

## Children's Perceptions of Poverty

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**Abstract** This article explores children's perceptions of poverty and its causes; we want to know how children perceive poverty and what they think causes it. The study applied a qualitative approach, and the research data consisted of 30 semi-structured interviews with children aged 10–15. Respondents were not specifically recruited by any socioeconomic criteria and according to FAS children represent middle affluence group. The data was collected in the school located in one of the largest urban regions in Finland, in city in the outer urban area. The data were processed using content analysis and the major themes emerging from the data as a whole are the focus of this article. Children saw poverty as a relative absence of non-essential goods and items due to the scarcity of financial resources. It was not a question of poorer children lacking daily necessities, such as a home, clothes, equipment for leisure activities, or a mobile phone, but rather of poorer children having models that were outdated, or second-hand or broken goods. Poverty was seen as a phenomenon that almost by necessity shapes and influences people's ways of thinking and actions. Poverty was also associated with humility, and poor children were considered to carry a social stigma. We condensed the children's perceptions regarding the causes of poverty into six themes: individual blame, individual action, societal blame, societal situation, individual fate, and social fate. Some children emphasised the role of individual interpretations and independent choices; for others, poverty was ultimately explained by structural factors. Overall, however, the main accent was on structural explanations. On the other hand, these two sets of explanations also coexisted concurrently in children's experiences, so that poverty was seen at once as both an individual and a societal phenomenon.

**Keywords** Poverty · Deprivation · Children · Childhood research · Perceptions

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## 1 Introduction

This paper discusses a study we conducted to ascertain how children perceive poverty and what they believe to be its causes. The research in this field is largely dominated by perceptions of adults on what constitutes the causes of poverty, often ascertained through welfare attitude surveys (van Oorschot and Halman 2000; Niemelä 2008; Lepianka et al. 2009, 2010; Kallio and Niemelä 2014). Despite the importance of the subject, children's perceptions of poverty have been examined surprisingly little. Children have their own distinctive way of constructing meaning; therefore, adult frameworks may not be the best tools for understanding children's conceptions (Chafel 1997; Christensen and James 2000). Based on this it is not justified or legitimate to exclusively ask adults questions about issues and phenomena concerning the lives of children. Rather, in this study focus was to position children as social actors who are subjects and competent agents in engaging in research. This question of children's social competence has been highlighted in the sociological studies of childhood, which aims to explore and understand children's perspectives and the information produced by children (James et al. 1998; Hutchby and Moran-Ellis 1998; Christensen and James 2000).

How citizens regard poverty and its causes are an essential part of a country's welfare culture and moral economy (Mau 2003; Albrekt Larsen 2006). These perceptions have an effect on welfare institutions and their development, but at the same time, those institutions shape the way citizens act and think (Alesina and Glaeser 2004; Albrekt Larsen 2006.) It is likely that attitudes toward the poor and attributions for poverty are related to positions on social policy issues concerning our willingness to make a contribution to social transfers, and thus have major implications for important social and political outcomes (Kluegel & Smith 1986; Cozzarelli et al. 2001). These poverty perceptions are closely related to the legitimacy of different kinds of anti-poverty policies and therefore have a wider social purpose.

Children's attitudes towards the poor have a special meaning to children growing up in economic austerity, because their perceptions on the reasons for poverty may have an effect on how they treat the vulnerable (Bullock 1999). Further, perceptions on the causes of poverty pertinently reflect the social cohesion and position of poor children in society (Albrekt Larsen 2013). Earlier research has documented that children's perceptions about the poor are more negative than stereotypes about the middle class (Weinger 2000). In addition, children are most likely to blame poor people themselves for their poverty, especially in Anglo-American countries (Chafel 1997; Chafel and Neitzel 2005).

