universal Credit which would amalgamate a range of benefits and ensure a smooth transition into work, accompanied by sanctions for those who do not comply; raising children's educational aspirations; extending free pre-school education to very young children from disadvantaged families; and helping couples with relationship difficulties in order to strengthen their parenting skills and to prevent relationship breakdown and subsequent re-partnering. The overall aim of the Strategy was to transform people's lives rather than to offer marginal financial improvement.

In a series of papers in 2012 and 2013 outlining their Social Justice Strategy – *Social justice: transforming lives* (DWP 2012a), the *Social Justice Outcomes Framework* (DWP 2012b), *Social justice: transforming lives – one year on* (DWP 2013a), and most recently *Helping to reduce poverty and improve social justice* (DWP and DfE, 2013) – the Government re-iterated their view that poverty, as measured by a household's income relative to the national average, is often a symptom of deeper, more complex problems and that many of these are 'passed on from one generation to the next'.

This view of personal agency being a cause of poverty signifies a return to the Victorian values of the 'undeserving poor' and the twentieth century 'sub-culture of poverty' thesis. This came to prominence in Britain as a 'cycle of deprivation' when the Secretary of State for Social Services, Sir Keith Joseph, drew attention in 1972 to the intergenerational transmission of poverty which explained the persistence of deprivation and problems of maladjustment in some families despite improvements in living standards. It is noteworthy that in the associated (independent) publication of existing research evidence, 'cycle' became plural, suggesting more than one process at work, and 'deprivation' became the broader concept of 'disadvantage' (Rutter and Madge, 1976). However, both these words have re-emerged in their original form in current Child Poverty Strategies. .

As Townsend (1979:71) pointed out, deprivation is seen as ‘a residual personal or family phenomenon rather than a large-scale structural phenomenon’. Social researchers of that time declined to embrace the view that responsibility for poverty rested in the behaviour of poor people, considering, rather, that it was primarily structural factors which were to blame for poverty. It is only in more recent years that the debate about the respective contributions of agency and structure in poverty has re-entered social policy (Welshman, 2006).

Poverty strategies in the devolved nations

The devolved nations do not have responsibility for changes to welfare benefits and tax credits which helped reduce child poverty under the previous Government. However, they do have individual responsibility for the longer term influences on poverty, such as promoting children’s life chances through early years provision, compulsory education and young people’s education, training and employment, as well as adult skills and health inequalities.

The priorities in Northern Ireland’s strategy, *Improving Children’s Life Chances* (Northern Ireland Executive, 2011) are: to ensure that childhood poverty and disadvantage do not cause poorer outcomes in later life; to support parents into reasonably paid work; to provide an environment in which children can thrive; and to make financial support responsive to family situations. It makes specific reference to poverty among young mothers and stresses the intergenerational nature of family poverty. The Child Poverty Strategy for Scotland (Scottish Government, 2011) focuses on children and has two aims: to reduce child poverty by maximising household resources; and to improve children’s well-being and life-chances (with reference to breaking the cycles of disadvantage). The Welsh Child Poverty Strategy (Welsh Assembly Government, 2011) has been subsumed into the *Building Resilient Communities: Taking forward the Tackling Poverty Action Plan* (Welsh Assembly Government, 2013) and has a wider scope than just child poverty. The aims of the Action Plan are to prevent poverty by improving prospects for children and young people, help people into work, and mitigate the impact of poverty through improved access to a range of services.

Each country’s action plan contains policy commitments addressing poverty and disadvantage. However, in the face of welfare reform and reductions in benefits which make demands on current spending, there is a limit to the resources which can be made available for longer-term improvement as opposed to alleviating current hardship (McCormick, 2013).

2.4.2. Family relationships

A key element of *A New Approach to Child Poverty: Tackling the Causes of Disadvantage and Transforming Families’ Lives* (DWP and DfE, 2011) lies in supporting home environments, stemming from the premise that ‘children who grow up in strong, stable families with quality relationships in the home stand the best chance of a positive future’ (p36). Relationship support, in which the Government subsequently announced the investment of £30 million, signified an emphasis on supporting parental relationships (as opposed to improving the parent-child relationship, as had previously been the case) on the understanding

that providing support and preventing breakdown where possible would produce financial and emotional benefits to their children as well as to themselves

Supporting family relationships was not a new policy approach. As far back as 2002 a report from the Lord Chancellor's Advisory Group on Marriage and Relationship Support (*Moving Forward Together: A Proposed Strategy for Marriage and Relationship Support for 2002 and Beyond*) advocated support which aimed to help people establish and maintain successful relationships with their partners. Subsequent papers – *Reaching Out: Think Family* (Social Exclusion Taskforce, 2007) and *Every Parent Matters* (DfES, 2007) – recognised the increasing diversity in the composition and structure of families, the multi-faceted nature of problems faced by disadvantaged families, and the need for interventions to support parents.

With the publication of *The Children's Plan: One Year On* (DCSF, 2008) and the *Families in Britain* report (Cabinet Office and DCSF, 2008), attention had focused on the negative outcomes for children when parental relationships become acrimonious. A key issue was that poverty and economic disadvantage are often interdependent with emotional distress, which then increases hostility between parents. Funding was provided for more support for parents (including relationship support pilots) and for children involved in family breakdown.

Finally, in early 2010, the Green Paper '*Support for All: The Families and Relationships*' (DCSF, 2010) set out the then Government's focus on supporting family relationships by enabling families to help themselves. This connected with their drive to provide early and holistic multi-agency support to families with complex problems (via *Early Intervention Grants*) as a cost effective way to prevent family breakdown.

During this period of the previous administration, policies maintained a neutral stance on the status of relationships and leaned towards the view that families needed structural support to lift them out of poverty. This led to the introduction of tax credits and increased welfare benefits and tax allowances, which in turn were instrumental in alleviating child poverty. In contrast, the current Government holds that marriage, as the most stable form of relationship, should be encouraged and supported – evidenced by their proposed introduction of transferable tax allowances for couples who are married or in a civil partnership.

3. Definitions and Measures of Poverty and Personal Relationships

Key points

- Poverty is a complex, relative, multi-dimensional, dynamic, and gendered phenomenon. However, most international analyses are based on measurements of household income.
- An assumption that income is equally shared within the household may hide the differing poverty risks of individual members within families or households.
- Poverty measurements of different kinds of households (usually based on member composition) are a proxy measurement for the poverty risk of families with particular personal relationships.
- Income poverty measures do not consider how the provision of unpaid work may decrease poverty risk in a family.
- Personal relationships include those such as parent-child or couple relationships, but they are not limited to these nor conceptualised equally across the population. One type of relationship influences another and also impacts on the risk of poverty. This is especially relevant in the case of the relationship between the parents of a child and their individual relationships to the child.

3.1. Defining and Measuring Poverty

As noted above (Section 2.4.1) there are many ways in which poverty can be defined. According to JRF, poverty is a state in which 'a person's resources (mainly their material resources) are not sufficient to meet their minimum needs (including social participation)'. Needs and resources are estimated to be those 'reasonable by the standards of the society in question'.

The literature points to poverty as a relative, multi-dimensional, dynamic (Deleck et al., 1992, Francesconi et al., 2008) and gendered (Ruspini, 2001; Dema Moreno and Díaz Martínez, 2012) phenomenon. It is much more than just low income and includes people's capability to act or do (Sen, 1999). Its causes are interactive: individual, household, structural, economic, social and cultural factors play a part (Mead, 1994).

In the EU context, the multi-dimensional nature of the phenomenon and the relevance of social participation have been recognised through measures considering only income, access to particular goods and services, and in relation to the labour market, and considering the three dimensions together. The particular indicators are:

- AROP: people living below the poverty threshold (60% of national median income) are considered at-risk-of poverty
- SMD: severe material deprivation

- LWI: people (aged 0-59, not students) living in households with zero or very low work intensity
- AROPE: at-risk-of-poverty or exclusion rate (amalgamation of all three indicators) (Eurostat, 2012).

Notwithstanding a greater consistency of this multi-dimensional approach with the definitions contained in the literature, evidence-based reports and analyses continue to rely on 50% or 60% of the national median income as the definition of at-risk of-poverty. This is especially the case with international comparisons which do not include non-EU countries (Chen and Corak, 2008; Backman and Ferrarini, 2009; Ugreninov et al., 2013)

Another particular constraint for this review is that poverty is usually measured in terms of households, rather than in respect of individuals. People's personal relationships may reduce or increase their risk or experience of poverty within the same or different households. However, the household measurement approach does not allow consideration of the fact that people entering or exiting different personal relationships usually experience differing levels and combinations of poverty risk factors (Davis and Joshi, 1994; Chen and Corak, 2008; Ruspini, 2001; Baruah, 2009). Life course changes and different ways of relating, such as becoming economically dependent on other family members, render some people more vulnerable to becoming poor (Jarvis and Jenkins, 1998; Ruspini, 2001).

3.2. Defining Personal Relationships and Family

Poverty can be mitigated by policy interventions, although how and whether they work will also depend on formal and informal institutions, among which personal relationships may be a significant player. Family and non-family relationships and their cultural, legal and social constructions are the gears which complement markets and formal institutions (World Bank, 2011). This review focuses primarily on family relationships because arrangements to share time and other resources (income, assets) as well as paid and unpaid work among family members are more abundant, happen on a daily basis, and are maintained through the life-cycle. These relationships have significant consequences for increasing or reducing the poverty risk in direct and indirect ways, as they structure the close framework in which individuals take decisions.

Income levels are affected by family relationships not only by virtue of legal and formal commitments such as marriage or parenthood, but also through altruistic or reciprocal exchanges in line with social and cultural expectations and identity-related behaviours (Akerlof and Kranton, 2010). Mothers are culturally expected to be unconditionally altruistic and supportive while this is not the case for fathers (Coria, 2012). Policies frequently take this culturally-biased assumption for granted. Replication of this mother-child relationship in other personal relationships and the consequent renouncing of personal interests may underlie the cultural and social context of the feminisation of the poverty.

Although other personal relationships, such as neighbours, peers, friends, colleagues, might also play a (lesser) role in the alleviation of poverty, the available

literature provides much more evidence on the importance and nature of family relationships in affecting the risk of poverty.

Definitions of a 'family'

Most international studies providing evidence on poverty and personal relationships are based on household units (for example, the European Union Statistics on Income and Living Conditions: EU-SILC). This is based on the premise of cohabitation of children and parents, couples, and members of three-generation families which might not always be the case. This is especially true of migrants, single parents, and other groups with higher risks of poverty.

Legal, social and individual terms might differ according to the kind of family relationship analysed. In legal terms, parents are responsible for their children but *de facto* the situation might differ. Moreover, legal, social and personal expectations of supporting a partner during the couple relationship and when it has ended can be understood in many ways. How social and institutional arrangements are designed and implemented may affect the strength and duration of family relationships and the interchange of income and time in both the short and longer term. The dynamic consequences of how parents share or do not share caring responsibilities or labour market involvement in the short term, affects their future employment possibilities in the long term, and, thus, their poverty risk. Nevertheless, the literature often considers a household with two adults and children as a family, beyond their actual biological or social links. Similarly, the 'single parent' is a unit of analysis, despite the existence of the other parent in most cases, although he or she lives apart.

4. Links Between Personal Relationships and Poverty

4.1. Parents

Key points

- Households with children are more likely to be poor.
- How parents share caring and income responsibilities has an impact on their and their children's short and long-term poverty risk.
- The relations between being a parent and risk of poverty depend on each parents' involvement in childcare activities and labour market participation.
- Having children is a particular poverty risk factor for women, as they carry out most of the unpaid care. Mothers are generally considered to be the main child-carers in the family, labour market and state contexts.
- Being a mother has a higher poverty risk than being a father.
- There is significant variation across countries in the risk of poverty for mothers, fathers, children and working-age adults living with and without children.
- Countries with policies supporting fathers' role as carers have lower poverty risks.
- The design of family policies (parental leaves, availability of affordable quality childcare services and cash transfers) affect fathers' and mothers' identity, options and choices in relation to their involvement in childcare and the labour market.
- Family policies designed to support fathers' involvement in childcare and mothers' involvement in the labour market reduce individual and family poverty.
- There is a complex link between being a parent and being in a couple relationship with the other parent which affects possibilities, options, results and outcomes. Poverty risk is affected by this interaction in the short and long-term, over and above the couple relationship.

4.1.1. How parenthood is related to poverty

Becoming a parent or having children in the household increases risks of poverty due to a number of factors. In the short-term parents must share their income with their children, alongside the time needed to care for them. Childcare provided within the family may reduce the time one or both parents can work and therefore affects their household income. Paying for external childcare also increases family costs and parents have to work longer hours to earn income for childcare costs which reduces their available time for their children. Given these factors, working-age adults who live with children have higher poverty levels than those in similar households without children (EU-SILC, 2010). How members of the family distribute their time between unpaid work (childcare and housework) and paid work

(employment or other economic activities) impacts on their risk of poverty and other outcomes in the short and long-term.

The balance that parents strike between childcare and employment and the risks of poverty that these produce change over time and are influenced by a range of factors. These include: their attachment to the labour market; their changing income; their time availability; the availability of affordable care services; changes in welfare programmes; the culture and policy framework in which they live; their personal preferences; and their personal relationship with the other parent (Francesconi et al., 2008; Coria, 2012). For example, if the parents' relationship breaks down, this increases their short and long-term poverty risks, especially when a member abandons or reduces their involvement in the labour market (Holden and Smock, 1991). (See Section 4.2).

Gender differences also play a crucial role in the links between parenthood and poverty. There are distinct legal, policy and social differences for mothers and fathers and their relationships with their children, as well as types of couple relationships (marriage, cohabitation, unrecognised parenthood). For example, mothers and fathers do not have the same legal employment rights in terms of maternity and paternity leave (Moss, 2013). Responsibility for caring for children is legally assigned in higher proportion to worker mothers than to worker fathers (as maternity leaves are much longer than paternity leaves), accruing through traditional gendered social norms (Castro and Pazos, 2012). These factors impact on couple decisions of how they balance employment and childcare.

4.1.2. Differences between mothers and fathers

While both parents are responsible for their children and are expected to provide income and care, these expectations and the extent to which they are supported socially and legally varies markedly depending on gender. Importantly, these variations are mirrored in the asymmetrical risk of poverty between mothers and fathers. The birth of a new child is often a time where long-term gender roles emerge within a family and where decisions related to childcare and labour market participation take place (Ruspini, 2001; EC, 2012). As evidence indicates, gender roles become more traditional after the birth of a child (Holden and Smock, 1991).

On average, after the birth of a child, mothers tend to reduce the number of hours in the labour market and to increase the number of hours for household tasks and childcare. Conversely, fathers tend to increase their number of hours in the labour market (EC, 2013; Eurostat LFS, 2010). When both phenomena happen there is an increase in their risk of income poverty. When mothers assume the role of primary carer while remaining in full-time employment, this creates the double burden phenomenon (related to time poverty). While the average time fathers care for their children has increased over the years this still remains significantly lower than mothers' time, meaning that men face a lower risk of time poverty as a consequence of parenthood (OECD, 2012). Often care of the children is only possible if mothers exit the labour market partially or fully, when fathers do not assume the same responsibility or there are no affordable quality childcare services. This particular way of combining work and family responsibilities

frequently causes costs to mothers' long-term career and earning prospects (Correll et al, 2007; OECD, 2013).

As Budig and England (2001) find, there is a wage penalty for motherhood, only partly explained by reduced labour market participation. The 'motherhood penalty' is estimated at 14% across the OECD countries (Elborgh-Woytek et al., 2013). Women earn less with each subsequent child. This effect is even more pronounced if mothers are married or divorced rather than if they are never-married. Both Joshi and Davies (2002) and Francesconi et al. (2008) show how mothers experience reduced income in the long run in comparison to their husbands, especially in low and mid-skilled couples.

The above factors have led researchers to point to an 'equity problem' where mothers bear a disproportionate cost of rearing children whereas the whole of society benefits from having new generations of well-cared for children (Holden and Smock, 1991; Budig and England, 2001). This is recognised in international law where children are protected and have the right to be protected and cared for by both their parents (*UN Convention on the Rights of the Child*). From the economic perspective, they are a public good. They are the next generation of workers, so the market and society as a whole are expected to benefit from rearing non-poor children.

There remains a lack of research evidence on how employment and childcare decisions are made within the family. Similarly, women's risk of being poor is often hidden within household income, due to an assumption that income is shared equally between women and men in couples, when this is not always the case (Dreze and Sen, 1990; Davies and Joshi, 1994; Daly, 1995, Ruspini, 2001; Baruah, 2009; Coria, 2012). More research in the poverty field is needed to analyse gender relationships and income distribution between couples (Brannen and Wilson, 1987; Pahl, 1989 and 1995; Arber, 1990 in Ruspini, 2001). However, recent qualitative studies have found that couples desire more equal gender roles in their relationship in terms of employment and childcare, but are unable to achieve this because of legal and structural constraints (Abril et al., 2012).

4.1.3. How is parent-child poverty related to the context?

Literature points to three intersecting fields that govern a household's ability to meet its needs, namely, the family, the market and the state (Mead, 1994; Chen and Corak, 2008; Ferrarini, 2006; Spannagel, 2013). As set out in Section 2.3, different countries emphasise different combinations of these three factors to provide for families' needs. While parents must ensure that their children are cared for, either through caring for them themselves, through securing informal care from friends and relatives or through paying for care, how they navigate these decisions is highly influenced by their income (either earned or through social transfers), their available time, the available options in their context and their preferences. These factors are in turn determined by the wider context in which they live in terms of the structure of the labour market and their position within it, and the level of welfare provision. Other factors, such as social expectations and the general social, economic and policy context are key to understanding the visibility of

options, choices and final behaviours. Therefore parents' capacity to choose between different alternatives to cover their own and their children's needs does not depend solely on their individual characteristics (preferences and capacities) but also on welfare and market conditions. Social, labour, fiscal and economic policies impact on these conditions.

The legal and welfare systems adopted in different countries have important effects on the way families divide caring and earning responsibilities (Chen et al., 2013) and also have significant effects of the level of poverty experienced by different groups (Bäckman and Ferrarini, 2010). This is clearly illustrated in the analysis by Ugreninov et al. (2013) of the differences in levels of poverty between countries for households with working age adults (25-60) with dependent children. Poverty rates based on the EU-SILC 2010 data range from 3.6% in Denmark to 25.8% in Romania for two-parent households (15.4% for the UK) and from 10.4% in Denmark to 58.8% in Malta for one-parent households¹ (36.3% in the UK).

How paid and unpaid parental care is split between the parents has effects on child, individual and household time and income poverty in the short and long-term. This is especially true for income poverty if the distribution of parental care leads to a total or partial exit from the labour market. The state may support parental paid care through paid parental leave. The effects of this on poverty will depend on who is entitled to it, the length of time for which it is provided, and the extent to which jobs are protected while the parent is on leave.

International comparisons show that there is great variation among countries in parental leave systems (including maternity, paternity, parental, filial, and childcare leave), childcare services, and how they are connected (Deven and Moss, 2005; Moss, 2013). Different policy combinations create different institutional frameworks where adults' ideal behaviour differs, especially for mothers and fathers, as maternity and paternity leaves are significantly different. These lead to different levels of asymmetry in childcare and labour market participation between mothers and fathers (Joshi and Davies, 2002; EC, 2012; Coria, 2012; Moss, 2013; Pazos, 2013).

Since 1979 there have been changes to maternity rights in the UK, expanding the length of leave and job-protection. However, mothers' and fathers' paid parental leaves are significantly different in their characteristics and in their use. Maternity leave is comparatively long (52 weeks) but poorly or not compensated (except the first six weeks, which is paid at 90% of salary with no ceiling) whereas paternity leave is short and poorly compensated (flat-rate payment of £136.78 a week, or 90% of average weekly earnings if that is less) (O'Brien et al., 2013). The average duration in paid parental leave in advanced economies is 26 weeks (Elborgh-Woytek et al, 2013).

There are no official or systematic figures on take-up rates of mothers and fathers. However, the review carried out by O'Brien et al. (2013) provides some data on their use. The mean length of maternity leave taken by women was 39 weeks in 2008 (the same length as paid maternity leave). The same source indicates that

¹ Note: In this report which considers family relationships, non-resident fathers who are alive are included as family since the state could intervene to facilitate, support or even make mandatory their involvement and/or support.