These earlier studies on children's perceptions of poverty have focused mainly on Anglo-American welfare states or poor developing countries (Furnham 1982; Bonn et al. 1999; Chafel and Neitzel 2005; Halik and Webley 2011). This study focuses on Finland, one of the Nordic welfare states. It is possible that children's perceptions on the reasons for poverty in Nordic welfare states differ from those in Anglo-American countries. This assumption is based on Albrekt Larsen's (2006) theory of the institutional logic of welfare attitudes. According to this theory, the difference between the paying middle classes and the recipients of social security is not emphasised in public discussion because social security is mainly based on universalism. The low degree of selectivism leads to a situation where the poor do not have to prove their respectability,

their sincerity, or the greatness of their need to those paying for social security. Placing the blame on the poor is rare in Finland and other Nordic countries due to the universal system and small income inequalities (Niemelä 2008, 2011). It is possible that Finnish children mainly explain poverty with factors external to the individual, since this is the prevalent perception in Finland. Children may have been socialized to the ethos of the Nordic welfare states, which underlines the structural causes of social problems and the importance of equality.

On the other hand, income inequalities have increased in Finland (Fritzell et al. 2012), and the financial position of families with small children has weakened during the last two decades, meaning that the percentage of children living in poor households has increased (Sauli et al. 2011). There has also been an ideational turn from universalism to selectivism in anti-poverty policies in Finland (Kuivalainen and Niemelä 2010). Poverty has become a phenomenon that increasingly concerns children, and they notice the differences in financial resources between themselves and their peers and pay attention to it. This means that the perceptions of poverty and the reasons for poverty may differ from what we presume based on institutional logic. Children are able to construct concepts and are aware of the world around them, and data yielded by this study provide a comprehensive look at what children think about poverty.

## 2 Theoretical Explanation Models for the Causes of Poverty

As mentioned above, prior research in the field has mainly been quantitative and focused on adults. For use in these studies, or based on their results, several theoretical models for explaining poverty have been created to attempt to understand the general attitude climate as accurately and descriptively as possible. Although the models presented below are based on quantitative studies, we believe they will assist in analysing qualitative material. They create a type of framework through which the material can be analysed more clearly.

Traditionally, the general discussion on the reasons for poverty has been divided into three categories: *the individual*, *the structural*, and *the fatalistic category* (Feather 1974). The individual explanation includes perceptions that poverty's causes ultimately come down to the individual. It reflects upon the poor individual's behaviour, such as an unproductive lifestyle, bad choices, or a feeble work ethic. In the structural explanation model, the reasons are framed within social factors outside of the individual's control, such as unequal opportunities or unemployment. The fatalistic model refers to fate. It assumes the poverty is the consequence of inevitable events whose course the individual or society cannot affect, such as bad fortune and illness (cf. also Lepianka 2007; Niemelä 2008).

This division into three categories has been criticised as too broad, since the actor responsible for poverty based on the division often remains unclear. Van Oorschot and Halman (2000) have created a four-part model where the following concepts were placed in the cells: *individual blame*, *social blame*, *individual fate*, and *social fate*. Individual blame specifically means placing the blame on the poor individual, that the poor are lazy and do not make enough effort. Similarly, social blame sees the failure of society, such as the failure of social security, as being behind the problem. With social blame, social actors, such as political decision-makers, are blamed for poverty, whereas

the poor are regarded as victims. The actor responsible cannot be distinguished from the background of the individual or social fate. On an individual level, the blame is placed on bad luck or misfortune, whereas social fate is related to uncontrolled and random circumstances, such as economic cycles (cf. also Lepianka 2007; Lepianka et al. 2009). Viewing poverty as a self-inflicted condition ignores the social forces that give rise to poverty, and the policy premised on this assumption might be misguidedly deflecting attention away from the structural causes of poverty.

Cozzarelli et al. (2001, 2002) considered poverty to be due to *internal* and *external* factors, as well as to *culture*. Internal factors refer to the poor individual's characteristics, choices, and behaviour. However, 'internal factors' is not synonymous with individual blame. Reasons underlying poverty may include problems with coping and with financial management – not only laziness and a lack of willpower. External factors may be localised in social structures and cultural ones combine with the welfare dependency culture and fatalism. The cultural explanation is closely related to the discussion of the underclass and the stereotypes of individuals belonging to it (e.g. welfare queens). Here, poverty is seen as the result of inherited deficiencies that limit individuals' potentials. The underclass can be identified by the source of dependence and its transmission to a second generation. The question is about a specific type of welfare dependency culture referring to the tendency to rely on welfare provisions for a long time because it has become a habit in a family. The concept of the underclass can be credited to the climate of public attitude in Anglo-American countries where, for example, politicians use it as a tool to justify their policy decisions and actions towards poverty (See e.g. Murray 1990; Albrekt Larsen 2006; Katz 2013.)

The question of whether the poor and recipients of social welfare are to be blamed has been one of the central issues in social policy throughout history (Alesina and Glaeser 2004). It has been suggested that there are significant differences between welfare regimes concerning the attitudes towards the poor as a result of institutional logic. In the Nordic countries, welfare policy allows recipients to continue a rather normal lifestyle which reduces the risk of stigmatising and blaming attitudes towards the poor. The differences in economic resources between the 'the bottom' and 'the majority' are smaller. The social distance between these groups is short due to smaller income inequalities. The boundaries between the financiers and clients of social security are blurred because of universalism. The low degree of selectivism can actually close the public discussion about whether the poor are to be blamed. It can also explain why welfare dependency culture and underclass are not common concepts for the general public in Nordic countries (Albrekt Larsen 2006; see also Murray 1990; Katz 2013).

### 3 Studies of Children and Poverty

In earlier studies on children and poverty, the focus has been largely on children's experiences, whether they self-identify as poor, how they manage the lived experiences of poverty, how they are active agents in the management of the economic life of the household, and how they undertake the identity work associated with being poor. Far less frequently do we have studies exploring children's attitudes about such social phenomena, which is unusual, given that this trend is reversed for adults.

The conceptualization of poverty can be complex and diffuse for children when there are many different approaches in this area, even among the social sciences. However, poverty is a social reality that influences a large number of children. As children seek to understand the reasons for its existence, they form a conceptual framework through their experiences, and their attitudes and actions are influenced by the perceptions of poverty that they have adopted (Chafel and Neitzel 2005; Emler and Dickinson 1985). Children do not acquire them passively as targets of the socialization process, but actively, in interaction with others, construct and form their perception of poverty. Even though there are other culturally accepted views, children tend to accept those that are prevalent in their own community (Emler and Dickinson 1985).

Children's statements about poverty cannot be understood without reference to their stage of cognitive development. A fascinating observation brought forward in the study is that even relatively young children have certain impressions and perceptions on what the poor and the rich are like. As young as preschool children are conscious of social and economic inequality in society, and as they grow older, their concepts take on greater complexity (Halik and Webley 2011; Ramsey 1991; Chafel 1997). In his studies, Leahy (1981, 1983a, b) discovered that as children grew older, their perceptions on poverty and inequality broadened from external observations to paying attention to education and broader social factors. Younger children (6 to 11 years) considered poverty a relatively permanent phenomenon, whereas older children (11 to 14 years) used ways that were more psychological to outline poverty, and this was explained with the differences in diligence and intelligence as well as education and paid employment. In a study by Halik and Webley (2011), older respondents aged 15 to 16 gave more individualistic and structural explanations for poverty, whereas children aged 12 to 13 explained poverty with other factors, such as a lack of encouragement from parents. In an interview study by Chafel and Neitzel (2005), it was observed that 8-year-olds had not yet internalised the often normative perceptions of adults on the reasons for poverty. Instead, injustice and structural social factors, such as unemployment, were often regarded as the reasons for poverty.

Most prior research has been concerned with the explanations that children at different ages give for poverty. Rather less attention has been given to children's beliefs about the nature of these inequalities among children from different social classes. Emler and Dickinson (1985) studied children aged 7 to 12 from contrasting social backgrounds and had them make estimates of the incomes of people in different occupations and judgements about the fairness of income differences. Middle-class children, as compared to working-class children, not only made higher overall estimates of income for all the occupations considered, but also perceived a greater spread in incomes and a clearer division between manual and non-manual occupations. Irrespective of their own social class background, a majority of children regarded differences in income as justified on grounds of equity. However, the middle-class children appeared to possess a more extensive rationale for inequality and to be more committed to it. They also seemed more sensitive to other consequences of income differences.