91% of fathers took time off around the time of their baby's birth. Half of them took only part or the whole statutory paternity leave (two weeks) and 25% took other additional paid leave. These differences in the design and the corresponding use affect the relationship between mothers, fathers, employment and childcare (Deven and Moss, 2005; Gregg et al., 2005; Castro and Pazos, 2012; Moss, 2013).

Moreover, the state can provide affordable, quality childcare services. In the UK, the state provides an entitlement to free early childhood education and care (childcare services) from three years of age, though only for part-time nursery education (15 hours a week for 38 weeks per year). However, this leaves a gap of nearly three years between the end of paid leave and childcare service entitlement (O'Brien et al., 2013). Moreover, in the UK independent formal childcare services are very expensive. According to the EC (2013), 73% of women in UK aged 15–64 and with children up to the mandatory school age who do not work or work part time because of inadequate childcare services report that childcare is too expensive (the average of EU27 is 53%). The net childcare cost in relation to the average wage is one of the highest of the EU27 for couples with one full-time worker and a part-time worker (EC, 2013).

Another tool through which the state can alleviate poverty is public income transfers, of which there are several kinds. Some are classified as dual-earner transfers as they aim to increase a household's income directly by encouraging both parents to participate in the labour market: these include individual tax credits, in-work benefits, individual taxation, or generous individual parental leave benefits. There are also family transfers, such as child benefits and child tax credits, which aim at alleviating current poverty.

4.1.4. In-work poverty

Households are more likely to be poor where there are not two adults working full-time (Lawton and Thompson, 2013). In practical terms, this mainly refers to the 'breadwinner' or 'one-earner-and-a-half' models (full-time worker fathers who live with mothers who do not participate in the labour market at all or are employed part-time) or worker mothers with the father unemployed or with a non-residential father (lone parents). A further earner in a household vastly increases the likelihood of a household income being above the poverty threshold (Spannagel, 2013).

4.2. Couples

Key points

- Most children experience short-term negative outcomes from parental separation including socio-economic disadvantage, but this fades over time.
- For a minority of children, family separation causes a substantive long-term impact on their outcomes, with poverty and social disadvantage the most significant. When income is controlled for, the negative effects of separation reduce or disappear.

- Key risk and protective factors for long-term negative outcomes in children are: existing poverty, maternal mental ill-health, parental conflict, multiple family transitions and parenting.
- Variations in children's outcomes from separation suggest family functioning such as parental conflict and mental ill-health is important rather than family structure *per se*.
- Relationship breakdown leads to short-term financial difficulties for most adults, and especially women, with resident mothers being at greater risk of falling into persistent poverty.
- For non-resident fathers, those already on low incomes are at greatest risk of poverty.
- Financial support provided by non-resident fathers is a critical factor as to whether resident mothers and children live in poverty.
- Relationship quality between separated parents is important in establishing appropriate financial support, contact arrangements, and improving parent and child outcomes.
- Poverty and economic hardship have a negative effect on relationship quality and stability and cause a greater risk of relationship breakdown.

4.2.1. Relationship breakdown and separation

Links between relationship breakdown and poverty for children

There is robust and consistent evidence from systematic reviews, meta-analyses and longitudinal impact studies that most children whose parents separate experience short-term negative outcomes. These include socio-economic disadvantage, behavioural problems and poor educational achievement, alongside physical and emotional health problems. However, for most children these difficulties fade over time leading to conclusions that separation *per se* does not necessarily lead to adverse outcomes in the longer-term and such difficulties are far from inevitable (Coleman and Glenn, 2010; Rodgers and Pryor, 1998; Pryor and Rogers, 2001; Mooney et al., 2009; Amato and Cheadle, 2005). This said, for a minority of children poor outcomes resulting from parental relationship breakdown do endure into the long-term, with poverty and social disadvantage found to be far more significant than all other adverse outcomes (Coleman and Glen, 2010). For example, when income is controlled for, the negative effects of separation reduce or disappear (Mackay, 2005).

As detailed by Amato (2001), there is strong evidence that divorce and relationship breakdown itself brings about negative outcomes in children, rather than existing factors through marital selection effects (e.g. existing family characteristics and difficulties). Despite family factors prior to divorce that predispose children to particular problems (selection effects), divorce itself brings about new conditions that aggravate these difficulties (ibid; Coleman and Glen, 2010).

Overall, children from separated families compared with intact families are at increased risk of growing up in households with lower incomes and in poverty. In addition, they are at greater risk of negative outcomes later in life that have an indirect link to poverty, including living in poor housing, mental health problems and depressive symptoms, gaining fewer qualifications and poor educational attainment, leaving school or home at a young age, teenage pregnancy or parenthood, substance misuse, and greater risk of relationship breakdown themselves (Coleman and Glen, 2010; Mooney et al., 2009; Amato, 2001; Gruber, 2004; Pryor and Rodgers, 2001). For example, a meta-analysis of studies comparing children who experience parental separation with those whose parents stay together, found significant differences in outcomes including educational achievement, behaviour, self-concept, long-term health and psychological adjustment (Amato, 2001; Amato and Keith, 1991). However, the effect sizes in these studies remain small, indicating that children vary in their experiences of separation (Mooney et al., 2009:7). Elliot and Vaitilingham (2008) in their longitudinal cohort study of 12,000 found that children from divorced parents had poorer literacy and numeracy and more behavioural problems, leading to longer impacts of socio-economic disadvantage, mental ill-health, and substance abuse (ibid; Chase-Landsdale et al., 1995; Hope et al., 1998).

There is a complex range of risk and protective factors which mean certain children are more likely to be adversely affected by separation in the long-term. The main risk factors include existing poverty and low income, maternal mental ill-health, parental conflict, multiple family transitions into and out of step-families, and difficult parent-child relationships (Coleman and Glen, 2010; Reynolds et al., 2001; Cummings et al., 2008; Hawthorne et al., 2003; Mooney et al., 2009; Rodgers and Pryor, 1998; Aassve et al., 2006; Jarvis and Jenkins, 1999; Elliot and Vaitilingham, 2008). On the latter point, though the evidence is sparser there are indications that good parental relationships between children and their non-resident fathers are important in terms of child well-being and educational attainment, even after controlling for income and mothers' involvement in school (Nord et al., 1997; Corlyon et al., 2009).

Experiences and outcomes from separation also vary between children (including within the same family), due to factors such as resilience, age of children, gender (although evidence is less consistent), length of time in family structure, and differences in family functioning (Pryor and Rodgers, 2001; Mooney et al., 2009). In fact, given these variations, there is growing evidence that it is family functioning such as parental conflict and mental health, rather than family structure *per se* which results in long-term adverse outcomes for children. For example, children in intact families can experience destructive parental conflict and poverty, while children in separated families may not experience this or only temporarily (ibid; McFarlane et al., 1995; Harold and Murch, 2005; Smith and Jenkins, 1991; Booth and Edwards, 1990; Dunn, 2002; Rodgers and Pryor, 1998; Amato and Keith, 2001). Similarly, evidence suggests that maternal mental health is more predictive of child outcomes than family structure and in situations where this remains robust children are protected from the negative effects of parental breakdown (Smith, 2004; Kalter et al., 1989 cited in Mackay, 2005). However, maternal depression is both a key risk factor for separation and divorce and a consequence of it (Smith, 2004; Asseltine and Kessler, 1993; Bifulco and Moran, 1998).

In summary, particular family structures such as separated families cannot be seen as homogenous nor family separation an 'event' or uniform process. While divorce and parental separation does increase risks of poverty and negative outcomes for children, long-term detrimental impacts are not universal. There is no direct causal link between relationship breakdown and child disadvantage, but rather a complex interplay of risk and protective factors before, during and after separation, including existing poverty and family functioning such as parental conflict and mental health (Coleman and Glen, 2010; Mooney et al., 2009).

Links between relationship breakdown and poverty for adults

There is strong evidence that couple relationship breakdown leads to short and longer-term poverty and negative outcomes for adults, especially for mothers caring for children. After separation women are more likely to experience a greater reduction in income than men, are less likely to recover their income to pre-separation levels and have an increased risk of living in poverty (Aassve et al., 2006; Jarvis and Jenkins, 1999; Perry et al., 2000; Seltzer, 1994; LSE, 1998). This is mainly due to their resulting lone parent status, reduction in household income due to separation from their partner, increased caring responsibilities, difficulties maintaining employment, problems meeting housing costs, dependence on welfare and inconsistent receipt of child maintenance (Rodgers and Pryor, 2001; Evans et al., 2004; Walker et al., 2011). There are significant risks of maternal depression and mental health difficulties in women as a consequence of family breakdown (Smith, 2004; Lucas, 2005; Affifi et al., 2006; Gardner and Oswald, 2006), which has negative effects on employment (Walker et al., 2011) and disrupts parenting (Rodgers and Pryor, 1998; Mackay, 2005). Qualitative studies also highlight the day-to-day difficulties for separated families in making ends meet, such as paring back spending, running down savings (if they have these), dependence on family assistance and increasing debts (Perry et al., 2000; Walker et al., 2011). For example, mothers who have separated are more likely than fathers to make up income from a variety of sources, including assistance from extended families (Perry et al., 2000). (See Section 4.4.2).

There is less evidence on the poverty impact of relationship breakdown for non-resident fathers, although the studies available suggest that those on low incomes are at the most risk of separation exacerbating their financial difficulties or causing them to fall into poverty. This is mainly because non-resident fathers are not priorities for social housing, often have insecure housing or move repeatedly, and those on low-incomes struggle to support their children financially and share caring responsibilities as child-related benefits are only paid to one parent (Corlyon et al., 2009; Speak et al., 1997; Lewis et al., 2002; Wade and Smart, 2002). Low-income fathers are more likely to be younger, unemployed or ex-offenders who have difficulties meeting the extra costs of their children (Corlyon et al., 2009; Bradshaw et al., 2008; Sorensen and Oliver, 2002). There is also qualitative evidence that mental health difficulties post-separation are an issue for men and impact on their employment (Walker et al., 2011; Corlyon et al., 2009; Wilson et al., 2004; Kalil et al., 2005). However, overall, the legal and policy framework and difficulties with contact arrangements are most problematic for separated fathers. Unmarried fathers have less clear and less secure rights in relation to parental responsibility than those who were married, unless they were registered on the birth certificate or

go through costly court proceedings (Corlyon et al., 2009; Smart and Stevens, 2000).

This is important because contact between non-resident fathers and their children relates to relationship functioning between couples post-separation (such as relationship quality and conflict levels), which in turn has strong links to whether or not successful maintenance arrangements are in place (Bradshaw et al., 1998; Walker, 1997; Bryson et al., 2012b; Koball and Principe, 2002; Cabera et al., 2000; Bronstien et al., 1994). Establishing regular maintenance payments is a crucial factor in increasing the household income and lifting resident parents and their children out of poverty (Bryson et al., 2012b; Skinner and Main, 2013; Amato and Gilbreth, 1999). Alongside relationship quality, the payment of regular maintenance depends on the effectiveness of statutory (CSA-led) and private arrangements (Bryson et al., 2012b) and the existing economic circumstances of the non-resident father (Mooney et al., 2009; Coleman and Glen, 2010; Corlyon et al., 2009).

Poverty causes couple relationship stress and increases risk of separation

There is clear evidence that financial hardship is a key factor in increasing the strain on couple relationships and that poverty is a cause as well as a consequence of relationship breakdown. A series of robust quantitative and longitudinal studies, in particular those of Conger and Elder (1990; 1992; 1994) on economic stress theory, have shown that financial difficulties have a negative indirect effect on couple relationships. Poverty has a direct impact on parental mental health difficulties and depression (especially for mothers), which in turn negatively impacts on the couple's relationship by increasing couple conflict, hostility in couple interactions and reducing warm and supportive behaviours. It also reduces relationship quality for couples including perceived relationship satisfaction and happiness and increasing relationship instability, such as behaviours and expectations regarding divorce and separation. Couple conflict and relationship instability then impairs and disrupts parenting which negatively affects children's outcomes, for example child adjustment (Conger and Elder et al., 1990, 1992, 1994; Chang and Barrett, 2009; Mooney et al., 2009; Rodgers and Pryor, 1998; Coyne and Downey, 1991). A strong or long-lasting reaction to an event of great importance, such as parental divorce or re-partnering can result in adjustment disorder. Children may become depressed or anxious, exhibit hostility, pick fights, or refuse to go to school, and teenagers with untreated adjustment disorder are at a heightened risk of developing depression, chronic anxiety, and substance abuse problems. Ensuing disruption to the family can result in mothers temporarily or permanently ceasing paid employment, thus increasing the risk of family poverty.

These studies are also significant by showing the complex causal links between couple relationships and poverty and the importance of indirect/ mediating variables in these causal pathways. The inclusion of the intervening variables of mental health and couple conflict, are critical in establishing the links between poverty and couple relationship breakdown. Similarly, the connections between poverty and negative child outcomes are revealed through the effects of couple conflict and impaired parenting (Conger and Elder, 1990; 1994; Conger et al., 1992). This demonstrates the salience of stress within families experiencing

poverty, and in particular maternal mental ill-health, couple relationship quality and levels of conflict.

4.2.2. Marriage and cohabitation

Key points

- Couples who marry have different characteristics from those who cohabit especially in terms of education, socio-economic status and poverty.
- After controlling for these differences, cohabitation compared with marriage does not cause negative child outcomes. Rather it is differences between families' poverty/socio-economic status and education which cause poorer child outcomes.

There is a wide literature documenting that children born to cohabiting parents have worse outcomes than those who are married. Cohabitation which does not convert into marriage is seen as more fragile and unstable, with one-fifth of relationships ending before children reach the age of five, and children born to cohabiting parents more likely to see their parents separate than those born within marriage (Kiernan, 2003). This has led commentators to suggest that negative child outcomes, including socio-economic disadvantage, are due to the increased likelihood of cohabiting parents separating and leading to lone parenthood (Rangel, 2006; Artis, 2007) and that the decision to cohabit rather than marry *itself* results in these negative effects. However, this literature does not distinguish between marriage and cohabitation, but rather contrasts the benefits of two-parent compared with one-parent households (Ribar, 2004; Goodman and Greaves, 2010). Crucially, there also remains a lack of robust evidence on whether there is a *causal* relationship between cohabitation and poor child outcomes.

However recent longitudinal cohort studies by the Institute for Fiscal Studies (Goodman and Greaves, 2010) have evidenced that parents who cohabit and those who marry are substantially and observably different, especially in terms of education and income/socio-economic status. They are also different in terms of occupation, housing tenure, mother's age at birth, ethnicity, relationship duration before birth, relationship quality and stability. However, after controlling for these factors it is differences in education and income/socio-economic status rather than marriage *per se* that causes poorer outcomes in children (ibid; Björklund et al., 2007).

4.3. Lone Parents

Key points

- Lone parent families are at significantly higher risk of poverty than two-parent families.
- Lone parent families are more likely to spend a longer duration of time in poverty than two-parent families.

- Lone parents' relationship with the labour market is a central factor in determining the family's risk of poverty. Lone parents are less likely to be employed than parents in two-parent families.
- Other factors include age (of parent and children), educational level of parent, and presence of other adults in the household.
- Those who become lone parents were previously more at risk of poverty.
- National level factors such as welfare approach, social policy and cultural norms all play a significant role in determining the risk of poverty faced by lone parents.

4.3.1. The relationship between lone parenthood and poverty

A large body of international evidence shows that there is a strong and persistent association between lone parenthood and child, parent and household poverty (Seccombe, 2000; Thomas and Sawhill, 2005; Ananat and Michaels, 2008; Brady and Burroway, 2012). In a comparative study of lone motherhood in 18 affluent democracies, lone mothers were found to be at a greater risk of living in poverty than the population as a whole in all eighteen (Brady and Burroway, 2012). This finding was corroborated by a recent international study that showed the risk of poverty to be higher for lone parents in all 25 EU member states (Ugreninov et al., 2013). Studies of lone parenthood and child poverty in the EU found that children in lone parent families are around twice as likely to live in poverty compared with those in the wider population (European Commission, 2008, Chambaz, 2001). This is true of children in lone parent families in the UK as well (DWP, 2013b). With few exceptions, the disparity in poverty between one and two-parent households is greater in countries where the overall poverty rate is high (Ugreninov et al., 2013). In addition, research taking a longitudinal approach to the study of poverty showed that lone parent families are more likely than other families with children to spend longer periods in poverty (Jenkins and Rigg, 2001).

4.3.2. Factors affecting lone parents' likelihood of poverty

While this difference in the risk of poverty is well documented, the factors that account for it are complex and are often misunderstood or misrepresented. In accounting for the high levels of poverty, research points to several explanatory factors: risk factors that are specifically related to *becoming* a lone parent, particularly the strain this places on employment; risk factors that those people who become lone parents might face *beforehand*; and risk factors that relate to the social, political and economic context of the country of residence (Brady and Burroway, 2012). For these reasons there are substantial variations in the risks of poverty faced by different types of lone parent and between lone parents from different countries.

Employment

Lone parents face many of the same pressures that all parents face. As previously mentioned (see 4.1) having a child places greater pressure on parents' time and money. Lone parents represent a particularly acute example of this problematic

conciliation between work and family life (European Commission, 2008). On top of the pressures faced by all parents, lone parenthood often entails the loss of a partner's earnings and/or their contribution to childcare (Thomas and Sawhill, 2005). Therefore lone parents face a tension between the increased responsibility to earn income and the increased burden of care (Ridge and Millar, 2011).

The key factor in the risk of poverty for lone parents is their relationship to the labour market: much of the higher levels of poverty can be accounted for by their comparatively low economic activity. In a study of child poverty in the EU, Chambaz (2001) notes that of all children with lone parents, over half (52%) were in workless families, with 27% of lone parents in part-time work. Unemployment is often identified as the most significant determinant of lone parent poverty. Brady and Burroway (2012) found that in lone parent families the risk of poverty is 7.3 times higher than that of the average household, which is rated as the single most substantial influence on poverty among all factors considered in their study. Interestingly, children of lone parents actually face a relatively low risk of poverty if their parent works full-time (15% risk as against 19% for all children) (European Commission, 2008).

In the UK, as across the EU, lone parents are less likely to be in employment than parents in couples. While the level of employment among lone parents in the UK is above the EU average, rising since the 1990s from below 50% to around 60% (ONS, 2013b) it still remains significantly lower than that of parents in couples. In the UK in 2013, 60.2% of lone parents were employed compared with the 90.7% employment rate of married/cohabiting fathers and 72.2% of married/cohabiting mothers (ONS, 2013b). In keeping with the premise that childcare is the main factor affecting lone parents' employment rates, the disparity between lone parents and mothers in couples decreases depending on the age of their youngest child and ceases to be visible after the youngest reaches secondary school age (DWP, 2010).

Not only are lone parents less likely to be in work, those that are are more likely to work part-time. This increases the risk of poverty compared with full-time employment. Poverty rates for lone parent families in which the parent works part-time are still 31% compared with 17% when the parent works full time (DWP, 2013b). These statistics are mirrored by the EU levels of 30% and 15% respectively (European Commission, 2008)

Lone parents are also less likely to maintain stable work than parents in couples and more likely to have lower income trajectories over time (Stewart, 2007). Stewart's (2007) longitudinal study of lone mothers in the years following the birth of their first child found that finding and maintaining regular employment for this group was challenging. Only one-quarter of mothers had found stable employment by the time their child was six and a half, with one-third remaining economically inactive for the duration of the study. The largest group followed unstable employment trajectories characterised by insecure employment in low-skilled jobs. Moreover, those who went on to stable employment were more likely to be from higher socio-economic groups (Stewart, 2007).

The vast majority of lone parents are women. The proportion varies between countries but in the UK the proportion is 92% (ONS, 2012b). As set out in Section

4.1, women tend to have lower levels of employment than men and earn less, and particularly after the birth of children tend to take on the majority of childcare responsibilities, further loosening their relationship with the labour market.

Other individual risk factors

Research shows that, in addition to a household's employment status, several other factors are associated with lone parent poverty. In keeping with couple households these include both the age of the head of the household (with younger lone parents being at greater risk of poverty) and the age of the children (households with younger children being more at risk of poverty). Households are more at risk of poverty when there is a greater number of children (Brady and Burroway, 2012), where the head has a lower level of educational attainment (Ugreninov et al., 2013), and when there are other adults present (Brady and Burroway, 2012).

Existing characteristics of lone parents and links to poverty

While the above factors are significant in explaining the high levels of lone parent poverty, some of the disparity between lone parents and couples is accounted for by the fact that those already at risk of poverty are more likely to become lone parents (Rowlingson and McKay, 2005). This is to say that there are a number of factors that those people who become lone parents face *beforehand*, which are then exacerbated by lone parenthood. As Section 4.2 indicates, relationship breakdown is more common in couples who face higher levels of poverty and associated hardships (Conger and Elder, 1990; 1992; 1994).