Weinger's (2000) qualitative study explored low and middle-income children's character associations regarding economic class and their corresponding friendship choices. Projective techniques employing photographs of houses representing different

income level families were used to interview children between the ages of 5 and 14 years old, divided equally between low and middle income. Children from low-income families described the poorer children with more neutral words than children from middle-income families and empathised with the resource-poor children, for instance by describing their feelings. On the other hand, their expressions describing poor children contained a greater number of negative words, such as dirty, lazy, and mean. Middle-class children were mainly described very positively, above all as decent and responsible people. Some of the children from low-income families described middle-class children as mean, snobbish, or bullying, and they did not believe that the middle-class children understood the poor or cared about their situation. In summation, for children social class may influence their perceptions of poverty, but as these conceptualisations of poverty arise with broader social processes, the living environment of the child is also likely to affect his or her perceptions of poverty. There are a number of other socialisation agents, such as peers, the school, and the mass media, that are likely to play a significant role in influencing children's perceptions of poverty.

In Great Britain, Furnham (1982) compared the reasons and explanations for poverty given by 15-year-old boys attending either public or private schools and detected clear differences between the groups. Boys attending private school believed that poverty was mainly due to a lack of frugality and the poor management of finances, whereas boys attending public school mainly mentioned low salaries and the industry's inability to create jobs. Thus, boys attending private school considered individual explanations for the reasons of poverty more important than the boys attending public school, who were more inclined to explain poverty with structural factors. Similar conclusions were drawn in Halik and Webley's (2011) study. Children's perceptions on the reasons for poverty were classified according to their division into individualistic, structural, fatalistic, and other factors (such as age, geography, and encouragement).

In studies, children have also been challenged with presenting solutions for poverty. The central methods brought forward by children included securing the basic needs of the poor through sufficient social security and charity (Chafel and Neitzel 2005). In the Halik and Webley study (2011), children believed that the government bears the most responsibility for helping the poor, but that other parties, such as non-governmental organisations, should also work to alleviate poverty. They suggested that these parties make donations, improve infrastructure, and create training and job opportunities. According to children, hard work and education are the most important ways of alleviating poverty and improving the standard of living. Similar solution models for meeting the challenges of poverty are repeated in other studies as well (e.g. Ridge 2002, 2011; Harju 2008; Harju and ThorØd 2011).

Based on the studies described above, it can be stated that many questions related to poverty concern children and childhood. Children are able to produce knowledge of subjects with which they may have personal experiences or that are familiar to them as phenomena. A study on poverty involving children will reveal not only the various meanings of poverty but also its effects on children's everyday lives and, more extensively, on society.

## 4 Material and Analysis

This study answers the questions of how children's perceive poverty and what they think causes it. The study material consists of thematic interviews of children aged 11 to 15 carried out as individual interviews in the spring of 2011. The material was gathered in one of largest urban regions in Finland, in city in the outer urban area. After a study authorisation was received from the municipality, the researchers went to the school to present the study in two classrooms and gave the children a brochure about the study and a consent form for the parents and children. In these two classes, all children who returned the consent forms were included in the interview. The data was collected in line with legal and ethical guidelines regulating research involving children (Heath et al. 2009).

The data material comprised a total of 30 interviews with children aged 11–15 (including four pilot interviews from the same age group). Nine fifth graders (11 years old) and seventeen eighth graders (15 years old) participated in the interview, allowing us to include the experiences of children from both the lower and upper comprehensive school in our material. The sample was equally divided between boys and girls. Twentyfour (80 %) lived with their biological parents, two (7 %) in lone parent households and four (13 %) in step families. Because we were interested in how children in general think about poverty, respondents were not specifically recruited by any socioeconomic criteria. Children were recruited from school where the schoolchildren come from residential areas of different socio-economic makeup and social structures. According to earlier studies, children cannot very accurately report their parents occupation, education or income and therefore we used Family Affluence Scale to find out their socioeconomic status (see Currie et al. 1997; Boyce et al. 2006). All children had a car and computer in their family and had a bedroom of their own. The only item that made distinction between children was the question of how many times did you travel away on holiday. In sum, interviewed children represent middle affluence group and children from low income families were missing.

Researching with children demands major attention to methodologies and a range of approaches to do research with children have been highlighted (Christensen and James 2000; Punch 2002; Heath et al. 2009). Many of these methodological issues informed our approach. Thematic interviews were suitable for examining the experiences of children (Hill 2006), since they allowed us to discuss matters in a relatively free manner while giving children the space to present their own ideas. At the same time, they ensured that we acquired information on the phenomenon studied through the themes we selected. We attempted to deal with the same content areas with all of the interviewees, and we largely carried out certain sections of the interviews in a similar way. We encouraged children to express themselves freely and assured that there were no right or wrong answers. The questions were predominantly open-ended.

To support the interview, we used image collages depicting girls and boys from various economic circumstances that were the same age as the interviewees. We used the image collages in a section of the interview explicitly focusing on poverty and wealth. The researcher showed a image collages and asked 'Tell me about the children and their life', 'What would the children be like'. 'How is it that some people have money and some people don't'. Even though this article focuses on poverty, we asked children about both wealth and poverty to better explain and interpret their perceptions

of poverty. The methodology was inspired by study of Weinger (2000), who used ‘various contrasts and projective techniques to study children’ perceptions of economic status. She employed photos of houses representing different income level families. To create image collage we applied child centric material deprivation index items to represent two children from the different economic circumstances, one image collage representing children having many items and other children lacking items (Main and Bradshaw 2012). ‘Poor – rich’, ‘low-income – well-paid’ are examples of the divisions given in studies for children to examine and reflect on poverty and inequality (Weinger 2000). Method using image collages allow children to project inner feeling more freely because it is not about them but rather have an external focus.

In the analysis, we will particularly focus on the section where we discussed poverty and wealth with children. As the unit of analysis, we chose an entity of ideas brought forward in the child’s interview that is relevant for the study question. Data went through the process of coding, wherein we identified central themes and categories. The material was analysed using both the grounded theory method and a theory-driven approach (Mason 2002, 179–181). We advanced in the analysis using the grounded theory method to analyse the children’s perceptions of poverty as a phenomenon. When analysing the reasons children attribute to poverty and its causes, we used a theory-driven approach, guided by observations and interpretations presented in a previous study, but we also included new themes using the grounded theory method. Here R is referring to respondent i.e. children who were interviewed and cited and I to interviewer (researcher). The major themes emerging from the group as a whole are the focus of this article and many children have been quoted to illustrate the themes.

## 5 Children’s Ideas About the Nature of Poverty

To analyse how children see the nature of poverty, a set of categories was inductively derived from the data. First, poverty was seen as a relative phenomenon, rather than as absolute poverty, which refers to the inability to satisfy essential basic needs. In children’s interviews, absolute poverty was mainly mentioned when children reflected on poverty on a global level and when poverty was discussed as occurring in developing countries or among children from developing countries. Children raised their concerns about the living conditions of children in developing countries and the lack of basic needs, such as food, housing, or educational opportunities. On the other hand, the relative nature of poverty and the fact that, compared to developing countries, everything is fine in Finland, were also raised in this context.

Relative poverty refers to an individual’s insufficient financial resources and to the resulting inability to live in the manner prevalent in the surrounding society (Townsend 1987). To children, poverty was mainly the relative lack of non-essential goods due to the scarcity of economic resources. The issue was not that they believed that the essential basic needs (such as housing, clothing, hobby equipment, or mobile phones) of poorer children were not met. Rather, the issue was that the goods used by poorer children were older models, second-hand goods, and broken. The clothing of poorer children has been acquired second-hand and in department stores, whereas wealthier children bought their clothes in boutiques and were able to buy designer clothes. This is



how a 15 year old boy reflected on the issue when we asked how he recognize rich and poor children:

The ones who don't have a lot of money for example always wear the same clothes even if they're sometimes dirty and so forth and if they have a phone then it looks a little cheaper and it might be a little broken, and then the ones who have money always wear different clothes and if someone comes to pick them up from school, the car's humongous and some kind of designer car and what not and then they have these more expensive clothes. (Boy, 15 years of age)<sup>1</sup>

Children's spending is a good indicator of the relative nature of poverty in their lives. In a consumption-oriented society, spending is not only done for the satisfaction of material needs. Instead, it has many social functions, as well. Both the goods themselves (clothing, mobile phones, etc.) and purchasing them may have social value, and the importance of spending in its association with social groups has increased. Children's spending patterns, such as the purchase of certain types of clothes and goods or involvement in certain hobbies, can be explained by the children's desire to be part of a certain group (Pugh 2009; Seiter 1993). The interviews revealed that poor children are considered different. The poor cannot meet the fashion norm of the world of children and adolescents, nor the minimum requirements of consumer electronics. According to the data, it is clothing and mobile phones that most reveal the difference between the rich and the poor.