There are also systematic differences in the profile of lone parents compared with parents in couples in terms of age, education level, and employment history. Ugreninov et al. (2013) find that in the UK and in the EU as whole lone parent families have younger heads of household than two-parent families. They also find that lone parent families were both more likely to have a head of household with low educational attainment and less likely to have a head of household with high educational attainment.

These individual characteristics of employment status, age, gender and educational level play out in the significant variations in outcomes between different types of lone parent depending on whether they are widowed, divorced, never married or lone fathers. Never married lone parents are on average younger than their divorced counterparts (Brodolini, 2007) and are more likely to be of lower socio-economic status and lower educational attainment levels, and therefore have weaker employment histories (Rowlingson and McKay, 2005). Notably, the UK has particularly high levels of unmarried single mothers by comparison with the EU (Brodolini, 2007).

National context

International comparisons and studies into differences in welfare policies point to a complex relationship between family structures, the labour market and state policies in determining the risk of poverty among lone parents (Esping-Andersen, 1999; Brodolini, 2007). While across the 18 affluent democracies in the Brady and Burroway study (2012) the average rate of lone mother poverty was 24.2%, they

found substantial variation between countries. For example, Denmark was shown to have a lone mother poverty rate of 5.7% compared to 41.3% in the United States.

The national, social, political and economic context can also influence the levels of lone parenthood itself. For example, the prevalence of lone parent households in a particular country is likely to be associated with the availability of affordable housing (which determines the possibility of living alone), access to the labour market (and thus to income), the level and conditionality of social transfers and design of tax systems (European Commission, 2008).

Role of non-resident parents

What is noticeably underrepresented among studies on lone parenthood and in the discourse around lone parenthood is the role of non-resident parents, particularly as there is evidence that financial contributions from non-resident parents can substantially mitigate the risks of poverty for lone parent families.

However, recent UK government statistics point to the overall inadequacy of child support payments which see non-resident parents paying child support infrequently (38% of non-resident parents pay child support) and significantly below the amounts provided by parents in couples (DWP, 2010). The DWP report (2010) found that beyond financial contributions some non-resident parents in the UK also play a role in childcare. For single parents working 16 hours a week or more 17% had an arrangement where their ex-partner would provide informal care for their children (DWP, 2010).

Step-families

Re-marriage or re-partnering is much more common following divorce or separation than it is following the death of a spouse (Sweeney, 2010). Women whose income declines after divorce are more likely to re-partner and to be relatively more economically advantaged initially than those who remain single (Dewilde and Uunk, 2008). However, re-marriages involving previously married couples have a higher rate of instability than first marriages (Amato, 2010). Thus the financial status of families which involve step-parenting is prone to income fluctuation over time. Changes in income or expenses in the step-family can also have a negative effect on the financial situation in the households in which former spouses lived (Ganong and Coleman, 2004).

There is little evidence on the specific risk factors for stability among re-married relationships. Sweeney (2010) refers to the 'incomplete institutionalisation' of step-families, with their uncertain status leading to uncertain expectations and responsibilities: partners bring with them financial resources, obligations, or children from prior relationships which individually or collectively might be grounds for disagreement.

Longitudinal data from the National Child Development Study (NCDS) indicated that the financial benefits of living in a step-family are not always commensurate with the benefits to children in terms of their well-being. The transition to step-family living can result in adjustment problems, and children raised in step-families often have similar outcomes to those raised in lone parent families, though there is

variation according to the nature of the new household composition (presence or absence of step-siblings and half-siblings). There is also evidence of the cumulative negative effects of multiple transitions into step-families (Elliot and Vaitilingam, 2008).

Coleman et al. (2000) suggest that change in family formation and the lack of stability might be the reason why children do not fare so well in step-families. They point to educational, cognitive, emotional, and behavioural outcomes for young people growing up in step-families being not as good as for those growing up with two biological parents, but suggest comparison is problematic as young people typically move into step-families after living with one parent, not two.

Growing up in a step-family household is one of the predictors of divorce (Amato, 2010). Those (particularly girls) growing up in step-family households are more likely to leave home and embark on relationships and childrearing at a young age, and relationships made at a younger age are more likely to be conflictual and thus less stable (Kiernan, 1992; Cherlin et al., 1995; Amato, 1996). Some evidence suggests that individuals who have experienced the complexities of step-family living as children may feel better prepared for step-family life as adults, resulting in an intergenerational pattern (Sweeney, 2010).

In terms of intergenerational income transfers, step-parents acquired later in life generally are not seen as family members, and thus norms of family obligations do not apply to them (Ganong and Coleman, 2006).

4.4. Extended Families and Wider Social Contacts

Key points

- Intergenerational support (financial and practical) is more commonly passed downwards from parents to adult children and grandchildren. The position is reversed only when parents reach more advanced years, unless they are in need of help because of sickness or disability.
- Financial support to adult children is most frequently given in times of greatest need: for example, when children are students, unemployed or have children.
- Grandparents are the main source of informal childcare (in terms of number of contact hours), often as part of 'wrap-around' childcare for younger children or care during school holidays for those of compulsory school age.
- Informal childcare provided by grandparents and other family members is used by mothers in all income groups but most frequently by those with low incomes. It is instrumental in allowing low-income mothers to enter and remain in the labour market.
- Grandparental childcare in less well-off families effectively distributes the disadvantage of low income across the generations.

- Maternal grandmothers play a key role: they provide most help (financial, practical and emotional) to adult children and grandchildren.
- Grandparents are the main providers of kinship care. This is typically accompanied by grandparental ill-health and financial hardship within the family.

While ‘intergenerational transmission’ most frequently has negative associations (see 2.4) it also has a positive association in terms of the support passed downwards from one generation to the next. Although this is a feature of all income groups – and, it might be argued, is a factor in the ability of higher income groups to maintain their position in society, thus reinforcing inequality – its function at the other end of the socio-economic spectrum should not be overlooked. Support from parents can play a significant part, directly and indirectly, in preventing the families of their adult children from being in poverty.

An overall reduction in the number of pensioners in poverty has enabled many parents to continue supporting the next generation(s) financially, and previous ‘normal’ retirement ages of 60 and 65 for women and men respectively has meant a supply of older people with reasonable levels of physical fitness able to provide practical help.

Glaser et al. (2010) explore the theoretical basis for this exchange: whether it is based on altruism – prompted by need and given without any anticipation of return – or exchange/reciprocity – in recognition of previous help received, the expectation of current or future services, or because in the past their own parents helped them. Parents may provide help to poorer children in an effort to equalize the status and circumstances of their offspring (McGarry and Schoeni, 1997, cited in Glaser et al., 2010). Mutual benefit also plays a part: where parents are able to improve the living standard of their children and grandchildren, they experience an enhanced sense of well-being. Dench and Ogg (2002) using data from the 1998 British Social Attitudes Survey show that grandparents attach considerable importance to relationships with their adult children and grandchildren. As more families experience divorce and separation, the emotional and financial role played by grandparents could be assuming greater significance than previously (Brannen et al., 2003; Dex and Joshi, 2004).

4.4.1. Financial support

Studies of intergenerational support show that financial transfers are usually downwards from parents to their adult children and persist until the parents reach an advanced age (Albertini et al. 2007; Deindl and Brandt, 2011). Women, in their role as ‘kinkeepers’ are more likely to provide help than men, and grandparents tend to provide a greater amount of help to adult children than parents without grandchildren (Albertini et al., 2007; Jamieson et al., 2012). Glaser et al. (2010) suggest that the amount of financial transfer is correlated with greater frequency of contact with their grandchildren. Jamieson et al. (2012) found that maternal grandmothers (who are at the top of the ‘grandparent hierarchy’) are most likely to provide financial assistance to parents and gifts to the grandchildren, regardless of their own marital/partnership status. Paternal grandfathers who live alone or who have re-partnered are least likely to provide financial support.

However, there is a paucity of information on the extent to which this acts as a buffer against poverty for the recipients. Jamieson et al. (2012) report that about half the parents in their study who were in the bottom two quintiles of the income distribution received financial support from the child's maternal grandparents (living together), as opposed to a quarter who were in the top quintile.

In the first wave of the Millennium Cohort Study (MCS) (Dex and Joshi, 2004), 86% of mothers considered that, if they had financial difficulties, the baby's grandparents would help, provided they could. English mothers in disadvantaged wards were slightly more likely than mothers in other countries or wards to think that help would not be given. Overall, white mothers were most likely and black mothers least likely to anticipate financial help.

In fact, a smaller proportion of mothers - just over 78% - reported actually receiving help, usually gifts and extras for the baby, with those in Scotland slightly more likely than those in other countries to receive this. Although only 1% had received money, 18% had borrowed it from the grandparents and nearly 10% of all mothers received help with household costs. The ethnic groups most disadvantaged in this respect were black and Bangladeshi mothers of whom 49% and 45% respectively had received no help from the baby's grandparents. In the second MCS survey (Hansen and Joshi, 2007) the level of grandparental support had increased, with 90% of couples' families reporting receipt of some financial help and 80% of lone parents (who were less likely to have two sets of grandparents providing help).

4.4.2. Informal care

Although childcare as such is not the focus of this review (see the separate review on childcare conducted by Eva Lloyd), we include it here in view of its role in allowing many parents of young children to take up paid employment.

Using both primary and secondary data sources, many authors have reported on provision of informal daycare for grandchildren, predominantly though not exclusively while mothers work (e.g. Ray, 2005; Griggs, 2009; Speight et al., 2009; Glaser et al., 2010; Statham, 2011; Bryson et al., 2012b). Studies do not always distinguish between care provided by grandparents and that provided by other family members but the majority focus on grandparental care as this is the most common (Statham, 2011). Where children receive multiple forms of childcare this is typically 'Grandparents plus some other form of childcare' (Bradshaw and Wasoff, 2009).

About a quarter of families with a child under 14 use grandparental care at some time, although there is variation in regularity and intensity (Woodland et al., 2002; Hansen and Joshi, 2007; Fergusson et al., 2008; Speight et al., 2009; Grandparents Plus, 2013). It is most commonly used for longer periods of time for babies and very young children, frequently forms part of a package of care when children enter formal childcare and school, and is the most frequently used care during school holidays (Bryson et al., 2012b; Jamieson et al., 2012).

Trust, convenience, reliability, flexibility, commitment, shared understandings and children's happiness are major considerations for many mothers using grandparental care, making it a feature of families in all socio-economic groups

(Wheellock and Jones, 2002; Hansen and Joshi, 2007; Bryson et al., 2012b). Despite its use across the family income range, grandparental care, and in particular that provided by maternal grandmothers, is used most frequently by families in lower income groups and where the mother has not been in further or higher education (Gray, 2005; Hansen and Joshi, 2007; Leach et al., 2008). Younger mothers, lone parents, those returning to work before children are six months old and those in part-time employment are most likely to draw on grandparents' childcare (Skinner and Finch, 2006; Fergusson et al., 2008), as well as those working unsocial hours where flexibility of care is important (Bryson et al., 2012b). Gray (2005) concludes that informal care, much of which comes from grandmothers, is helping more mothers to enter employment and to work longer hours and that this is of greatest importance to lower-income households.

This is indicative of the fact that the expense of formal childcare and, moreover, its increasing cost in the UK, plays a large part in these decisions. Evidence from the recent report on the Barcelona Objectives on the development of childcare facilities for young children in Europe (Commission to the European Parliament et al., 2013) shows that in 2010 only 35% of children up to three years of age in the UK were in formal care, compared with 77% in Denmark. Moreover, that percentage decreased from 38% in 2007 while in most other European countries it has increased. The study reports that in 2010 73% of UK mothers who did not work or worked part-time and had pre-school age children reported that formal childcare was too expensive.

Glaser et al. (2010) cite evidence indicating that grandparents are an important source of support among working mothers with a disabled child in the absence of formal childcare which meets their needs. Mitchell (2007) in a review of the literature indicates that grandmothers can help alleviate the stress of parents with a disabled child, but points to the scarcity of research on how the specific contribution of grandparental childcare might influence employment decisions.

There is little in the way of reliable robust research on minority ethnic families' use of informal childcare, and in particular whether this is tied to income and cost (Griggs, 2009). Evidence from the 2008 Childcare and Early Years Survey suggests that Asian children of working parents are more likely than white or black children to be looked after by relatives, though not necessarily grandparents who might still be resident in the country of origin (Speight et al., 2009).

Impact on grandchildren

The evidence on outcomes for children receiving daycare from grandparents is mixed: in summary, Bryson et al. (2012b) conclude that grandparental care neither benefits nor harms children. Receipt of non-parental care from multiple providers (including grandparents) appears to be generally beneficial to the cognitive development of children under five, although the effects are not large (Bradshaw and Wasoff, 2009).

In the longer term, the relationship between grandparents and grandchildren can be instrumental in improving children's life chances by providing them with support and encouragement, particularly when parental support is limited (Fergusson, 2004; Hughes and Emmel, 2009). Dunn (2008) reviewed findings from the Avon

Longitudinal Study of Parents and Children (ALSPAC) and the work of Pike and others (2006) to illustrate the important supporting role that grandparents, siblings and friends play in moderating the impact of parental separation. The influence of maternal grandparents is especially important (Dench and Ogg, 2002) and particularly after parental divorce or separation (Ferguson, 2004). Similarly, grandparents in families headed by one parent and those where parents have re-partnered can be especially beneficial to grandchildren: Buchanan et al. (2008) report a significant association between more grandparental involvement and greater grandchild adjustment (see Section 4.2.1).

In research by Speak et al. (1997) paternal grandparents often played a significant part in instigating and maintaining contact between their grandchildren and the non-resident father, which could be instrumental in provision of financial support to mothers. Moreover, they could be a source of practical and financial support themselves, a finding endorsed in the research of Jamieson et al. (2012) which showed that the grandparents (and especially the grandmothers) of non-resident parents were, in many cases, as generous as those of resident fathers.

Grandparents

Over seven in ten grandparents in the so-called 'sandwich generation' with grandchildren under 16 and a parent still alive provide childcare for their grandchildren. This group are under particular pressure to combine work and care (Wellard, 2011a).

Bryson et al. (2012b) point to the limited robust evidence on the profile of grandparents who provide childcare. According to data from British Social Attitudes Survey (BSAS) (Park et al., 2009), which is based on random probability sampling, roughly equal proportions of grandmothers and grandfathers provide childcare, but as the majority of the latter are married they are usually undertaking this in conjunction with grandmothers (Wellard, 2011a). Maternal grandmothers are the most frequent providers of childcare (Wheelock and Jones, 2002).

According to Griggs (2009) and based on BSAS data, childcare is most often provided by grandmothers who are working class and on low incomes. Those with lower educational qualifications tend to live nearer to their children (within an ideal journey time of 15-20 minutes) making childcare easier (Gray, 2005). The effect of the under-occupancy charge (or 'bedroom tax') might well cause such advantageous arrangements to change as poorer families receiving income-related benefits are required to move into smaller houses elsewhere.

More grandmother carers are retired than are working, but because of the differential number of those working/retired the proportion of those still working and providing care is higher than the proportion who are retired and providing care (Wellard, 2011a). However, many reduce their working hours to combine work and childcare or give up work and report difficulties managing on their income (Griggs, 2009). Unless they are registered childminders, grandparent caregivers are not eligible for financial compensation through the childcare element of working tax credit. Most grandparents providing care typically do so without receiving payment (Wheelock and Jones, 2002), unlike members of the wider family or friends

providing childcare who are more likely to be paid or reciprocated in kind (Skinner and Finch, 2006).

Thus savings in childcare costs for parents enabling them to take up paid employment are made at the expense of grandparents who, as already noted, are more likely to be in the lower socio-economic groups. This effectively distributes part of the disadvantage of low income across the generations, even more so if grandparents look after the grandchildren of more than one of their offspring.

4.4.3. Kinship care

In 2001 there were approximately 173,200 children in the UK living with family and friends carers because difficult family circumstances made their parents unable to provide care (Nandy et al., 2011). This marked an increase from previous years and estimates reported more recently suggest the number is much higher (Family Rights Group, 2009), and is likely to increase more in the future because of new legal requirements (Ashley, 2012a).

Drawing on data from 68 households in the Understanding Society Survey of 2009/10, Aziz and Roth (2012) found that family and friends carers emerged ahead of the general population in many of the indicators of poverty or low income: likely to be over pensionable age, live in social housing and receive council tax benefit, and less likely to be in work.

Analysis of the 2001 census (Nandy et al., 2011) showed that care is most likely to be provided by grandparents and around one in four were aged 65 or older. Siblings contributed significantly to family and friends care – constituting 38% of this group – but little is known about them, possibly because they are less well engaged with support networks and agencies (Ashley, 2012a).

In a recent survey of 493 kinship carers in which the age of the carers ranged from 22 to 77, households with at least one carer aged 60 or over made up 29% of the sample and the majority of these were grandparents (Ashley, 2012a). Multiple disadvantages were common in this survey: long-term illness or disability; overcrowded accommodation; financial hardship caused by early retirement from work and/or no income-related benefits; and no financial help from the local authority with essential purchases for the children. Nearly half the children (46%) they cared for had a disability or special need and significant numbers of carers had caring responsibilities for another family member.

Similar findings were reported in recent studies of carers in the Grandparents Raising Grandchildren Network, which focused specifically on the role of grandparents as kinship carers (Wellard and Wheatley, 2010; Gaultier and Wellard, 2012) which also noted that a large proportion of grandparent carers were single and female.

Hunt and Waterhouse (2013) reported high levels of stress being universal among kinship carers, increasing exponentially with the level of difficulty presented by the child, but limited social support which could have acted as a protective factor. Undertaking kinship care can damage family relationships, especially those of grandmothers who have re-partnered. This could lead to the breakdown of that

relationship, and a subsequent reduction in income level for the grandmother, if the new partner found the demands of the changed situation unacceptable (conversation with panel member, 22nd July, 2013).

A review of US research on the implications for grandparents' well-being of raising a grandchild found a negative association with grandparents' own physical and mental health, as well as an association with social and financial problems (Glaser et al., 2010). Causality is uncertain: while one study had suggested that poorer health might be a consequence of being a grandparent carer (Minkler and Fuller-Thomson, 1999) a later one linked differences in physical health to ethnicity and employment characteristics rather than grandparenting responsibilities (Bachman and Chase-Lansdale, 2005).

Notwithstanding the financial and health problems of the grandparents and the fact that there is much less social work support, outcomes for the children are reportedly as good as or better than those of children living with unrelated foster carers (Farmer and Moyers, 2008). Outcomes are best when children have fewer prior difficulties and had previously stayed with the carer. Even in cases where the placement had been opposed at some point, the children still did well (Hunt et al., 2008).

4.4.4. Siblings

Key points

- To date there has been little research into the links between sibling relationships and poverty.
- For children and young people their siblings can exert either a positive or negative effect on their development.

As Conger and Kramer (2010) argue, literature on poverty tends to overlook the role that siblings can play both for the better and for the worse. Instead, literature on the importance of sibling relationships tends to focus on the role they play in child development. As with peer relationships, relationships with siblings are shown to be important in promoting health and well-being in individuals throughout their life (Dunn, 2007; Kramer and Bank, 2005). Negative sibling relationships are found to be predictors of engagement in delinquent acts in low-income families, while positive sibling relationships are a predictor of fewer behaviour problems and higher adaptive behaviours in low-income children (Modry-Mandell et al., 2007; Mistry and Wadsworth, 2011). Conger and Kramer (2010) underline the possible development impacts siblings may have. These may be positive:

“It may be an older sibling who, in certain settings, serves as a secure base (i.e., attachment figure) for an infant sibling, who protects a younger sibling from a playground bully at school, who is the confidant when an adolescent sibling's romance goes sour, and who coaches a brother or sister in negotiating the multiple challenges of high school, dating, and work.”

However, they may also have a negative effect:

“A sibling could be the opposite of a secure base, creating anxiety in a sibling, or taunting a sibling for being a cry-baby when bullied, or revealing confidences to parents about a sibling’s problems with a romantic relationship, or encouraging an adolescent sibling to use alcohol and drugs to deal with certain challenges.” (Conger and Kramer, 2010 p.69)

4.4.5. Peer relationships

Key points

- Peer relationships can provide social and emotional support, informal care, and other resources.
- However, peer relationships can discourage change, increase burdens on individuals, or encourage negative forms of behaviour.
- Poverty can affect individual’s ability to make social connections and impact on social confidence.
- Peer relationships in childhood and adolescence are important for development and can influence future social and professional opportunities.