The relative nature of poverty was also highlighted by the fact that children found it much more difficult to detect poverty compared to wealth. When we asked children to talk about the lives of poor and rich children, it was much easier for them to talk about the richer child, whereas the descriptions of the poor child were much briefer. However, children do not like to regard themselves as poor. Instead, they place themselves in the middle of the economic scale regardless of their family's actual financial situation.

Poverty was also related to the child's character and essence. Children saw poverty as a phenomenon that inevitably shapes people's way of thinking and actions and has an effect on them. Humility and invisibility were attached to poverty; the poor do not make a fuss about their condition. It is assumed that the poor will settle for less. This has also emerged in previous studies examining poor children's personal experiences. Poor children often attempt to render their own financial situation as invisible as possible and to withdraw from situations where the family's financial situation may be revealed (e.g. Harju 2008).

Children also associated stigmatisation with poverty. For instance, a fifth-grade boy described the poor as being dirty:

Respondent (R): Well, from their clothes.

Interviewer (I): From their clothes you could see...

R: Well, some of them have kind of like holes in their clothes.

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<sup>1</sup> The citations used have been translated by a professional language translator.

I: What would you think they're like, these children?

R: Well, their hair's kind of dirty and what not.

These types of descriptions of poor children were common among children: 'You look kind of, like, miserable', 'You can tell from the clothes, if you're wearing smelly socks and t-shirts that are 2 years old'. Instead, wealthier children were described to a much greater extent using positive expressions, such as nice and happy. In other respects, as well, wealthier children were clearly described in a more positive light. By contrast, poorer children were described as timid, quiet, and withdrawn on one hand, and on the other hand, lazy or antisocial. Stigmatising poor children may create feelings of inferiority among the poor. To children, the stigma attached to poverty may be more serious a problem than actual material deprivation (Ridge 2002).

The children expressed that they think poverty affects children's everyday lives, such as school and leisure. They believed that poorer children spend most of their free time at home watching TV and playing computer or console games, because they cannot afford other hobbies. On the other hand, they said that wealthier children had plenty of hobbies and they spent much of their free time with their friends.

The rich and the poor were mainly described as different from each another. Children easily create patterns of differences between the rich and the poor where negative and even hostile and derogatory terms are attached to the poor (see also Weinger 1998; Sutton et al. 2007). Children perceive societal messages as disparaging of the poor, and have some difficulty maintaining positive views of them. The rich and the poor were differentiated by doing things together. Only a few children related things the rich and the poor could do together, and while many children considered friendship between children from different social classes possible, some of the children believed it was impossible; there are no opportunities for them to spend free time together because of their different economic resources.

## 6 Children's Perceptions of the Causes of Poverty

Next, we shall examine what children see as causing poverty. To analyse children's thoughts, we relied on the divisions used in previous studies, such as Feather's classification (1974) into individual, structural, and fatalistic causes and van Oorschot and Halman's four theoretical explanations (2000) of individual blame, individual fate, social blame, and social fate. In addition to this, we took into consideration Cozzarelli et al. (2002)'s division into external/structural and internal/individual factors. These divisions were also brought forward in the children's discussions of their experiences. However, we noticed that they were too simple to cover the children's diverse views. For this reason, we created a new type of division, which shares many features with the previous ones, but differs from them with respect to *individual action* and *social situation*. These themes are new. They do not involve placing blame. Instead, a more neutral division is made into internal and external factors (cf. also Cozzarelli et al. 2002; Albrekt Larsen 2006). There are differences between

**Table 1** Children's perceptions on the reasons for poverty

Individual explanation		Structural explanation		Fatalistic explanation	
Individual blame	Individual action	Social blame	Social situation	Individual fate	Social fate
Laziness Parents' alcohol consumption Lack of willpower and effort	No skills to manage finances Many children in the family Children are cared for at home	Insufficient social security	Unemployment Low wage level	Divorce Widowhood Illness Mental health issues Misfortune/accidents No inheritance	The poor are poor (this is simply how things are)

children in the way they understand the causes of poverty and Table 1 contains descriptions of the reasons for poverty given by the children participating in this study.