As with the other areas of this study, research shows that poverty and peer relationships interact in complex ways. Peers may help ameliorate some negative effects of poverty but may also exacerbate them. Furthermore, poverty may affect individual’s ability to form and sustain peer relationships.

Effect of peer relationships on poverty

Much of the research in the field adopts a ‘social capital’ conceptual framework to understand the relationship between peer relationships and individual outcomes (Hawkins, 2010). This points to the importance of social networks for coping with poverty through the provision of support, resources and encouragement (Schein, 1995; Edin and Lein, 1997; Bassuk, et al., 2002). However, other studies have demonstrated the potentially counterproductive effects that social networks can have on disadvantaged individuals (Antonucci et al., 1998; Caughy, et al., 2003).

In keeping with this, the study by Hawkins (2010) into social support for single mothers found that the level and quality of the mothers’ social connections had several impacts. On the positive side, peers and kin provided practical encouragement and help such as childcare, transportation, food, and accommodation. Friends in particular provide support at key events or crises such as at the point of relationship break-down or the birth of children. However, the study also identified times when mothers’ social connections discouraged them from making positive changes. Greater social capital correlated with increases in their responsibilities as a result of demand for reciprocity from friends. Finally, peers were often found to be a distraction for the mothers in the study, leading them to potentially harmful activities such as drinking and drug use (Hawkins, 2010). This final point is echoed in studies of ‘delinquency’ in young people in the

USA, which found that an increased amount of time spent with delinquent peers increased the chance of an adolescent engaging in delinquent activities (Barnes, 2003).

Studies identify the difference between 'bonding' social capital and 'bridging' social capital: the former are strong connections between people of similar backgrounds such as family and friends, whereas the latter are weaker social connections spanning different groups, backgrounds and positions of power, such as ties through employment or services (Ibid; McCabe et al., 2013; Putnam, 1993, 2000; Woolcock, 2011; Granovetter, 1973, 1974). Disadvantaged groups are likely to demonstrate high levels of bonding capital between members but low levels of bridging social capital that would allow individuals to make connections with people outside the disadvantaged group who may be able to provide help or advice about useful services or employment opportunities (Hawkins, 2010; Rahn and Chasse, 2009). Interestingly, low levels of bridging social capital among poor single mothers led Hawkins to posit the importance of encounters with strangers, loose connections (such as friends of friends) and service providers in providing support and information about available services and job opportunities.

Peer relationships and poverty

Research points to the fact that not only can peer relationships have an impact on poverty but that the reverse is also true: that poverty has an effect on social connections. In a study of adolescents in Norway, disadvantaged young people were less likely to participate in structured and semi-structured social activities than better-off counterparts and were also more likely to perceive themselves as unpopular and exhibit lower social confidence (Sletten, 2010). The study points to two explanations for this. First that structured and semi-structured social activities place a financial and time cost on the young people's parents: 'family's investment ability influences access to social arenas' (Sletten, 2010, p308). Second, that disadvantaged young people are less capable of matching peers in terms of consumer possessions.

This second point comes out very strongly from a number of sources concerned with young people's perception of the impact of poverty, pointing to the fact that, from a young person's perspective, poverty is most evident with regard to where they live, their clothing and their leisure pursuits (Rahn and Chasse, 2009). Several studies point to bullying and victimisation of poorer young people as a result of their appearance (Mitchell, 1999; Middleton et al., 1994; Daly and Leonard, 2002; Ridge, 2002; Willow, 2002; Attree, 2004).

"The problem of bullying (often associated with a 'poor' appearance) was a recurrent aspect of children's account [...] Children frequently spoke of the problem of 'keeping up appearances' [...] that is, being seen in the 'right' kind of brand name clothes." (Attree, 2004, p.683)

A German study points to the fact that when poorer young people do build friendships with better-off young people these relationships are difficult to sustain as the young people's 'social milieus' diverge in terms of school achievement, habits of consumption and leisure activities (Rahn and Chasse, 2009). As in the above section, peer relationships are shown to be important for children and young

people, where they potentially provide both protective and risk factors (Jack, 2000; Schoon and Parsons, 2002; Attree, 2004). However, peer relationships also play a formative role for young people and consequently fewer opportunities to socialise and lower social confidence can result in lifelong disadvantages.

Several studies point to the importance of social relationships in child development. Clarke et al. (1999) demonstrate the importance of peer groups in developing young people's self-esteem while Wilkinson (1999) identifies friendship and the building of positive social connections with peers as key factors in developing and sustaining emotional and mental well-being. Conversely, in the literature about young people, negative peer relationships and bullying by peers feature prominently as a factor that negatively affects mental health and the development of self-esteem (Harden et al., 2001). Rahn and Chasse (2009) emphasise the period between the ages of six and 12 where peer relationships have a strong influence on the development of social skills, cognitive resources, self-awareness and moral judgment. As Sletten (2010) concludes:

“‘Poor’ adolescents may be particularly vulnerable to missing out on experiences and contacts accessed through these arenas. They may, for example, miss out on training in specific skills (musicality, physical skills, democratic skills, etc.) and on interacting with peers and adults outside of their immediate family, school, and neighbourhood settings. In other words, they may have less access to bridging social capital.” (p.310)

4.4.6. Community Relationships

Key points

- Community relationships can provide a crucial ‘safety net’ of financial and practical support to help people survive poverty.
- Poverty can negatively impact on people's social and community networks, and the loss of these can create isolation and exacerbate poverty.
- However, social and community networks rarely help people escape poverty in the longer-term and some social networks can accentuate poverty.

Community and social relationships can be defined as family (close and extended), friendships, work-based and wider informal community networks of ‘exchange, influence and interaction...that shape how incomes, assets and resources are acquired and shared’ (Gilchrist and Kyprianou, 2011:3). There is a lack of research on how resources (such as finance, people, skills and knowledge) are shared within community networks and their interaction with poverty (Gilchrist and Kyprianou, 2011; Burnage, 2010). However, evidence is growing in this area and recent qualitative studies highlight how social capital or community relationships can have both a positive and negative influence on poverty (McCabe et al., 2013; Gilchrist and Kyprianou, 2011; Gilchrist, 2009).

Strong community relationships, particularly those of family and friends, provide a vital safety net of trusted financial and practical support which is important to help

people survive poverty (McCabe et al., 2013; Batty and Cole, 2010; Garner and Bhattacharyya, 2011; Wilding, 2011; Lupton, 2003). This includes direct financial support such as loans or money to help with specific costs such as heating bills or training; indirect financial support such as sharing food, childcare, inviting people into homes to save heating costs and sharing fuel cards; and information and signposting to services or low-cost clothing and food outlets. Community relationships also provide emotional support for people struggling with poverty, including building confidence and encouragement, and making people feel needed and that they belong (McCabe et al., 2013:15).

Gilchrist and Kyprianou (2011) found that short-term borrowing is common in family networks to tide people through times of crisis and financial hardship, but that this rarely occurs between close neighbours or workmates (Ibid: Crisp and Robinson, 2010). There can also be differences between ethnic groups in methods of financial support: McCabe et al. (2013) found that white British interviewees either used small-scale family loans, or mainstream institutions and high-interest 'pay-day' loans companies. However ethnic minority communities relied more on informal or semi-formal saving and lending schemes (often linked to wider kin groups, towns or districts of origin), including pooling money, or semi-formal pardoner, biraderi² or committee systems (McCabe et al., 2013:16; Gilchrist and Kyprianou, 2011). Ethnic-specific, migrant and faith community networks and organisations can also be crucial in helping people survive poverty. This includes providing free or low-cost meals and food parcels; information and advice on how to understand and negotiate complex systems such as the health service, benefits and education system; signposting and building trust to encourage access to mainstream services such as The Citizens Advice (McCabe et al., 2013: 34; Gilchrist, 2009; Stateva et al., 2013). Ethnic-based community relationships can also provide vital emotional support for marginalised groups living in hostile or sometimes racist environments, creating trusted and safe spaces where people feel comfortable (Ibid; Gilchrist and Kyprianou, 2011). They can also aid access to employment through informal and formal community entrepreneurial networks and businesses run by particular ethnic groups (McCabe et al., 2013; Tata and Prasad, 2010).

The loss of community relationships and social networks can create social isolation and a lack of social support, which can exacerbate poverty. For example, policies to disperse refugees and asylum-seekers across the UK have been criticised for isolating vulnerable people from community networks that are vital to surviving poverty and destitution (Zetter et al., 2003; Robinson et al., 2003; Boswell et al., 2001; Griffiths et al., 2006). Similarly, teenage mothers often experience isolation and loneliness if housed away from their families, and this also has financial implications given their reliance on emergency cash, free meals or nappies and baby equipment (Speak, 1995; Burnett, 2003; Hall et al., 2003; Wiggins et al., 2005; Allen et al., 1998; Hughes et al., 1999).

Poverty itself also disrupts and negatively impacts on people's social and community relationships. The study by McCabe et al. (2013) found that close family and friends (bonding social capital) were the principal, if not exclusive, relationships of those in poverty, and they lacked wider networks (bridging capital). For example, people who are unemployed or working in low-paid jobs with long

² Biraderi refers to shared ancestry and kinship networks within Pakistani communities

hours often have limited social relationships beyond immediate family and friends, and lack connections that could potentially help them move on and 'up' (Ibid; Fenton et al., 2009). Not having wider social connections can disadvantage those on the economic periphery (McCabe et al., 2013:41; Gilchrist and Kyprianou, 2011). For example, certain employment sectors can be difficult if not impossible to break into for people from disadvantaged backgrounds who lack advantageous connections (Hudsen et al., 2013; Christakis and Fowler, 2010). Racism and prejudice are also barriers to accessing social networks and can contribute to maintaining minority ethnic groups on the fringes of employment and education opportunities (McCabe et al., 2013; Greve and Salaf, 2005; Hofmeyr, 2008; Stateva et al., 2013).

Hence, while community relationships play a key role as a coping mechanism to help people survive poverty, recent studies suggest that they rarely help people escape persistent poverty. The reviews and qualitative interviews by McCabe et al (2013) and Gilchrist and Kyprianou (2011), found that for people in poverty their 'networks were about survival and socialising: "getting by" rather than "getting on"' (McCabe et al., 2013:5). These studies only rarely identified cases where social networks helped people escape poverty: this was usually through connections into influential, predominately white mainstream society, and even those who did achieve this, still experienced barriers such as informal cultures of progression and recruitment in the workplace (Ibid:35; Gilchrist and Kyprianou, 2011).

Similarly, in some cases strong community relationships (bonding social capital) can themselves accentuate poverty, as 'networks establish expectations about what can be achieved and what is acceptable' (Gilchrist and Kyprianou, 2011:7). The expectations of family, friends and community can be constraining, claustrophobic and hinder people in fulfilling their potential (McCabe et al., 2013; Kenway and Palmer, 2007; Butler and Hamnett, 2012). This includes pressure to drop out of education, stay in a low-paid family business, get a low-paid job close to home, or to care for ill or elderly relatives. Wider kinship obligations can also be a drain on household income, for example through pooling resources among extended family (McCabe et al., 2013:33). Among migrant populations financial obligations to support family in countries of origin and send remittances can further reduce the circumstances of those already on low wages or in poverty (Gilchrist and Kyprianou, 2011:9; Anderson et al., 2007). Similarly, community networks into the informal economy, while enabling people to get work, can keep people in poverty through low-paid insecure jobs with long hours (McCabe et al., 2013:33).

Some community networks can also risk becoming 'closed structures' that become insular and foster separation. For example, marginalised white working class communities can be at risk of far-right extremism that fuels hostility and resentment of migrants and discourages people to reach out and seek opportunities outside their community (Gilchrist and Kyprianou, 2011). Similarly ethnic minority networks in environments of hostility and prejudice can become inward looking, forming defensive ethnic-based networks, which can limit economic opportunities (Gilchrist and Kyprianou, 2011:11; Griffiths, 2000). However to counter this, 'catalytic individuals' through 'positive deviance' can play an important role in encouraging innovation and new social norms, and breaking harmful and constraining community expectations (Gilchrist and Kyprianou, 2011:7; Gladwell, 2000; Bacon et al., 2008).

5. What Works in Policy and Practice

5.1. Parents

Key points

- Fathers' and mothers' behaviour related to childcare and labour market participation is shaped by the legal and social context.
- Policies aimed at increasing adult economic independence for both mothers and fathers are effective in reducing the risk of poverty in the short and long-term for the individual and the family.
- Policies aimed at supporting work-life balance for both fathers and mothers reduce the risk of poverty, through the possibility of keeping as much labour or entrepreneurial earnings as possible.
- Work-life balance policies help to cover socially the extra need for time and income which parents have when caring for children.
- Packages of work-life balance policies which allow both parents to remain in full-time work while their children are well cared for reduce the risk of poverty.
- There is international evidence on lower poverty risks where policies promote more equal sharing of the extra time and money needed for caring for children among fathers, mothers, the public sector and the market.
- Gender assumptions play a significant role in the design of social and fiscal policies, reinforcing gendered stereotypes of mothers and fathers. Significant differences in their rights, as in the case of paternity and maternity leave, create obstacles for women to remain as full-time workers, which increases their and their families' risk of poverty (This is more fully addressed in the JRF Review on Gender and Poverty by Bennett and Daly, 2014).
- The design of two public policies (parental leave system and childcare services) and how they are coordinated in relation to working-time hours influence significantly whether one or both parents can work full-time while assuming caring responsibilities.
- There is international evidence that policies aimed at reducing the current gendered parenting roles reduce obstacles for mothers to be full-time workers, and reduce their and their children's present and future risk of poverty.
- The more equally parental leave and caring tasks are shared, the higher the possibilities of both parents being employed full-time. Most fathers only use parental leave when it is non-transferable and highly paid. Mothers generally use parental leave, even if it is transferable or poorly paid.
- In the current context, non-transferable and highly paid parental leave which is an equal individual right for fathers and mothers would reduce the obstacles to simultaneously caring and being employed full-time.
- There is international evidence that affordable, good quality childcare services reduce obstacles to parents, especially mothers, being full-time workers. Mothers

with low incomes do not generally use expensive, non-universal childcare services.

- Universal policies are more effective than targeted policies at reducing poverty risk as they reduce distortions in the labour market and childcare provision.

Institutional and cultural contexts shape opportunities. Within them, individuals and organisations, such as families and companies, may choose according to their resources and capabilities. Parents do not simply express preferences regarding childcare and labour involvement: their preferences are also shaped by their contexts, such as the legal framework, current policies and cultural expectations (Boeckmann et al., 2013). There is strong interaction between the design of social policy and labour market status (Chen and Corak, 2008), as well as between different family policy institutions (macro level) and child and household poverty (micro level) (Bäckman and Ferrarini, 2010). In general terms, policies supporting dual earner-carer families (living together or apart) are those more likely to reduce poverty rates in the short and long-term (Holden and Smock, 1991, Spannagel, 2013).

International comparisons show that employment and welfare transfers are the two main factors determining the level of poverty experienced by families. Policies which reduce the gap in labour market participation and childcare involvement between mothers and fathers are seen as the most successful at reducing poverty, particularly those that increase fathers' time on childcare and mothers' time in the labour market.

5.1.1. Work-life balance policies: consistent public support for childcare responsibilities

Work and family are not separate spheres but influence one another in a myriad of positive and negative ways, and parents need both time and income to cover children's needs (Campione, 2008; Haddock et al., 2006; Huang et al., 2004; Schieman and Young, 2011; Tuttle and Garr, 2009; Winslow, 2005 in Ugreninov et al., 2013). Policies aimed at supporting parents to work, irrespective of sex and family structure, are referred to as 'work-life balance' policies.

Employment remains the best protection against income poverty (Spannagel, 2013). Across the EU, including the UK, poverty rates are notably higher among economically inactive people than among employed people. Policies which support both parents to care and to remain in the labour market (and keep their labour incomes) improve child well-being and reduce the likelihood of living in a poor household, as double-earner families have a lower probability of being poor (Castellanos and Castro, 2011). Conversely anti-poverty strategies that rely on relationships in which adults depend economically on one another, instead of supporting individual economic independence, do not tackle the origin of the poverty problem – the lack of access to sufficient labour income when care responsibilities are assumed.

Towards equally non-transferable parental leaves paid at a significant proportion of previous earnings

Parental leave policies vary among European countries along five dimensions: existence, length, whether it is an individual or family entitlement, generosity and transferability. Differences in the design of parental leave system (including maternity, paternity and parental leave) can structurally reinforce the differences between the roles of mothers and fathers and their relative protection while caring, and can have static and dynamic consequences for their participation in the labour market and their level of poverty.

Across Europe women are entitled to more leave than men and are predominantly assumed to be the main carers for children. Paid maternity leave is legally protected while paternity leave does not even exist in many countries (Moss, 2013). However, there is now a marginal but emerging move towards periods designated for 'fathers only' to start increasing fathers' role as carers (World Bank, 2011; Moss, 2013). Such a policy aims to support fathers' involvement in childcare, supporting parental care without reducing maternal employment. It is argued that having 'father only' leave is necessary because gendered social norms play a large role in who takes parental leave where it is transferable between parents (Castro and Pazos, 2012; Arnalds et al, 2013). Individual non-transferable leave separates the parent relationship from the couple relationship. It allows individuals (fathers and mothers) to increase their individual choices of playing the roles of parent and worker. It reduces the different bargaining power between the couple, cultural and social pressures, costs of transgression of traditional gender roles, constraints of the previous situation in the labour market and strategic negotiation (Francesconi et al., 2008; Akerlof and Kranton, 2010; World Bank, 2011).

Parental leave paid at a significant proportion of previous earnings helps parents stay in full-time jobs while providing care. This works for mothers by enabling a temporary period of parental care for new-borns (Boeckmann et al., 2013) and for fathers by encouraging their take-up of paternity leave, as men appear to be more responsive than women to the coverage of earnings (World Bank, 2011). If the leave is a family entitlement or a transferable right, most fathers do not take it up. Most fathers only take non-transferable highly paid parental leave reserved for them both internationally and in the UK (the two-week paternity leave). (Deven and Moss, 2005, Arnalds et al., 2013, Moss, 2013; O'Brien et al, 2013). Castro and Pazos (2012) point to the fact that most fathers take their parental leave if this is both non-transferable and paid at a significant proportion (higher than 75%) of previous earnings. . In contrast, mothers are more likely to take up the transferable part and their own non-transferable part even when they are not paid at that high rate.

If parental leave is too short, women are more likely to leave the labour market (which increases their poverty risk) and if it is too long, female employees risk losing skills and experience (i.e. increasing the likelihood of worsening their labour conditions in the future). Male employees are unlikely to take up poorly-paid or transferable parental leave (Deven and Moss, 2005, Moss, 2013). Long leave or poorly compensated leave, often geared towards supporting maternal caregiving at home, lowers women's employment and weakens their opportunities in the labour

market (Bainbridge et al., 2003; Kenworthy, 2008; Lewis, 2006; Morgan and Zippel, 2003; Pettit and Hook, 2005, 2009; Rønsen and Sundström, 2002; Tranby, 2008).

Publicly financed parental leave schemes can help parents reconcile work and family life, and maintain their connection to the labour market through a guaranteed return to their job (Elborgh-Woytek et al., 2013). There is no general consensus on either an optimum length of parental leave or when children should start attending childcare services (Gislason and Eydal, 2011). However, international comparisons and national studies (Escot and Fernandez-Cornejo, 2012; Arnalds et al., 2013; Pazos, 2013; Fernandez-Cornejo et al, 2014; Castellanos, forthcoming) suggest that the more similar in length the non-transferable and highly paid parental leave for fathers and mothers, the higher the fathers' take-up and following involvement in childcare. Highly paid means a significant proportion (usually higher than 75%) of previous earnings. Equal, non-transferable highly-paid parental leave is the design which encourages more fathers to take up leave and reduces most mothers' obstacles to returning to full-time jobs after having a child (Castro and Pazos, 2011; Escot and Fernandez-Cornejo, 2012; Arnalds et al., 2013; Pazos, 2013; Castellanos, 2014). Elborgh-Woytek et al (2013) points out that different design of policies could encourage a larger uptake of parental benefits by fathers. IMF (2013) highlights among the main policies that affect women's economic opportunities the length of paid paternity leave and the ratio of the length of paid paternity leave to paid maternity leave, in addition to the length of paid maternity leave. Policies that provide and encourage greater parity between paternity and maternity leave could support a more rapid return to work among mothers (Elborgh-Woytek et al, 2013).

Finally, parental leave policies which provide legal 'job protection' (i.e. that parents are entitled to take up their previous job after a period of leave) also help parents stay attached to the labour market in the long run (Boeckmann et al, 2013; O'Brien et al., 2013). IMF (2013) points out that where the cumulative duration of paid maternity and parental leave available for mothers exceeds two years female labour participation is lower.

There are some recommendations suggesting one year of parental care as being desirable. However the optimal length of parental care is highly related to childcare policies in each country, as well as to economic, social and cultural contexts. There are some international indications which suggest one year of parental care as an average ideal, while 26 weeks is the current average length of leave. The consensus in the Nordic countries is that parental care is good for children during their first year of life, although well-paid leave ranges from 39 weeks in Iceland to 69 weeks in Sweden (Gislason and Eydal, 2011). In the Spanish case, qualitative and quantitative research also suggests that most parents would prefer parental care for their children for the first year, although the leave system does not cover this period (Jurado, 2013). Reasons for the one-year length come from a varied range of approaches: the best interest of the child, work and family balance, health issues, social attachments and contact with parents, social desires, child development psychology and so on (Gislason and Eydal, 2011; Jurado, 2013).

Shorter or longer, the equality between paternity and maternity leave is the characteristic that would reduce labour market penalisation of mothers in particular and women in general because of statistical discrimination. And, as a result, this

higher likelihood of being a full-time worker and of potentially less discrimination would reduce the higher risk of poverty of mothers who are not full-time workers and of their partners and children. Moreover, this equal leave would promote a higher involvement of fathers in childcare from the very beginning, strengthening the link between father and child, beyond the family relationship.

Additionally, too flexible or choice-based leave systems subject parents, especially fathers, 'to increased risk for pressure from their employers, compared with non-transferable individual leave system that tend to be viewed as part of workers' right issued by the State' (Gislason and Eydal, 2011, p.124).

In countries such as Iceland, Sweden and Norway, where the parental leave system has been reformed in the direction of a more equal and individual treatment of mothers and fathers, fathers' involvement in childcare is growing. The non-transferable highly paid parental leaves are being used widely in the countries where they have been implemented (World Bank, 2011, Castro and Pazos, 2012; Moss, 2013;). Where it has been applied (Iceland, Norway, Sweden) this 'transformative' policy is starting to shift social norms around paternity and maternity to some extent, impacting positively on the paternity leave uptake and on improving women's labour force opportunities (World Bank, 2011; World Bank, 2012; IMF, 2013).

The possibility of implementing a change in the parental leave system is confirmed by different national and international analyses of cost and benefits of policy reform. In most countries, benefits are expected to surpass costs if the reform achieved an increase in female labour participation by just one percent (COWI and Idea, 2008; Thomsen and Urth, 2010; EPEC and COWI, 2011). The other benefits (such as male care involvement) are not even considered in quantifications and positive effects are expected to widely surpass costs of the reform (Council of Europe, 2005; EPEC and COWI, 2011; Castro, 2013; Pazos, 2013; Castellanos, 2014).

Affordable high-quality childcare services

This policy aims to support parents' involvement in the labour market. In the short term, affordable, good quality childcare services directly affect mothers' employment as, in the current context, they are the main carers of children (EC, 2013). The gap between the parental leave period and early childcare entitlement is usually covered by unpaid maternal care or informal care, especially among low-paid working mothers, who usually cannot afford private childcare services.

Affordable childcare services have a significant impact on low and mid-educated couples – those with a higher likelihood of being poor (Mandel and Semyonov, 2006). Research also shows that childcare costs have a significant negative impact on mothers' labour supply (Han and Waldfogel, 2001; Powell, 2002). When childcare is subsidized or provided by the government, and universally available, the cost to parents goes down, while job growth through childcare workers is stimulated.

Evidence widely supports the view that affordable, high-quality childcare reduces child poverty and household poverty by supporting dual-earner families (Gregg et al., 2005; Bäckman and Ferrarini, 2010). Publicly supported childcare services for very young children increase the likelihood of mothers' employment participation and for longer hours (Pettit and Hook, 2005, 2009; Tranby, 2008; Boeckmann et al., 2013; IMF, 2013). There is also clear evidence that childcare services with opening hours corresponding to regular working hours have positive effects on women's employment (Korpi, 2000; Lewis, 2009; Pettit and Hook, 2005, 2009; Stryker and Eliason 2004). In the UK, 30% of mothers with children under three (more than 430,000 mothers) do not work or work part-time because adequate childcare services are unavailable or unaffordable. This is the case for 23% of mothers in the EU-27 (EC, 2013). 'Adequate' incorporates quality, affordability or opening hours in relation to parents' working hours.

The JRF Review on childcare (Eva Lloyd, forthcoming) looks more extensively at the link between childcare service and poverty. However, this policy is also included in this review as childcare services are currently covering part of the care which is not provided by either parent while they are in employment. This impacts on poverty risks and how the relationships between the parents and the child work. It allows increasing maternal employment in the absence of fathers or when they cover enough caring tasks to free mothers' time to be employed full-time.

5.1.2. Universal welfare transfers: dual-earner family support

Universal dual-earner policies, such as work-conditioned transfer programmes, individual taxation, individual tax credits or individual non-transferable parental leave benefits paid at a high proportion of previous earnings aim to reduce in-work poverty and provide incentives for parents to stay in the labour market (Backman and Ferrarini, 2010). Replacing the possibility to choose between joint and individual income taxation for married couples with individual income taxation would encourage female labour participation (Elborgh-Woytek et al., 2013). Increases in the level of support are a key factor in lowering child and household poverty rates. In the UK and Norway (countries with a high and low poverty rate respectively), changes in income transfers are a major reason for declines in child poverty rates over time (Chen and Corak, 2008). Generosity of welfare states has a substantial effect on reducing in-work poverty (Brady et al. 2010; Lohmann and Marx 2008, in Spannagel, 2013). The replacement rates (i.e. relation between benefits and previous earnings) shape incentives for individuals to accept low wages and for employer to pay such low wages (Grimshaw 2011, in Spannagel, 2013) The specific design of the transfers and policies are key factors in social and labour policies. The level of and eligibility for transfers are essential components in analysing how transfers impact on poverty (Chen and Corak, 2008). Not only directly for the level of household benefits, but also for indirect effects such as the impact on female labour market participation. A further earner in a household vastly increases the likelihood of a household income above the poverty threshold (Spannagel, 2013).

Again there is a gender dimension to these policies. For example, this is the case of a fiscal system which treats the first earner differently from the second by taking a joint tax payment approach which creates a higher marginal tax rate for the second earner (Elborgh-Woytek et al, 2013). In practical terms this discourages

the second earner (most often the mother) from participation in the labour market. A neutral fiscal system regarding household structure, sex, and/or labour market participation of the other parent supports parents' involvement in the labour market and, thus, a reduction in parent, child and household poverty. Individual taxation and in-work tax credits for low-wage earners which phase out with individual income can be used to increase female labour participation (Elborgh-Woytek et al., 2013).

Policies that support parents to work irrespective of gender and family structure are likely to change cultural norms and associated identities (such as mother, father, and full-time worker). In time this might affect the aspiration of parents overall through changes in incentives to work and care (Akerlof and Kranton, 2010).

5.2. Couple Relationship Breakdown and Poverty

Key points

- It is essential that policies on separated families and relationship breakdown target low-income families at greatest risk of poverty and long-term adverse outcomes post-separation.
- Relationship support interventions are effective in improving relationship quality and reducing parental conflict, however they need to better reach low-income couples.
- Anti-poverty policies for separated families need to address the whole family (children, resident mothers and non-resident fathers).
- It is important to tackle the multiple risk factors that contribute to relationship breakdown and families remaining in poverty post-separation: existing poverty, mental health, parental conflict, housing, employment, childcare and education.
- Effective child maintenance is essential in helping lift resident mothers and their children out of poverty, and makes the greatest difference to low-income mothers.

Targeting low-income families at greatest risk of poverty and poor outcomes post-separation

The evidence reported earlier in this review (see Section 4.2) consistently demonstrates that low-income couples are at greater risk of relationship stress and breakdown, and that there is higher chance that after separation these families will fall into poverty and experience negative outcomes in the longer term (Conger and Elder, 1990, 1992, 1994; Coleman and Glen, 2010; Mooney et al., 2009; Rodgers and Pryor, 1998). Similarly relationship breakdown and divorce itself brings about poverty and negative outcomes in families, despite existing factors within families (e.g. selection effects such as existing family characteristics and difficulties) (Amato, 2001; Coleman and Glen, 2010).

Given this, it is critical that anti-poverty strategies include a specific element on preventing couple relationship breakdown and supporting families when this does

happen. There is also a need for a specific government policy to be developed on couple relationships and separation that, crucially, prioritises supporting low-income families at greatest risk of poverty post relationship breakdown. While there has been growing policy interest in issues of couple relationship breakdown and family separation in recent years, there is currently a policy gap specifically focusing on this area.

Historically, the previous government focused predominately on measures to tackle lone parent poverty and income, including employment initiatives, such as *New Deal for Lone Parents* and ensuring non-resident parents paid child support (see Section 5.3). However, this policy interest expanded to consider how to improve the relationships between separated parents and in 2008 funding was announced to develop the *Child Poverty Pilots: Delivering Improved Services for Separating Parents* (Corlyon et al., 2011), with the aim of building better coordinated services for separating families. The current government refocused policy to improving couple relationships more broadly following its new Child Poverty Strategy (DWP and DfE, 2011), after concluding that, to reduce poverty, policy should prioritise couple relationships, parenting and opportunities for children (Field, 2010; Allen, 2011). In November 2012 this led to the government investing £30 million in a range of relationship support interventions, including marriage preparation courses, relationship education for first time parents, and couple counselling. The emphasis was more preventative to improve relationship stability and avert breakdown, in particular supporting marriage which it forwards as the most stable form of relationship.

Outcome evidence from these initiatives is positive: for substantial proportions of the disadvantaged families who used the *Child Poverty Pilots for Separating Parents*, their circumstances, well-being and relationships improved during the (albeit brief) period when these could be assessed. The parental survey reported improvements in housing (for 43% of mothers and 37% of fathers who reported difficulties), maintenance arrangements (for a third of parents), parental relationships including relationship quality (third of families), contact between non-resident fathers and their children (fifth of cases) and most significantly, improvements in parental and child well-being (for 70% of parents). There was less noticeable impact on financial outcomes, with 10% of parents seeing improvements in their financial circumstances as a result of the pilots, but this may have been different if a longer-term study had been undertaken. The complex multi-service pilots cost an average of £1,950 per parent but this would have been much lower if the short-time span had not reduced the anticipated numbers of families (Corlyon et al., 2011).

Similarly the recent evaluation of *Relationship Support Interventions*, found solid evidence of a statistically significant change in couple's well-being ($d=0.74$ and $d=0.84$), communication ($d=0.45$ and $d=0.57$) and relationship quality ($d=0.32$ and $d=0.40$) after using couple counselling services for Relate and Marriage Care respectively. For Relate, couple counselling costs an average of £264 per couple for an average of 3 to 4 sessions and for Marriage care, it costs £579 per couple for an average of 5 to 6 sessions. Cost benefit analysis suggests that couple counselling offers excellent value for money with £11.40 (Relate) and £8.60 (Marriage Care) of benefits realised for every £1 spent to deliver this support (benefit-cost ratios of 11.4:1 and 8.6:1 respectively). This means that over the

long-term these interventions could provide substantially greater savings to society than they cost to deliver by avoiding the costs associated with relationship breakdown (Spielhofer et al., 2014).

These recent initiatives on couple relationship breakdown have promising results in terms of outcomes for families and costs. What is needed next is for these interventions to be taken forward explicitly within an anti-poverty strategy and also for a specific government policy on relationship breakdown to be developed. To do this, current government interventions such as investment in couple counselling and relationship support needs to continue but also better target and reach low-income couples. Literature on relationship support interventions (such as couple counselling and relationship education) shows that these services predominately focus on those from more stable economic circumstances, engaged or married couples and from white ethnic backgrounds and do not sufficiently reach couples who are economically disadvantaged (Spielhofer et al., 2014; Blanchard et al., 2009; Hawkins et al., 2008). Given this, there is a lack of research on the effectiveness of relationship support for low-income and poor couples, but the limited evidence available suggests that couples on low-incomes at high risk of future relationship problems potentially benefit more from relationship education programmes (Halford and Snyder, 2012; Halford et al., 2001; Halford et al., 2010; Schulz et al., 2006). Greater focus is also needed on cohabiting couples who tend to be poorer than those who are married, and whose lower income means they have greater risk of relationship breakdown (Goodman and Greaves, 2010; Conger and Elder 1990; 1994). Similarly couples that have already separated need to be better targeted for counselling and relationship support to reduce parental conflict and prevent acrimonious separations (Markman and Rhoades, 2012; Spielhofer et al., 2014).

To reach these vulnerable groups, current government policy needs to build on learning from evaluations such as the *Child Poverty Pilots for Separating Families* in how relationship support interventions can better target low-income couples. For example, building partnerships with other services is critical to reach families in poverty and hard-to-reach groups: most low-income parents accessed the pilots via professional referrals, (which differs from the predominately middle income families accessing couples counselling via self-referral in the *Relationship Support Interventions*) (Corlyon et al., 2011; Spielhofer et al., 2014). This includes strategies such as multi-agency services delivered from one location; basing counsellors in children's centres, advice, housing or health agencies; developing single points of referral, case-workers and common assessment processes between services; partnership working including shared trainings on relationship difficulties for front-line staff and regular operational meetings to jointly discuss family cases; building trust and rapport with vulnerable parents through outreach activities; and projects specifically targeting hard-to-reach groups such as Black, Minority and Ethnic Communities (BME) and non-resident fathers such as through the use of male workers (Corlyon et al., 2011; Ghate et al., 2000).

Stigma and the sensitivity of seeking help for relationship difficulties is widely evidenced in literature (Walker et al., 2011; Chang and Barrett, 2009; Ramm et al., 2010; Moynihan and Adams, 2007; Ghate et al., 2000). Similarly the evaluation of *Relationship Support Interventions* reported that couples only seek relationship counselling in crisis as a last resort (Spielhofer et al., 2014), and in the *Child*

Poverty Pilots, the majority of parents (59%) first sought help for practical issues rather than initially disclosing relationship difficulties or a need for emotional support (Corlyon et al., 2011). Studies such as that of Chang and Barrett (2009) support this finding, and conclude that frontline practitioners, particularly health professionals, are essential in recognising the early signs of relationship difficulties and helping reducing stigma in seeking help (Chang and Barrett, 2009). Despite the short-time scale of the *Child Poverty Pilots for Separating Parents*, this programme was effective in reaching high proportions of hard-to-reach families in poverty using strategies that could be replicated in future policy initiatives: one fifth of users were fathers, 20% were from BME groups, and one fifth were domestic violence cases (Ibid).

Relationship and emotional support to improve relationship quality, well-being and reduce parental conflict

As we have seen in Section 4.2, there is consistent evidence of the links between relationship breakdown and poverty for children and adults, with certain groups at greater risk of being adversely affected by separation in the longer term. Alongside existing low-income and gender, key risk factors for poverty and long-term negative outcomes post separation include parental mental ill-health (especially maternal) as a risk for both adults and children, and parental conflict that particularly negatively impacts on children (Coleman and Glen, 2010; Mooney et al., 2009; Rodgers and Pryor, 1998, 2001; Reynolds et al., 2008; Smith, 2004; Corlyon et al., 2009; Wilson et al., 2004). This corresponds to growing evidence that is it family functioning such as parental conflict and mental ill-health, rather than family structure *per se* which results in long-term adverse outcomes for children (Mooney et al., 2009; McFarlane et al., 1995; Harold and Murch, 2005; Smith and Jenkins, 1991; Booth and Edwards, 1990; Rodgers and Pryor, 1998; Amato and Keith, 2001). Furthermore, relationship functioning between couples post-separation (including relationship quality and conflict levels) has strong links to whether or not successful maintenance arrangements are in place, which in turn impacts on poverty levels (Bradshaw et al., 1998; Walker, 1997; Bryson et al., 2012b; Koball and Principe, 2002; Cabrera et al., 2000; Bronstien et al., 1994). Improving relationship functioning and well-being within couples, both as a preventative measure to avert relationship breakdown, but especially during and after separation to prevent conflict, is critical for anti-poverty policy.

There has been an increased policy emphasis on preventative support for couple relationships, and increased government funding of relationship support and education initiatives. In November 2012, £15 million was invested in marriage preparation courses (delivered by Marriage Care), relationship education for first time parents (Let's Stick Together by Care for the Family), and national couple counselling services (Relate, Tavistock Centre for Couple Relationships, Marriage Care, and the Asian Family Counselling Service). Other initiatives include a trial in five areas across England of relationship support courses for new parents and training to frontline practitioners in Sure Start Children's Centres on how to respond effectively to clients' relationship difficulties (TNS-BMRB, 2013).

In the main, evaluations of these interventions show promising results, but for some programmes there were difficulties in translating the programmes from US to UK contexts. The strongest evidence of effectiveness comes from the Tavistock

Institute's evaluation of three types of relationship support interventions (Spielhofer et al., 2014). As detailed above, the study found solid evidence of a statistically significant change in respondents' well-being ($d=0.74$ and $d=0.84$), communication ($d=0.45$ and $d=0.57$) and relationship quality ($d=0.32$ and $d=0.40$), after using Relate and Marriage Care couple counselling services. In the more preventative marriage preparation workshops there were also positive changes in well-being ($d=0.20$) and relationship quality ($d=0.22$). However, while there were positive effects from the relationship education workshop for new parents, these changes were not statistically significant largely due to the low dosage of the intervention and lack of involvement of fathers (Ibid).

Other promising evaluation results include the cluster randomised control trial by OnePlusOne of a training programme on couple relationships for frontline practitioners in Sure Start Children Centres in England (Coleman et al., 2013). Although the training did not impact on practitioners' self-reported ability to recognise relationship problems in parents, it did improve their confidence and knowledge in where to refer parents for support (ibid). Similarly, pre-trial results are encouraging in the randomised control trial of TCCR's 'Parenting Together' programme (2011-15) based on Mentalization-Based Therapy for Parents in Conflict (Bateman and Fonagy, 2011). This programme focuses on reducing conflict among divorced and separated parents and preventing harmful effects on children.

However, a whole family intervention, *Kids Turn*, to improve communication and co-parenting between parents and children in separating families by Relate and National Family Mediation showed mixed results (Ryan, 2012). While the facilitators felt that there were positive outcomes for children and parents, there were difficulties in adapting the programme's style and content from the US to the UK context. Results from the relationship support trials for new parents (TNS-BMRB, 2013) were not positive and the programme was cancelled in July 2013. This was due to take-up after the first six months being extremely low, with fewer than ten couples participating.

Overall there has been limited policy research in the UK on the effectiveness of relationship support interventions, but considerably more studies have taken place in the USA and Australia. From these contexts there is robust and consistent evidence from meta-analysis and RCTs that couple counselling for those experiencing relationship difficulties is effective in improving relationship quality, communication and well-being compared to no treatment (Spielhofer et al., 2014; Baucom et al., 2002; Wood et al., 2005; Shadish and Baldwin, 2005; Lebow et al., 2012). For example, Shadish and Baldwin (2003) reviewed twenty meta-analyses comparing couple counselling with no-treatment control groups, and found a mean effect size of 0.84 for improved relationship quality and communication (Shadish and Baldwin, 2003). While evidence is clear on the effectiveness of couple counselling in general, there is little or no evidence that any particular type of couple counselling is more effective than others (Spielhofer et al. 2014; Shadish and Baldwin, 2003; Wood et al., 2003; Halford and Snyder, 2012).