**Individual Blame** includes laziness, parents' drinking, and the lack of willpower and effort. According to children, drinking leads to the parents' inability to work and to spending their money on alcohol. In the discussion of so-called families at risk or problem families, these were more often associated with the poor than with the rich. Individual or, in this case, the parents' features and voluntary characteristics were associated with poverty. Poverty may be due to the fact that the parents cannot be bothered to work or study enough. A division is made into the deserving and the undeserving poor (van Oorschot 2000, 2006). Individual blame is morally charged. Are the poor worth helping or not? Are the poor themselves to blame for their situation, or are they the victims of unavoidable circumstances? The moral charge comes out in the following reflection by an eighth-grade boy:

I: What do you think if there's a young person your age who doesn't have so many of all these things you think are necessary? What do they think?

R: I suppose if you don't have everything that others have then you'd like at least most of the things they have, but that may not be possible, it kind of depends on whether it's just because your parents drink or if it's because they just can't be bothered to work.

I: Hmm.

R: Or is it the kind of job where they just don't pay you enough money?

**Individual Action** on the other hand, is associated with comments involving internal or individual factors without blame or moral charge. These are more neutral expressions of poverty being caused by choices and an individual's inabilities. It involves caring for children at home, large families, and the inability to manage finances. It seemed that, for many children, having a large family was a 'respectable' way to explain poverty without placing the blame on parents. According to the children, the inability to manage finances is reflected in features such as living beyond one's means and incurring debts.

**Social Blame** was only mentioned in a few interviews with the children. They discussed the insufficiency of social security but not the failure of direct social politics, which is a typical example of social blame. Abstract social reflections were lacking, and structural reasons provided very concrete examples. These are the examples we included in the *social situation* category. They include unemployment, low salaries, and jobs at the bottom of the ladder in general. This involves external reasons not associated with the individual's behaviour and causes that do not depend on the individual. The structural problems of the labour market and professional hierarchy were emphasised in the children's accounts. They discussed

so-called brilliant top jobs and, on the other hand, poor and low-wage jobs in factories or in the cleaning services. In the quote below, a 15 year old boy analyses professions when discussing the families of wealthy and poor children:

I: Can you imagine what kind of families they might have?

R: I imagine he has a large family because the money may not be enough for all of the, or then his family might just be poor, just like that.

I: What could his parents do, for example?

R: Well, his parents could be, like, one could be unemployed and the other could be, like, someone who supports the family, so she could like be a maid or work in some factory.

I: Yeah.

R: Or she could be a cook or something.

**Social Fate** covers many explanations given by children where the reasons for poverty cannot be properly analysed. Poverty is a phenomenon that simply exists. This is just how things are; some have plenty of money, and some have only a little. In studies involving adults, the idea that the phenomenon is an inevitable part of modern development whose course individuals cannot affect has also been placed in this category (van Oorschot and Halman 2000; Lepianka 2007; Niemelä 2008). However, it is not an analysed phenomenon experienced by the individual. Instead, the poor are the victims of uncontrollable social circumstances. In the children's accounts, the phenomenon was accepted as a fact. 'This is just the way things are' types of answers were emphasised in the accounts given by fifth graders, who generally found it difficult to analyse the reasons for poverty.

In the eighth graders' answers, a more social and analytical way to outline and explain poverty emerged. Among eighth graders, the perceptions on the reasons for poverty directly extended from observations relating money to education, professional hierarchies, and factors related to paid employment and wider social matters.