There is also strong international evidence that preventative relationship education programmes improve couple's relationship satisfaction, communication and functioning, although effect sizes are smaller than those from couple counselling

(Markman and Rhoades, 2012; Halford and Snyder, 2012; Halford et al., 2008; Hawkins et al., 2008; Blanchard et al., 2009). For example, a meta-analysis of 117 studies on the impact of marriage and relationship education calculated effect sizes ranging from 0.36 to 0.54 on couples' communication skills and 0.24 to 0.36 on their relationship satisfaction (Hawkins et al., 2008). Skills or curriculum based relationship education programmes that focus on developing key relationship skills such as communication or conflict management techniques have found to have the greatest impact (as opposed to 'inventory-based' programmes that involve couples completing a relationship questionnaire followed by written or verbal feedback) (Spielhofer et al., 2014; Jakubowski et al., 2004; Halford and Snyder, 2012; Larson et al., 2002). Similarly evidence of relationship interventions with new parents conducted in the USA and Australia suggests that these improve outcomes such as couple communication, well-being and marital adjustment, but that effect sizes are generally small (Pinquart and Teubart, 2010; Halford et al., 2010; Schulz et al., 2006; Wood et al., 2010; Devaney and Dion, 2010). However, higher intensity relationship education programmes with multiple sessions have greater impact, alongside including a prenatal as well as postnatal component, and the involvement of fathers (Pinquart and Teubart, 2010; Hawkins et al., 2008, 2006; Markman and Rhoades, 2012; Giblin et al., 1985; Shapiro and Gottman, 2005). For preventative relationship education programmes such as these, it is expected that the effect sizes will be smaller than for couple counselling, as the target couples are generally not in distress or experiencing relationship difficulties.

Overall, evidence from international and a growing number of UK studies provides strong evidence that relationship counselling and education programmes reduce couple conflict, improve communication, well-being and relationship satisfaction. For anti-poverty policy these interventions are effective in helping prevent couple conflict and risk of relationship breakdown, and in making separation less damaging for adults and children when it does occur. The latter point is important, as using separation as an outcome variable is controversial: in some cases, separation could be a positive outcome of a destructive relationship. What is key is that policy interventions help couples *before, during and after* separation to minimise conflict, improve relationship functioning, stability and well-being, which in turn helps reduce associated risks of poverty after relationship breakdown.

This links to findings reported earlier in this review that marriage *in itself* does not lead to better outcomes for children and fewer relationship difficulties compared with cohabitation (see Section 4.2.2). Rather that it is differences between the poverty and socio-economic characteristics of couples that marry and those that cohabit that cause the negative outcomes - not their relationship status *per se* (Goodman and Greaves, 2010; Ribar, 2004). This has wide-reaching implications for policy initiatives that seek to promote marriage as an anti-poverty strategy: instead the emphasis of anti-poverty policy should be on improving relationship functioning, stability and reducing couple conflict, rather than promoting marriage as the solution in itself.

Hence, as detailed above, while there is strong evidence on the impact of relationship support interventions such as counselling and relationship education in reducing couple conflict, there is consensus that these programmes need to better reach low-income couples and better adapt to changing family demographics – especially if they are to be incorporated within an anti-poverty strategy. This

includes targeting separated parents and stepfamilies, cohabiting couples, single parents, ethnic minority groups, lesbian, gay, bisexual and transgender couples (LGBT) and older couples (Markman and Rhoades, 2012; Spielhofer et al., 2014; Blanchard et al., 2009; Hawkins et al., 2008; Halford and Synder, 2012; Halford et al., 2001). How to achieve this is discussed in greater detail in the preceding and following sections.

Holistic anti-poverty strategies for separated families, addressing the whole family and multiple risk factors

In Section 4.2 we have seen that within separated families there are complex causal pathways linking poverty to a wide range of personal relationships between family members. Mothers' risk of poverty connects to their relationship with their ex-partner and vice-versa for non-resident fathers already on low-incomes. Similarly, children's poverty and long-term outcomes post parental separation are inextricably linked to those of their parents (Coleman and Glen, 2010; Mooney et al., 2009; Rodgers and Pryor, 1998; Amato and Keith, 2001; Corlyon et al., 2009; Nord et al., 1997). In summary, given this evidence, it is essential that anti-poverty strategies for separated families address the needs of the whole family, including children, mothers and fathers.

Recent policies focusing on improving couple relationships show a growing interest in how to support both mothers and fathers, in particular through the funding of couple counselling services. However, as shown in recent studies, some relationship support and education programmes still only target women, or struggle to access men without specifically tailored activities (Spielhofer et al., 2014; Markman and Rhoades, 2012; Moynehan and Adams, 2007; Ghate et al., 2000). For example, while a preventative relationship education programme for disadvantaged new parents (*Let's Stick Together*) showed promising results for a low-dosage intervention, the lack of involvement of fathers is likely to have reduced its impact (Spielhofer et al., 2014: 72). Similarly, a key finding from the evaluation of the *Child Poverty Pilots: Delivering Improved Services for Separated Parents*, was that whole family interventions that support different members of a separated family were more effective in improving outcomes such as well-being, relationships and financial circumstances (Corlyon et al., 2011).

This involves identifying different but inter-connected needs across family members: for example in the *Child Poverty Pilots*, resident mothers presenting alone tended to seek practical support on finances, benefits and housing; non-resident fathers most commonly wanted help with contact arrangements or housing; children needed emotional support and counselling; and couples seeking help needed conflict resolution, mediation and counselling (Corlyon et al., 2011:51). It also involves overcoming barriers in engaging fathers in family interventions for relationship difficulties. For example, a predominance of female staff in the helping professions can be a deterrent to men using them (Ghate et al., 2000; Speak et al., 1997; Quinton, 2004). Doss et al. (2003) report that men are less likely to recognise or identify relationship problems and therefore seek help. However Moynehan and Adams (2007) disagree, reporting that men and women are equally cognisant of their relationship but that targeted interventions are needed to overcome male concerns such as embarrassment, worry that their perspective will not get a fair hearing and feelings of failure for seeking help.

Coleman and Glen (2007) also recommend the provision of more targeted support that better understands the needs and experiences of men and other hard-to-reach groups (such as younger/older, BME, LGBT families). Approaches include hiring male outreach workers, modifying existing services and practices to focus on the whole family (e.g. staff always contacting both parents) and training staff to better engage and work with fathers (Corlyon et al., 2009).

Anti-poverty strategies also need to address the multiple risk factors across broad policy areas that are both a cause and consequence of relationship breakdown, and the intervening risk-factors that connect family separation and poverty (Coleman and Glen, 2010; Mooney et al., 2009; Amato, 2001; Gruber, 2004; Pryor and Rodgers, 2001). In particular, initiatives that seek to improve parental (and especially maternal) mental health are crucial, as mental health difficulties are both a cause and consequence of separation (Smith, 2004; Affifi et al., 2006; Corlyon et al., 2009; Kalil et al., 2005), and in turn, this affects employment and impairs parenting (Rodgers and Pryor, 1998; Mackay, 2005; Walker et al., 2008). Similarly, policy and practice to reduce couple conflict and improving relationship quality and functioning is critical both before and after separation (Conger and Elder, 1990, 1992, 1994; Amato, 2001; Amato and Keith, 1991). However, while there have been some recent policy initiatives to support multiple family needs (such as the '*Troubled Families*' programme), the value of, and need for, multi-agency provision and holistic interventions specifically in the area of relationship breakdown and separation has fallen off the policy radar.

Alongside the development of a specific government policy on relationship breakdown and the continued funding of relationship support interventions, there needs to be targeted support for low-income couples experiencing relationship difficulties before, during and after separation (see above). An anti-poverty strategy also need to build on learning from policy initiatives such as the *Child-Poverty Pilots for Separated Families* that aimed to better coordinate different services to meet the multiple needs of separated families. This included emotional and relationship support (e.g. counselling, mediation and conflict resolution), legal and financial advice, practical support (e.g. housing, employment and childcare), domestic violence services, and support for children (e.g. educational, child-counselling, parenting support) (Corlyon et al., 2011). Despite the programme only running for a short time-frame and needing further longitudinal evaluation, the initiative was found to be effective in improving parents' financial circumstances, relationships and well-being (see above for details on outcomes) – especially those pilots that offered a wide range of services and holistic support to separated families (ibid). The lives of families accessing holistic pilots were more likely to have improved, with better outcomes, compared to families in pilots offering a narrower set of services.

Parents also preferred a more holistic 'one-stop-shop' model as it made it easier for parents to access and navigate a wider range of support, more effectively met their multiple needs, the ability to move seamlessly from one service to another, more time with staff, and the stress of being wrongly referred or getting lost in a system of multiple providers. However, the cost per family in holistic pilots was £2,300 greater than those in pilots offering narrower provision (£3,400 compared with £1,400). This was due to the higher intensity and duration of support provided per family which, while resulting in better outcomes, came at increased cost.

However, a longitudinal value for money analysis would need to be undertaken to determine if this greater investment brought longer-term advantages (Corlyon et al., 2011).

Additionally, alongside specific policy and programmes on relationship breakdown, mainstream services and wider policy initiatives need to also build separating and separated families into their target of at risk groups. While this happens in relation to lone parents, the focus tends to be on lone mothers rather than fathers, or does not consider separated families as a whole (including interconnected needs of resident and non-resident parents and children) (see section 4.3.2). Anti-poverty reviews giving policy recommendations in other areas, (such as employment, disability and mental health, well-being, childcare, gender, homelessness, benefits take-up, advice and support), need to incorporate families experiencing or at risk of relationship breakdown into their target groups.

Effective child maintenance arrangements to help lift separated families out of poverty

Whether or not there are regular and appropriate maintenance arrangements in place is critical in increasing household income and lifting resident parents and their children out of poverty. Alongside improving relationship quality and functioning between separated parents, the effectiveness of statutory and private arrangements is critical (Bryson et al., 2012b; Amato and Gilbreth, 1999). Child maintenance policy changed in 2008 to remove the obligation for single parents claiming out-of-work benefits to use the Child Support Agency (CSA), and in 2010, any maintenance received would no longer affect their state benefits.

Recent research funded by the Nuffield Foundation (Bryson et al., 2012b) found that disregarding child maintenance in benefit arrangements contributed to lifting parents out of poverty: in 2012 the numbers of single parents on benefits who received any maintenance had risen from about a quarter (24%) in 2007 to just over a third (36%), and they were receiving double the amount (£23 per week) that their counterparts received in 2007. Crucially, the study found that 62% of these single parents on benefits who *did* receive maintenance were now living above the poverty line due to being able to keep their benefits as well as maintenance. Without this policy in place only 46% of this group would be above the poverty line (Ibid: 10).

This is supported by studies such as that of Skinner and Main (2011), using a representative sample of 1561 single parents from the 2008 Families and Children Survey, that evidence the impact of child maintenance on lifting families out of poverty. The study found that receipt of child maintenance moved one in five (19%) single parent households in the sample out of poverty. Furthermore, child maintenance is particularly important for lower income single parent families, even if the amount they receive is lower than those of higher income families – for the lowest income households, child maintenance makes up as much as a fifth of the money these families have to live on (Skinner and Main, 2013; Gingerbread, 2011).

However, the Bryson study (2012b) found that private maintenance arrangements (rather than using the CSA) are difficult to sustain over time and are often not feasible for the most disadvantaged families on benefits and those who have a

poor quality relationship with their ex-partner. For these families, a statutory maintenance collection is likely to be the only feasible arrangement, with the CSA still accounting for two thirds (64%) of all maintenance arrangements for single parents on benefit (Bryson et al., 2012b: 15). This is because private arrangements that work well tend to be made by families where there is good communication and a good relationship between separated parents, the ability to discuss finances, and where the non-resident father is in employment and has stable contact arrangements with his children (ibid:14). Given that the poorest and most vulnerable single parents are significantly more likely to use the CSA, it is critical for anti-poverty strategy that current government policy plans to charge for using the CSA are re-thought. In particular it is mainly the mother with care that will incur charges (Skinner and Main, 2013).

Despite reforms to the CSA, the average amount of payments remains low and only a minority of lone mothers report receiving any money (Bryson et al., 2012b; Skinner and Main, 2013). The issue is both low numbers receiving maintenance, and also the large poverty gap for lone/resident mothers, that means child maintenance has to make up a considerable shortfall in income to lift lone mothers out of poverty (Skinner and Main, 2013). Hence measures to better support the labour participation of mothers and their care responsibilities as detailed in previous sections, alongside relationship support initiatives to improve parental relations after separation, are critical for a lasting impact on poverty levels. Similarly it is vital that the administration of the statutory CSA system is improved, alongside targeted information and guidance to better engage the poorest parents. This includes non-web-based communication and information material targeted specifically at the poorest and most marginalised parents, such as those on benefit and not working, and targeted contact and awareness-raising by staff in Job-Centre Plus and the Child Maintenance Option Service. Information strategies also need to equally seek to engage both resident mothers and non-resident fathers (Bryson et al., 2012b:118).

5.3. Lone Parents

Key points

- The provision of generous universal welfare benefits is effective in reducing lone parent poverty and reducing the gap in poverty risk between one and two-parent families whereas targeted welfare policies show less impact.
- Out-of-work social transfers reduce the risk of income poverty for lone parents.
- Increasing labour market participation reduces lone parents' poverty.
- In-work support social transfers that supplement low wages increase the likelihood of lone parents remaining in paid work.
- Affordable and comprehensive childcare permits lone parents to enter the labour market.
- Mandation of work for lone parents risks being punitive and counterproductive if not coupled with affordable childcare, education and training opportunities and exemptions for certain groups.

5.3.1. Universal and targeted welfare provision

The question of what kind of policies are effective in reducing poverty for lone parents is in part the same question as what kind of policies are effective in reducing poverty overall. Countries which have low levels of poverty overall tend to have lower levels of lone parent poverty (Brady and Burroway, 2012) and while lone parents represent an acute risk of poverty in many countries the factors that dictate this are common to many groups in society. Therefore there are a range of policy measures that do not specifically target lone parents which, nevertheless, have an effect on them.

Brady and Burroway (2012) address the question of the effectiveness of welfare arrangements in a large scale, multi-level, cross-national analysis of lone parenthood and welfare policies. The study aims to evaluate the extent to which state spending on universal welfare reduces lone parent poverty compared with welfare state spending targeted specifically at lone parents in 18 affluent democracies. The study does not look at policies themselves but instead develops cross-national measures of both these types of welfare approach that allows for comparison.

The study finds no evidence that targeted support reduces lone parent poverty overall and that it is in fact associated with slightly higher levels of lone parent poverty, though this association is not statistically significant. Conversely, universal welfare spending is found to correspond with significantly lower levels of lone parent poverty. The only instance where targeted welfare was seen to be effective was in conjunction with an already generous universal welfare state.

This is not to say that targeted welfare provision does not have any impact on the on the poverty of individuals in the short term, clearly receiving targeted social transfers increases income. Rather it highlights the propensity of states to pursue either a *more* universal or *more* targeted welfare regime, allowing comparison of the overall effectiveness, on levels of lone parent poverty, of different state's welfare regimes in the long term.

The study's conclusions are clear:

“Our central conclusion is that generous, comprehensive, and universal welfare states substantially reduce the poverty of single mothers [...] As noted earlier, [the universal welfare] effect sizes are large in comparison with the individual-level variables. Although policy and demographic debates often focus on altering the behaviour or characteristics of single mothers (e.g., encouraging education, employment, having fewer children, and marriage), welfare universalism could be an even more effective anti-poverty strategy.” (Brady and Burroway, 2012: 738)

The study also addresses the claim, often made by proponents of targeted welfare approaches, that universal welfare provision discourages employment and

encourages lone parenthood. They conclude that ‘Ultimately, there is no evidence that universal social policy measure has counterproductive employment or parenting consequences.’ (p736)

The findings of Brady and Burroway (2012) echo the findings of Hansen et al., (2006) in their comparison of the effectiveness of Norway’s and Germany’s policies in reducing lone parent poverty. Norway is found to have substantially lower levels of lone parent poverty and a narrower gap between lone parents and couples. The authors argue that this supports the view that Norway’s universal spending is more effective at reducing poverty overall and the disparity between one and two-parent households.

In another large scale, multi-level, cross national analysis Ugreninov et al. (2013) investigate the effectiveness of work-family policies in the EU and their impact on reducing the risk of poverty for lone parents. Work-family policies refer to a set of policies aimed at supporting parents to balance employment and parental care through the provision of paid parental leave, state or state-supported childcare and policies aimed at family-friendly work place change.

Ugreninov et al. (2013) find that work-family policies are not significantly associated with narrowing the poverty gap between one and two-parent families. However the authors argue that, while not significant, the provision of universal childcare by the state is “positively signed” suggesting that there is some evidence that this may lead to reductions in discrepancy between one and two parent poverty.

However, as noted in the JRF review of means-testing versus universalism (University of Loughborough, 2014), due to changes in economic and political circumstances there no longer exists public backing for universal spending in many policy areas leading to a ‘mixed economy of universal and targeted benefits’. The review goes on to argue that policy makers should acknowledge the ‘huge social advantage of focusing finite resources on the most needy’. However in qualifying this view they suggest that there remain some areas where means-tested welfare remains inappropriate, in particular ‘where disincentive, stigma, complexity and incomplete take-up are most severe.’ (University of Loughborough, 2014).

5.3.2. Labour market interventions

Since the 1990s UK policy in this area has focused on increasing levels of employment among lone parents, for example New Labour’s *New Deal for Lone Parents*, the introduction of Working Tax Credits, and the first *National Child Care Strategy*. The rationale for this is that it increases income for lone parents and improves the likelihood of increased income in the future. As set out in the Treasury White Paper, *Tackling Poverty and Extending Opportunity* (1999): ‘Getting a job, keeping a job and having the chance to progress up the earnings distribution out of low-paid work are the key to improving life chances.’ (p10)

As discussed in Section 4.3 employment does significantly reduce the risk of poverty for lone mothers. Evans and Millar (2006) show that employment is linked with two-thirds of exits from low income for lone parents and that the risk of child poverty for lone parents in part-time employment falls to 27% (from 74% if not working) and falls further to 9% for full-time work (House of Commons Work and Pensions Committee, 2004).

Nevertheless, low wages and intermittent work are common for this group (Evans et al., 2004; Stewart, 2007). In reviewing *New Deal for Lone Parents* Evans et al. (2003) found that while lone parents took up paid work at similar rates to other unemployed groups, their likelihood of leaving paid work was twice as high, with just under 30% returning to income support within a year of finding work.

Employment policies need to be responsive to significant differences in characteristics between lone parents and recognise that different provisions are needed depending on levels of education and employment histories (Ridge and Millar, 2011). The type of employment available to disadvantaged groups is often low paid and insecure. Therefore providing training or education opportunities may support them into stable work and professional progression (Stewart, 2007). Low wages can also be supplemented by in-work benefits and tax credits. The reductions in poverty related to employment are particularly notable in lone parents who are also in receipt of in-work support in the form of tax credits (Ridge and Millar, 2011). In 2006 over one-fifth of the average income of a lone parent was made up by tax credits (Conolly and Kerr, 2008). However, difficulties and uncertainties in calculating and claiming these credits were associated with unpredictability in overall income for lone parents and high levels of anxiety (Evans and Millar, 2006). Due to the high levels of variation risks faced by lone parents trying to enter and remain in the labour market commentators have suggested the value of a mixed policy approach:

“The most effective way to help lone parents into employment seems to be a mix of provision – including help with job search, access to suitable education and training as appropriate, in-work cash transfers, individual advice and support, and access to affordable and good quality childcare in the context of a labour market in which suitable jobs are readily available and relatively secure.” (Millar, 2003: 3)

5.4. Extended Families and Wider Social Contacts

5.4.1. Extended Family

Key points

- State retirement pensions have been protected in recent years, reducing the number of older people living in poverty.
- In the absence of affordable childcare, grandparents play a vital role in providing free and flexible childcare which allows less well-off mothers to take up employment.

- Raising the age at which state retirement pension becomes payable will reduce the supply of grandparents who are sufficiently young and healthy to fulfil this role.
- Childcare policies and employment policies need to be better co-ordinated so that older people can either remain in paid work or help the next generation to take up employment.
- European research indicates that inter-generational income transfers occur more frequently where welfare regimes are more generous and provide essential services, thus enhancing the possibility of reciprocal exchanges between the generations according to need and diminishing the chances of one generation falling into poverty.

The state pension is payable to older people who have reached pension age (currently between 61 and 68) and who have paid or been credited with National Insurance contributions. The basic state pension has been protected in recent years through its annual up-rating. As a result of this and of Pension Credit, which either tops up weekly income to a guaranteed minimum level and/or provides an extra payment for people with a small amount of savings, the number of pensioner households in poverty in 2011/2012 fell by 0.9 million before housing costs (BHC) and 1.4 million after housing costs (AHC) since 1998/99, using relative low income indicators. Using absolute low income indicators shows an even greater improvement: a reduction of 1.9 million BHC and 2.2 million AHC (DWP, 2013b). The discrepancy between BHC and AHC is largely accounted for by the number of pensioners living in housing which they own.

Although many people in the older generation have been protected from being in poverty themselves, the role and contribution of grandparents in supporting families has received little policy attention, notwithstanding their potential impact on family, labour market, pension and retirement policies.

Support for All: the Families and Relationships Green Paper introduced by the previous (Labour) Government stated that ‘the greater roles many fathers and other family members, including grandparents, play in caring for children must be recognised’ (DCSF, 2010, p.5). However, with the exception of the introduction in 2011 of National Insurance Credits for grandparents providing childcare for a grandchild under 12, which protect their bereavement benefits and state pension, there are few policies in England and Wales which do take account of grandparental involvement in childcare. In Scotland, the *National Parenting Strategy* (the Scottish Government, 2012, p.14) similarly refers to the significant contribution of wider family and grandparents in the day-to-day care of children, but contains little specific action.

In an analysis of family policies on grandparental care of children in Italy, the UK and the Netherlands, Price et al. (2012) pointed to the way in which complex limitations and conditions interact with cultural imperatives, values and norms. Gendered policy logics and care logics impact on grandmothers’ as well as mothers’ participation in the labour force and can limit the extent of intergenerational support.

In an extensive review incorporating multilevel analyses, Glaser et al. (2013) compared the relevant policies of England with those of 11 other European countries. This demonstrated that the extent to which grandparents provide childcare is not only a reflection of cultural norms but is also strongly influenced by family and other policies and practices, such as female labour force participation, which impact on parents with young children. Thus, a substantial proportion of grandparents in countries which combine limited formal provision of childcare, moderate family welfare benefits and limited opportunities for part-time female employment, provide childcare daily or for more than 30 hours per week. Conversely, where formal childcare is available and there are more generous benefits to parents, grandparents are more likely to provide care on an occasional basis, typically when children are on holiday or parents are required to work unsocial hours. The situation in Britain, where 63% of grandparents provide some childcare, lies somewhere between the two, reflecting what was previously described as its 'mixed economy of formal childcare' (Glaser et al., 2010, p.79): public or subsidized childcare is limited and most childcare provision is in the private sector. The cost of such care leads to a high level of dependence on grandparental care, especially among parents in low-income groups, to enable them to take up paid employment in response to welfare policy which emphasises work as the route out of poverty.

Using data from the Survey of Health, Ageing and Retirement in Europe (SHARE) which involved 60,250 dyads from 13 countries, research by Brandt and Deindl (2013) showed how welfare benefits can influence the extent and nature of intergenerational support. In those countries in which the welfare regime is generous, more parents support their adult children practically and financially, though not necessarily with large amounts of time or money. Conversely where welfare regimes are not so magnanimous, fewer parents give but those who do, give larger amounts.

In generous welfare states, support relations between parents and children are of a more voluntary nature and are not based on obligations to meet basic requirements. When the state provides the essential level of support needed, this frees other family members to give according to their ability to do so. A crucial factor here is the level of retirement pensions available to parents. Where this is set at a reasonably generous level it allows the latter to provide extra support to their adult children and grandchildren. It also removes the obligation on adult children to support their elderly parents though they, in turn, reciprocate by providing additional, non-essential care and support to their parents when it is needed.

As already noted, grandparental childcare is of particular benefit to low-income families. However, many themselves have modest incomes, even if they are not in relative or absolute poverty, and there has been considerable debate (see Bryson et al., 2012a, for example) on whether grandparents and other family members should be financially rewarded, as registered childminders are, through parents' receipt of the childcare element of Working Tax Credit. The main arguments against this are that it would be open to abuse from claims in excess of what is delivered and that it would not increase the availability of such care since it is most commonly provided for altruistic reasons.

Grandparents are not a homogenous group and policy needs to understand and take account of which grandparents currently provide childcare and which are likely to be able to do so in the future (Bryson et al., 2012a; Jamieson et al., 2012). Most grandparental care is provided by grandmothers who are healthy and in the younger age group, though frequently above the current female state pension age of 60 (for women born on or before 5 April 1950). They are also likely to have elderly parents who require, or are beginning to require, care. Policies being introduced designed to maintain such people in paid employment longer in order to address problems of weak economies, increasing longevity and an imbalance between an ageing population and the number of young people in employment, point to a reduction in the availability of grandparental care in future years. At the same time, economic measures are leading to cuts in public expenditure for care of children and older people, putting more pressure on the younger group of older people to fill this void. Attention has been drawn to the contradictions in these policies by researchers and pressure groups alike (see, for example: Gray, 2005; Wellard, 2011a; Jamieson et al., 2012; Bryson et al., 2012a; Grandparents Plus, 2013).

Glaser et al. (2013) drawing on the experiences of other European countries, indicate the limited choices available for British policy. Given that not extending working life would only lead to further problems in funding future pensions and care, the options available are either to introduce policies which take into account the impact on mothers' (especially those at or near the poverty level) employment if grandmothers remain in work for longer, or to support mothers' and grandmothers' employment through widespread provision of affordable and accessible formal childcare.

Thus the combination of public assistance and familial giving leads not only to more intergenerational support, both upwards and downwards, but it is also likely to lead to a better quality of family relationships by giving more autonomy to potential givers.

Full-time childcare

As indicated in Section 4.4.3, financial hardship is frequently experienced by carers, and especially by grandparents, who look after children on a full-time basis when they cannot live with their parents. The *1989 Children Act* and the *Children and Young Person's Act 2008* state that social workers should prioritise this kinship care. However, such arrangements are often informal and the child is not recognised as being 'a child in need' by the local authority which would require provision of help (including financial support) to the carers. Pressure groups such as the Family Rights Group and Kinship Care Alliance call for greater equality with foster carers, including the payment of a national allowance, to alleviate the poverty experienced by kinship carers who assume the responsibilities of other family members (FRG, 2009).

Policy and practice have, however, been slow to respond. Statutory guidance on Family and Friends Care (DfE, 2011) requires carers to be made aware of sources of financial support and local authorities to be transparent about their own discretionary powers under section 17(6) of the Children Act 1989 to offer financial

support to children in kinship care. An assessment of the implementation of the guidance in England showed a variable response from local authorities, with some being very tardy in introducing the required changes (Ashley, 2012b),

Scotland has a 'Fostering and Kinship Care' strategy (2007) and under the 2009 regulations, local authorities have a responsibility to make payments to kinship carers of looked after children as they see fit and 'may' also make payments to other kinship carers. There is, however, considerable variation in local authority practice and the amount paid. In Northern Ireland the publication of 'Standards for Kinship Foster Carers' is forthcoming (although due in 2012) and there is no specific kinship care policy in Wales.

5.4.2. Peers

Policies that help provide or subsidise social and leisure activities for poor young people may go some way to counteract their diminished opportunities and help them interact with a range of peers, leading to the development of more bridging social capital. These should focus on educational institutions and on institutions offering extra-curricular activities such as sports clubs, youth groups or cultural groups. This may involve making these activities more attractive to better-off young people as well as developing digital and virtual connections (Rahn and Chasse, 2009). However, in the current circumstances which have seen funding cuts to recreational services for young people, this is unlikely to happen in the short-term.

5.4.3. Community Relationships

Grass-roots voluntary, community and faith organisations, including minority ethnic groups' and migrants' organisations, need to be better supported in their role in helping those most vulnerable and in poverty. These organisations are characterised by insecure and unstable funding, although they are crucial in accessing very isolated and hard-to-reach groups in poverty. Similarly, these organisations need to be supported to improve their capacity, management and organisational systems, including partnership working (Griffiths, 2000, 2006; Zetter, 2000, 2005; McCabe et al., 2013; Gilchrist and Kyprianou, 2011).

These organisations play a critical role in tackling the isolation and lack of community relationships of marginalised groups. However, other strategies to tackle social isolation include ensuring housing policy and assessments, such as those for teenage parents, or dispersal of refugees and asylum seekers, take into account the impact on an individual's social support networks. Similarly, specific initiatives such as improving access to English for Speakers of Other Languages (ESOL) courses for ethnic minority and migrant groups, and community Information and Communications Technology (ICT) resources are important in reducing isolation. Anti-poverty strategies also need to make links with other policy areas such as community cohesion and integration which endeavour to widen the community relationships (or bridging capital) of groups in poverty. This includes projects to promote mentoring and volunteering opportunities, and cross-cultural awareness-raising and anti-discrimination work.

Linked to this, McCabe et al. (2013) recommend that clearer policy frameworks are

needed to challenge 'informal' recruitment and promotion cultures in employers which create glass ceilings for disadvantaged groups who lack advantageous social connections. A more nuanced equality framework is needed that better responds to these practices, such as organisations regularly reviewing the extent to which informal work-place cultures discriminate (Ibid:47; Alkire et al., 2009; HM Government, 2013). This also includes initiatives to tackle barriers to volunteering, work-experience, apprenticeships and internships for certain groups such as ethnic minorities and those from poor socio-economic backgrounds, alongside better regulation of recruitment practices, pay and reimbursement of expenses in these areas (McCabe et al., 2013; Gilchrist and Kyprianou, 2011).

6. Conclusions and Considerations

Across the review, evidence on the links between personal relationships and poverty points to the central tension for families between their participation in the labour market and their caring responsibilities. Policies and family relationships which help reconcile this tension can reduce the chances of individual and family poverty.

Key findings

- Family policies (paid paternity and maternity leave, cash transfers, availability of childcare and elderly services) which enable fathers' involvement in childcare and caring responsibilities and mothers' involvement in the labour market reduce the chances of family poverty.
- Each adult having an independent income source decreases the risk of family poverty arising, for example, through unemployment or couple breakdown.
- The stress of living in poverty brings added risk of relationship problems and breakdown. Policies underpinning relationship support services – which evidence shows can bring significant improvements – are a more effective way to tackle family poverty than marriage subsidies.
- But relationship support services need to do more to reach families in poverty or on low-incomes, especially those with multiple problems.
- Anti-poverty policies for separated families need to be holistic and address the multiple needs of all family members and promote more involvement of non-resident parents.
- Separation can lead to poverty for both parents but the risk of persistent poverty is greater for resident parents. Regular child support payments reduce that risk.
- Paid employment can increase single mothers' income but mandating work risks being counterproductive without affordable childcare matching working hours or childcare from other family members, including fathers.
- Grandparents play a vital role in providing free and flexible childcare, frequently allowing low-income mothers to (re-)enter employment.
- However caring responsibilities can increase poverty risks for grandmothers who disrupt their own employment, thereby also reproducing gender divisions. Additionally, many belong to the 'sandwich' generation who care for both grandchildren and older parents, at financial cost to themselves.
- Raising the state retirement pension age risks reducing the supply of grandparents able to provide childcare and in turn increases the poverty risks of low-income mothers without access to affordable alternatives.

- Intergenerational support (financial and practical) most frequently goes downwards from parents to adult children and grandchildren and more often where welfare regimes provide essential services.
- Community and peer relationships can provide a vital safety net for those in poverty, but rarely help people escape poverty.

Background

Our findings are set within a UK context of changing family structure where there are more households but they contain fewer people, and increasing numbers of people under retirement age live alone. There are fewer marriages, more cohabitating couples, more divorces and more lone parents, and same-sex couples are officially recognised. Of late there is also a context of changing expectation: that adults will work and remain in work for longer and that in couple families both partners will be in employment. Welfare benefits will not be available to those capable of work and will be strictly limited in the case of those unable to work.

Previous policies, through which low-income families benefitted from tax credits, raised tax thresholds and increases in benefits, aimed at alleviating child poverty. Tackling the root causes of poverty, predominantly those by which poor children become poor adults, is the focus of current family policy designed to give children a better start in life by living in 'strong and stable' families headed by working parents. Yet family policy to date has not sufficiently considered how gender differences in paid work and unpaid care work impact on poverty risks.

Evidence on the Links Between Relationships and Poverty

Evidence on risk of poverty relates to the central tension for families, and especially those with children, between participation in the labour market and their caring responsibilities, and how these can be reconciled. Although gender was not the focus of this review, it is an inescapable aspect of families in view of the centrality of mothers and grandmothers in both experiencing poverty and alleviating that of others.

Parenthood carries a poverty risk for many low-income households with children as a consequence of greater outgoings to support children and a reduced capacity to participate in the labour market due to increased childcare responsibilities. Expensive external childcare increases family costs and the need for parents to work longer hours. At a personal level, the risk is less for fathers than for mothers who are very likely to become the main childcarer. This role weakens their link with the labour market, especially if prior employment has been low-paid or insecure.

The stress of living in poverty can affect the stability of the relationship, and increase the risk of separation and divorce. When controlling for socio-economic characteristics, couples who cohabit do not have a higher risk of relationship breakdown than those that marry. Rather it is differences between families' poverty/socio-economic status which causes higher risks of breakdown and poorer child outcomes, as couples who cohabit tend to have different economic characteristics compared with those who marry. But relationship breakdown in itself can cause poverty for both parents. In turn, this increases the risk of poverty for both children and adults as an already small joint income is divided, but it is the

resident parent (nearly always the mother) and children who are at greater risk of falling into persistent poverty. Lone mothers are significantly less likely to be employed than those in two-parent families as they have greater difficulty balancing earning and caring, and voluntary financial contributions from non-resident fathers are typically variable in regularity and quantity. However, non-resident fathers on low-incomes are also at risk of poverty after separation, alongside negative outcomes such as housing instability and mental health difficulties, which in turn impact on employment.

The resultant hardship can have a direct effect on children's outcomes, but also an indirect one when parental (especially mother's) mental health is adversely affected by living in poverty and this, in turn, impacts on the ability to parent effectively. Most children whose parents separate experience short-term negative outcomes, such as socio-economic disadvantage, poor educational achievement and emotional health difficulties. For most children this fades over time but for a minority, where there is existing poverty, maternal ill-health or parental conflict, separation causes long-term adverse outcomes. These include a negative impact on their education, future employment and the likelihood of low income in adulthood. Re-partnering and re-marriage can alleviate the financial hardship of the lone parent family, at least in the short-term, but this might come at the expense of a negative effect on children's outcomes. Multiple transitions into and out of step-families can be especially damaging in this respect but they are also more likely in view of the fragile state of re-partnering.

Members of the extended family, and especially grandparents, play a key role in mitigating the risk of poverty for vulnerable groups. Intergenerational support (financial and practical) is more likely to be passed downwards from parents to adult children and grandchildren, and the position is only reversed when parents reach more advanced years. Financial support to adult children is most frequently given in times of greatest need: for example, when children are students, unemployed or have children – especially if they are young and/or not living with a partner. Grandparents, and maternal grandmothers in particular, are the main source of informal childcare (in terms of number of contact hours), often as part of 'wrap-around' childcare for younger children or care during holidays for school-aged children. While childcare provided by grandparents and other family members is a feature of all income groups it is most common in low-income households where the cost of formal childcare is prohibitive. It is instrumental in allowing low-income mothers to enter and remain in the labour market, but this comes at the expense of grandparents. Where grandparents themselves have only modest incomes and/or time this has a 'levelling' effect as the available resources and poverty are effectively spread across three generations.

What works in policy and practice for personal relationships and poverty

The evidence points towards three crucial areas for anti-poverty strategy: fathers' involvement in childcare and mothers' ability to be in the labour market; inter-generational help; and support for couple relationships.

Fathers' childcare and mothers' labour market involvement: reducing gendered differences. For parents, policies aimed at increasing adult economic independence in a particular family context can reduce the risk of poverty in the

short and long-term. International comparisons show that policies which aim to support a good work-life balance reduce the poverty risk. This is particularly true of work-life policies which allow both parents to remain as full-time workers while their children are well cared for. The two main work-life balance policies which support mothers to be full-time workers and fathers' role as caregivers are non-transferable parental leave that is paid at a high proportion of previous earnings and is equal for both parents, and affordable high-quality childcare. These policies help to cover the extra need for time and income that parents have as a result of rearing a child.

However, some policies aimed at reducing poverty can negatively affect women through the reinforcement of the principle of mother as main caregiver and second earner while not supporting the father's involvement in childcare on equal terms. Current UK policy stresses employment as the route out of poverty but women's participation in the labour force is hampered by the discrepancy between lengthy maternity leave and brief paternity leave entitlement. Leave which is specific to and equal for both parents in terms of length and payment would serve to weaken the traditional emphasis on mother as carer and father as earner, and reinforce mothers' independence and labour market participation in the short and longer-term. Similarly, it would reinforce the father-child bond in the long-term, increasing fathers' involvement even if the parents' relationship breaks down. The chances of family poverty would further be decreased by the presence of two earners and two carers.

Family Help. Beyond the leave period, a second element which allows parents, and especially mothers, (whether single or in a couple relationship) to be in the labour market is good quality, affordable and available childcare. In the UK, state provision is limited and private provision is of variable quality, expensive and typically available for fixed hours which do not necessarily fit with mothers' employment. Across the EU just over a half of mothers with children below mandatory school age do not work or work part-time because of inadequate childcare services: in the UK this is the situation for nearly three-quarters of women. Families, and especially those with low incomes, are often dependent on informal (unpaid) childcare and in particular that provided by relatively young and healthy grandmothers.

Members of the extended family – and grandparents in particular – play a vital role by providing free and flexible childcare which allows less well-off mothers to take up employment. However, raising the age at which state retirement pension becomes payable will reduce the pool of grandparents who are sufficiently young and healthy to undertake these responsibilities. Childcare policies and employment policies need to be better co-ordinated so that older people can either remain in employment or are free to provide childcare to help the next generation in their employment. This would not, however, guarantee universal cover of caring needs, as not all grandparents would necessarily be available for childcare. If sufficient flexible childcare which is within the means of less well-off parents were available in the market, both mothers and grandparents could be in paid employment if they wished. Grandparental childcare is appreciated by mothers for reasons beyond the purely financial, and policy which would enable this to continue without cost to those grandparents who choose to provide it should be given due consideration. However, direct remuneration of grandparents is difficult given the potential for fraudulent claims. Moreover, it would be unlikely to reduce poverty risks since

cash transfers for such care do not usually equate to labour market incomes

Grandparents also help the families of adult children financially. They are more likely to do so in a welfare regime which provides a universal basic level of care and support, reducing family members' obligation to exchange essential services. This not only facilitates more liberal giving of time and money but also improves family relationships.

Relationship Support: Supporting fathers' involvement in childcare and mothers' involvement in the labour market are important anti-poverty policies not only when relationships break down but also as a preventative measure. Separation and divorce bring a substantially increased risk of poverty to mothers, especially in couple relationships with gendered parenting roles between employment and childcare. The financial support provided by non-resident fathers is a critical factor as to whether separated families live in poverty and the relationship quality between separated parents is important in establishing the appropriate financial support and contact arrangements, and in improving parent and child outcomes. Current UK welfare policy allows only lone mothers with a child under five years to claim income support: other mothers must be available for employment, notwithstanding their often limited employment history and the shortage of suitable childcare. Low-quality childcare risks further damage to children already disadvantaged and/or adversely affected by the breakdown of the parental relationship.

The provision of adequate universal welfare is effective at reducing poverty overall but is especially beneficial in reducing the gap in poverty risk between one and two-parent families. Additionally, increasing labour market participation can reduce lone parents' poverty, although policies which aim to do so need also to support retention of employment through in-work social transfers and the provision of affordable and comprehensive childcare that reduces the tension between caring and earning. On the other hand, labour market policies risk being punitive and counterproductive if not coupled with support for lone/resident mothers with childcare.

Policy also ignores the economic vulnerability of non-resident fathers, concentrating instead on their potential, though frequently unrealised, ability to raise the income level of their children and former partner by regular and adequate child support payments. Formal arrangements made through the Child Support Agency are more likely to endure than informal ones, especially for low-income couples and those with a high level of conflict, but charging for the service prevents access by this group. Non-resident fathers on low-incomes need to be better targeted by policy and services, including through strategies such as male workers, and better inclusion of this group as a target for mental health and housing support interventions.

Relationship support to improve functioning and stability, and to encourage equality, understanding and mutual responsibility between couples for care and income, could help reduce poverty risks, couple conflict and the likelihood of breakdown. Relationship support interventions that are effective in improving relationship quality and reducing parental conflict may be effective in helping reduce the risk of poverty, though they need to reach low-income couples more effectively. Furthermore, relationship functioning between couples post-separation

(including relationship quality and conflict levels) has strong links to whether or not successful maintenance arrangements are in place, which in turn impacts on poverty levels, alongside mitigating risks to children's outcomes by reducing parental conflict.

'Strong and stable' families are a touchstone of current family policy initiatives. However, the promotion of marriage, as opposed to cohabitation or a cooperative relationship post-separation is not an anti-poverty strategy. Supporting couple relationships of all types before, during and after separation is much more likely to lead to beneficial outcomes – financial and emotional – for all family members. Evidence suggests that funding and promotion of a range of such interventions at various stages in a couple's relationship can improve their emotional well-being and their relationship quality and can bring substantial savings to the state given the costs associated with economic dependence, relationship breakdown and continuing conflict.

When relationships do end, holistic support for all family members, especially that which is targeted at low-income families with children, can help alleviate the adverse outcomes such as financial hardship, unequal distribution of paid and unpaid work, couple conflict, mental ill-health and housing problems, as well the negative consequences suffered by some children. Interventions designed specifically to help address these problems for couples or individuals – not mediation, but practical help, such as the earlier and government-funded Child Poverty Pilots – could represent savings to the public purse by avoiding the costs associated with addressing the problems when they become entrenched.

Overall Considerations for Future Policy

Family poverty is not easily prevented or alleviated but the best chances of success appear to come from an integrated family policy harnessed to individual acceptance of responsibility and reciprocity. Thus neither theories which posit that poverty is the result of structure nor those which attribute poverty to personal agency are a sound foundation. All play a part and each theory – encompassing family policies and local practices as well as notions of altruism, reciprocity, self-help and responsibility – need to be taken into account in policy formation. In doing so, the three essential strands – labour market, welfare support and family – need to be looked at holistically and co-ordinated in order to provide a set of circumstances which both afford people the means to provide adequately for themselves and their family and also protect vulnerable people from falling into poverty. A labour market with sufficient and sufficiently well-paid jobs is essential if work is the route out of poverty. Adequate and universal welfare provision not only protects poor people but also stimulates intergenerational giving by freeing family members to give according to their ability to do so. However the latter would be costly, especially in the current economic climate, and there is no political consensus on this issue. Given this, providing the services suggested above, changing the parental leave and keeping pensions at a reasonable level would help. Where state retirement pensions are set at a reasonably generous level it allows parents to provide extra support to their adult children and grandchildren because they have more economic resources available. It also removes the obligation on adult children to support their elderly parents, thereby reducing their

own chances of falling into poverty. This combination of public assistance and familial giving leads not only to more support, both upwards and downwards, but it is also likely to lead to a better quality of family relationships by giving more autonomy to potential givers.

7. References

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8. Appendix A: Methodology

8.1. Research Methodology

The Joseph Rowntree Foundation (JRF) commissioned the Tavistock Institute of Human Relations (TIHR) to conduct a policy and evidence review on personal relationships and poverty (April 2013-Jan 2014). The aim of the review was to identify, examine and quality control the existing evidence, and highlight any gaps, on how policy and practice interventions within the field of personal relationships, especially between family members, can reduce poverty. This is one of 33 reviews commissioned by JRF examining the links between poverty and specific topic areas, to inform their new UK Anti-Poverty Strategy (2015).

The research questions that the review sought to address were clustered according to different stages of the realist synthesis review process used in the study (see Section 2).

Realist Synthesis	Review Questions
<p>Stage 1-3</p>	<ul style="list-style-type: none"> • What is the evidence for a link between the nature and range of personal relationships and poverty? How does poverty affect relationships? • Do the links differ over time in a) the UK or b) in other nations? • How are <i>these issues</i> linked theoretically? <i>Which ones?</i> • What evidence is there internationally and in the UK about how to reduce poverty through policy and practice interventions in this area? • How can this learning be brought into the UK context?
<p>Stage 4-5</p>	<ul style="list-style-type: none"> • What are the priorities for improving the evidence base to enable more effective action to be taken to reduce poverty? • What ideas for policy and practice in this area have been proposed and what does the evidence imply about their effectiveness?
<p>Stage 6-7</p>	<ul style="list-style-type: none"> • What should we include in our anti-poverty strategies from this area? How might they fit into the current UK social, economic and political context? • What does the current evidence base suggest should be done by policy makers in different parts of the UK, practitioners, the voluntary and community sector, employers and businesses, and communities themselves?

Overall Approach and Design

Whilst individual interventions may be evaluated, a meta-view of ‘what works’ looking across the range of evidence on personal relationship and poverty was lacking. This review, therefore, aimed to assess the prior, existing and emerging evidence base (particularly costed and robust outcome data), to identify key lessons and gaps and inform future policy and research practice. Our approach to this was based on:

An **inclusive understanding** of what is ‘good evidence’. Public discourse on quality evidence appears to favour the apparent certainty of evidence generated from RCTs (the ‘gold standard’ in the ‘hierarchy of evidence’ model). Whilst this method, when applied appropriately, offers strong evidence **that** an intervention works, it cannot tell us **why** it works (including the theories underpinning it) or whether it will work in different contexts with different target groups, and struggles with non-standardised and complex interventions (Nutley et al., 2012). A more suitable framework for this review was one employing a more inclusive understanding of evidence: a matrix approach which rates evidence quality generated by using a range of methods in relation to the research questions (ibid).

Using the **realist synthesis** method (Pawson et al., 2004) which explicitly requires reviewers to consider the theoretical underpinnings of an intervention, the importance of context in ‘success’ (or failure) as well as effects of other factors such as changing structures to produce an ‘explanatory analysis of how and why [interventions] work (or don’t work)’ (ibid, iv). This matched the task of reviewing the layers of policy and practice surrounding links between personal relationships and poverty, linking to wider international developments, and ensuring any findings were relevant and transferable to policy and practice in all four countries of the UK.

Clarifying the **scope** and understanding of ‘personal relationships’ within the review– how far these extend beyond family and partners – and ‘poverty’ – which and how many measures might be used in addition to the subjective ones identified by JRF. This included decisions on which types of personal relationships (see table below) are included. In research reviews there is a tension between breadth and depth of coverage (Boaz et al., 2004), which is particularly pertinent given the expansive range and definitions of personal relationships, both between family members and also in extended relationships (such as wider family, non-family, peer, community relationships).

Personal Relationships	
Types	
Parent- Child	Parenting Lone Parenting Care for Elderly Parents
Couples (with and without children)	Relationship Breakdown and Separation Domestic Violence
Grandparents/ Three generations	Child-Care

	Care of Vulnerable Children and Adults
Wider Family and Non-Blood Family	'Kinship Care' of Children and Vulnerable Adults Foster Care and Adoption
Peer and Community Relationships	Mentoring and Care for Vulnerable Children and Adults

The review was undertaken by a multidisciplinary team specialising in conducting studies on family relationships, particularly bringing perspectives from economics, sociology and feminist research.

Review Process

Realist synthesis prescribes a seven-stage process while carrying out the review (Pawson et al., 2004) which was undertaken within the following five work-packages:

Realist synthesis sequences and associated activities (adapted from Pawson et al., 2004)

Realist synthesis stage	Activities	Work-Package
1. Clarify scope of review	Scoping: Finalise review questions, scope, purposes and envisaged uses, proposed definitions, search terms, inclusion/exclusion criteria and tailored matrix of evidence types to be included. Articulate key theories to be explored. Set-up expert panel and database for literature searching.	WP1
2. Searching relevant evidence	Literature search and two-stage screening: Retrieve long list of references from relevant bibliographic databases and other sources using inclusion/ exclusion criteria. Import references into tailored database.	WP 2
3. Appraise quality of studies	Literature search and two-stage screening: Apply evidence matrix criteria and inclusion/ exclusion criteria to quality rank and cluster literature.	WP 2
4. Extract data from the studies	Extraction and analysis of data: Develop analytic extraction framework. Read / review studies, following an iterative inclusion / exclusion process, to produce	WP 3

	narrative around review questions and ‘what works for whom and where’. Review official statistics.	
5. Synthesise data to determine what works for whom	Synthesis of evidence and identification of key findings; Writing and submission of the draft report and the Findings paper: Report writing Review and verification by JRF and experts Publication of evidence review on JRF website	WPs 4 and 5
6. Make recommendations		
7. Disseminate findings		

Clarify Scope of the Review (Synthesis Stage 1)

Scoping (Work-Package 1)

This involved identifying the breadth of the investigation, including the key areas of policy and practice to be covered, the definition of terms and review questions. Following meetings with JRF and the other review teams, the programme and review-level questions and definitions of poverty were clarified (see Section 3.1 for poverty definitions).

A panel of experts was convened as a reference group for guidance and for suggestions about literature and quality criteria. Using existing knowledge of the field and recommendations 34 experts were approached, consisting of a) those whom we defined as having an overview on relationships and poverty, couples and parenting and b) those with specialised knowledge on certain types of relationships. These included 15 academics in UK universities, 12 representatives of independent voluntary/charitable organisations and eight politicians drawn from the three major parties. Overall, the responses to be part of our experts’ panel were very good, with a total of 20 people agreeing to provide input: semi-structured qualitative interviews were held with 15 individuals and five people agreed to give limited input. We have, however, been particularly disappointed by the lack of response from politicians (one refusal and seven no responses). The interviews with experts were very useful in raising issues particular to specific areas of interest, exploring theories of the links between relationships and poverty, identifying additional search terms to explore, providing references to add to our literature searches and suggesting other people whom we might contact for specific information. Additionally, these interviews were analysed qualitatively as another source of data to complement the review (Work-Package 3).

In order to establish parameters around this potentially very broad-ranging review the team explored theories around poverty and relationships – predominantly sociological, economic and feminist – which would inform our thinking. The team also agreed the types of personal relationships to be covered in the review’s scope, which was particularly crucial given the wide possible varieties of relationships both within and outside the family. A first-stage classification was created of inter-generational and intra-generational relationships. This enabled the

review team to retain a primary focus on family/partner relationships, without excluding wider and extended relationships:

Types of Personal Relationships Covered in Review:

Inter-generational	Parent-Child	Parenting Child Care and In-Work Poverty Lone Parents Non-Resident Parents
	Grandparents/ Three Generations	Child Care Care of Vulnerable Children and Adults
	Wider and Extended Family/ Non-Blood Family	Step-Families/ 'Complex' Families 'Kinship Care' of Children and Vulnerable Adults Community Relationships
Intra-generational	Couples with and without children	Gender and Income Distribution Marriage and Cohabitation Relationship Breakdown and Separation
	Peers and Siblings	Friendships and Sibling Relationships

There is considerable overlap between the above types of personal relationships, hence in order to distribute the review tasks these were grouped into four broad areas in line with the literature available: **Being Parents; Lone Parents; Couples; and Extended Family Relationships.**

Due to the volume of literature identified in this scoping stage, time/resource limitations and awareness of previous and forthcoming JRF studies, it was decided that the following types of relationships were beyond the feasibility of the review's scope: styles of parenting, elderly care, peer relationships, domestic violence, wider community/faith relationships, adoption and fostering. This was a difficult decision and the review team remained open to further negotiations with JRF after the review's submission. It was then agreed that peer and community relationships would be included in the re-submitted version.

Subsequently the search terms for the review were agreed, by drawing up a long list of potential terms and then selecting a narrower list to be used in the study:

Search Terms Used in the Review:

Poverty	Relationships	Other
income	parent/s	policy
poor	parenting	policies
poverty	mother	welfare
deprivation	father	support

transmitted deprivation	family/ families	childcare/child-care
	carer	
	gender relationships	
destitution	Household	benefits
debt	couple	unemployment
disadvantage	divorce	resource distribution
inequality	separation/ family separation	
	marriage/ cohabitation	
	relationship breakdown	
child poverty	relationship quality	
social exclusion	lone parent	
anti-poverty	single parent	
reducing poverty	single mothers/ fathers	
poverty theories	one parent	
	grandparent	
	grandmother/ grandfather	
	inter-generation	
	three-generation households	
	extended family	
	step-family/families	

The inclusion and exclusion criteria were also agreed, alongside an evidence matrix to assess the quality criteria of studies to be included. This was an iterative process, with initial criteria established in the scoping stage. However, due to the volume of material emerging in the literature searching (work-package 2) the criteria were subsequently narrowed. Similarly, being mindful of broader understandings of evidence quality used in this review (Nutley et al., 2012), exceptions were made to these criteria which are detailed below:

Final inclusion, exclusion and quality criteria used in the study

	Criteria
Date	Literature from 2004 onwards in the last ten years <i>Exceptions: seminal literature e.g. key meta-analysis</i>
Location:	UK only or key UK policy comparison <i>Exceptions: theoretical literature or international policy comparisons e.g. welfare</i>
Methodology:	Robust designs: Meta-analyses/ Meta-reviews; Robust Quant Impact Studies (ideally costed) e.g. RCT or comparative, cohort, cross-sectional. Grey Literature Reviews (from reliable sources e.g. academic, independent evaluations, prominent charities/ voluntary

	organisations). Qualitative: national-level studies with appropriate sample sizes; (especially where gaps in above evidence types)
Relevance	Explicit studies on poverty and personal relationship link; Relevance to review questions. <i>Exceptions: where there are evidence gaps</i>
Full-text:	Full text available

The original intention of the review team was to use the web-based software programme EPPI Reviewer-4 as a literature searching, screening, extraction and analysis tool. However, after piloting by the review team it was decided the software was not appropriate for this review, due to: not having a facility to search journal databases and other sources directly through the software and record searches made (with the exception of PubMed); not having the facility to import references from an excel database of literature searches; overly complex process to import search lists/ references from journals; coding facility not being sufficiently flexible; and it being primarily designed for systematic reviews of academic journal databases meaning search lists from library catalogues, grey literature and policy sources would need to be entered manually. Overall, given the complexity, broader evidence-base, and iterative nature of this review as per the realist synthesis process, EPPI Reviewer-4 was not suitable. The review team instead designed a tailored-made database for literature searching and an analytic extraction framework (work-package 3).

Search Relevant Evidence and Appraise Quality of Studies (Synthesis Stages 2 and 3)

Literature search and two-stage screening (Work-Package 2)

This activity involved searching and retrieving a long list of references from relevant bibliographic databases and other sources. The search terms and inclusion/exclusion criteria identified above were applied, although material that did not meet the inclusion criteria were still recorded in the database to ensure quality control across reviewers in later screening. The resulting list of references was then imported into the review team's tailored database. The academic databases and sources used in the review were:

Sources of literature used:

Academic Journal Databases	PsycINFO, PsycARTICLES, ERIC, Education Research Complete, Academic Search Complete, Humanities International Complete, Dissertation Abstracts International, JSTOR.
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Library Databases	British Library Main Catalogue, EBSCO host (e-books), Wiley Online Library.
Grey Literature	Google; Google Scholar; Websites relevant to topic area (national and local government, research organisations, think tanks, voluntary and community sector).
Expert Panel	References from expert panel interviews

The references were screened and a priority score between 1 and 5 given according to their relevance to the review and an appraisal of the quality of studies through applying the evidence matrix criteria. In the ratings applied, a score of 1 was very relevant and 5 very unlikely to merit further reading on grounds which included (but were not confined to) their being not directly linked to the research questions and topic, outside the specified timeframe, not having a robust methodology, or not amenable to comparison with the UK (see work-package 1). There was also an additional evidence categorisation based on the topic areas covered (e.g. types of personal relationships, theories, poverty measures) to quality and rank and cluster literature. Screening was a two-stage process that was fully documented: titles and abstracts were first screened, then full reports. For rigor and quality control, double-blind screening was undertaken on a selection of references to check consistency of the ranking process across reviewers.

Following screening, articles were identified for review with each researcher limited to reviewing 20 articles in full and a further 20 articles partially (e.g. summary/ conclusions, or select chapters). However, in practice the team reviewed considerably more items, as detailed below:

Numbers of References Retrieved/ Imported into Database and Reviewed

Review area	References Retrieved	References Reviewed (Fully or Partially)
Background Policy Context and Theories	87	41
Parents	278	65
Lone Parents	257	54
Couples/Relationship Breakdown	297	74
Extended Families and Wider Social Contacts	334	96
Total	1253	330

Extract Data from the Studies (Synthesis Stage 4)

Extraction and analysis of data (Work-Package 3)

The selected references were read/ reviewed, and data was extracted from the studies following an iterative inclusion / exclusion process, to produce a narrative around review questions and 'what works for whom and where' (Pawson et al., 2004). Official statistics were also reviewed from UK and EU sources (EU-SILC Database, 2010). To enable this task a thematic analytic extraction framework was created, based on the review questions and types of personal relationships in relation to poverty that were being explored. To achieve consistency across researchers, regular analysis workshops were held by the review team to share the emerging themes and narratives, reconcile areas of overlap and share references between team members.

Synthesise Data to Determine What Works for Whom, Make Recommendations and Disseminate Findings (Synthesis Stages 5-7)

Synthesis of evidence and identification of key findings (Work-Package 4)

Each reviewer undertook thematic analysis and synthesis of the data extracted to identify key findings and determine what works for whom. Robust results were produced from summarised evidence by exhausting lines of enquiry through a matrix of cases in the extraction framework and generated themes. The interviews of expert panel members were also analysed qualitatively as part of this process. A final analysis workshop was held to determine the key findings and recommendations from the evidence reviewed.

Writing and submission of the draft report and the Findings paper (Work-Package 5)

The report-writing process was structured around articulating and evidencing the above key findings from the review of evidence, with a priority given to producing a concise and accessible report for the policy-maker audience. Given the quantity of evidence reviewed, the review team had to be selective in decisions as to which material to include. Following finalisation of the report the team intended to be actively involved in dissemination activities, as required by JRF.

8.2. Gaps in the Literature

Parents

Despite abundant literature on the gender-bias in paradigms and methodology in poverty studies, there is no general updated inclusion on research of individual poverty, including the gender perspective. There is a general lack of international comparative income research on what happens inside the households or families, despite the evidence of differences between partners of the couple and children to access and use of resources. Most poverty research analyses household incomes,

assuming family members share resources. Also, the level of fathers' involvement in childcare and their economic and social impact are not consistently available.

Couples and Relationship Breakdown

With the exception of literature on lone parents, there is less research that looks *explicitly* at poverty and its links to relationship breakdown. Rather the focus is on intervening variables (such as mental health and other outcomes) that have indirect links to poverty. This is particularly the case within research on children and family separation, with the emphasis on the impact of parental separation on a wide range of children's outcomes, but not poverty or socio-economic disadvantage *per se*. Compared to international evidence, especially from the U.S. and Australia, there is a lack of policy evaluation evidence in the UK on relationship support interventions and programmes for separated families, though the evidence-base has grown in recent years. As with studies on lone parents, the impact of relationship breakdown on fathers is considerably under-researched, and non-resident mothers are a hidden population in the literature. There is also a lack of studies on relationship difficulties and separation in older couples, though research is growing in this area.

Lone parents

There is significantly less research focusing on non-resident parents and their contribution financially and in terms of care to lone parent families. And there is significantly less research on lone fathers. Moreover, in studies that focus on lone mothers there is often little mention of the other parent. This perhaps reflects societal attitudes towards the role of mother as primary carer. This gap is important because the findings of this review support the view that policies that encourage and support both parents (whether together or separate) to take a role in providing and caring for children are most effective in reducing poverty.

Extended family

Despite a substantial amount of evidence on the role of grandparents in providing informal childcare, there is a paucity of information on their own financial status. In keeping with the general absence of data on men in this area, there is very little on the role of grandfathers in informal childcare. Financial exchanges at an intra-generational level are lacking, in particular those between adult siblings.

In terms of family and friends care, there are no official numbers of the children in this form of care. Most of the available evidence comes from small-scale studies carried out by interest groups and/or is anecdotal.

9. Acknowledgements

We are grateful to the Joseph Rowntree Foundation for supporting this review, and for the comments and insights provided by the Programme Manager Helen Barnard, Chris Goulden and Sanne Velthuis. We also thank our colleagues from Tavistock Institute for providing invaluable help and support throughout this project, including Eliat Aram, Frances Abraham, Kerstin Junge, Pauline Meyer, Juliet Scott, and Thomas Spielhofer.

We would also like to especially thank the members of the expert panel: Matt Barnes, Kate Bell, Lynn Chesterman, Clara Coria, Professor Elaine Farmer, Alison Gilchrist, Ellen Greaves, Dr Roger Grimshaw, Susan Harkness, Dr Donald Hirsch, Kathleen Kiernan, Sumi Rabindrakumar, Kulbir Randhawa, Professor Ingrid Schoon, Masae Tsutsui, David Utting and Professor Roger Zetter. They helped us to focus the review and to include the most important aspects from their different disciplines and action fields. This report would have missed important details without their participation in the interviews and the provision of their insights and knowledge on different aspects of how policy, practice and evidence interact to deal with poverty and personal relationships.

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