There were plenty of expressions related to *individual fate*. These were very concrete reasons that the poor faced on an individual level. Examples given by the children included the divorce of one's parents, the death of a parent resulting in single parenthood, facing various illnesses, accidents, or the fact that the family had not inherited any money.

Some children felt that poverty is due to structural and fatalistic reasons. The most common mentioned in the children's accounts included parental divorce, low wages, unemployment, and a large number of children. Poverty was to a smaller extent regarded as the consequence of internal or individual factors, and there were even fewer mentions where explanations blaming the individual were given. For instance, the word 'laziness' was used scarcely in the texts. The individual's actions, such as

caring for children at home or having a large family, were involved to a larger extent. Children needed to see poverty as being due to respectable reasons.

Many of the children's descriptions are quite realistic. In addition, the reasons they gave are relatively consistent with the factors and mechanisms underlying vulnerability as presented in previous studies on poverty. These factors and mechanisms include single parenthood, unemployment, family structure, and the decrease of the real level of social security (Sauli et al. 2011).

Finally, it must be stated that in the texts, the reasons were not always as clear as presented in Table 1. Some of the reasons mentioned by the children may be placed in several categories, depending on the context in which they are presented. For instance, the inability to manage finances can be understood as the individual's action but may or may not be morally charged. On the one hand, the poor must incur debt to acquire possessions, because they have no money. On the other hand, their indebtedness may be a result of frivolous spending, which is when the reason for poverty is seen as morally charged and accusatory. A fifth-grade boy expressed this as follows: 'The parents have just bought things to look richer and they're living in debt'. In addition, depending on the context, the parents' drinking may be seen as leisurely (individual blame) or as an illness or alcoholism (individual fate). An eighth-grade 15 years old boy interviewed for the study describes the reasons for poverty in a very versatile way:

R: This poor guy must have something going on, especially if there's something in the family, real low income or alcoholism or something, then it's not really easy, it must be like eking out an existence, worrying about whether you have enough money, and it can affect your school work a little, and then this rich guy has it so easy that he can do what he likes and, well do what he likes, there's nothing more special about it, just easy living.

I: Do you have friends like that, who don't have as much money to spend as you do?

R: Well, I think I have a few, one is like that, well he doesn't keep in touch with me anymore, he moved and then he got crazy, but I think his parents are divorced and they have a kind of bad job, he's got to make his own money, doing bottle recycling and the like, and then another of my friends has such a big family that they can't give that much money to just one kid.

This quote indicates that children can understand that poverty is due to various reasons which may be placed in several quite different categories. For instance, in the quotation above, poverty is explained with both individual and social factors. This means that different theoretical models for explaining poverty are not mutually exclusive. Instead, they may coexist in the descriptions given by children.

## 7 Conclusions

In this study, we examined poverty from the point of view of children, asking how children perceive and understand poverty. According to the results, children see poverty

as a relative phenomenon. The issue was not that they believed poor children's essential basic needs were not met, but rather that their belongings did not correspond to the norms prevailing among their peers. Children associated the poor with being different and with social stigma. They believed that poverty affected the way of thinking of those living in economic austerity; the poor are humble and modest, and they settle for little.

The framework we used to categorize the reasons for poverty helped us outline how children analyse the reasons for poverty in many ways. Some children emphasised individual interpretations and personal choices, whereas others explained poverty with structural factors. However, structural explanations were emphasised the most when the material was examined as a whole. These explanations may also coexist in the children's experiences, which is when poverty is seen as both an individual and a social phenomenon.

The results concerning causes of poverty are understandable in the light of Albrekt Larsen's (2006) work. As a result of the low degree of selectivism and boundaries that are not that evident between the recipients of social welfare and the majority, blaming attitudes towards the poor are not in the centre of the public discussion and the notion of an underclass is not commonly used in Finland. It seems that children have been socialized towards the ethos of the Nordic welfare state, which underlines the structural causes of social problems and the importance of equity. The question remains open of how the ongoing ideational turn from universalism to selectivism in anti-poverty policies and the growing income differences affect welfare attitudes, and more precisely the perceptions of poverty among children and adults in Finland (Kuivalainen and Niemelä 2010).

The theoretical dimensions concerning the reasons for poverty as used in quantitative research are very similar to the global data acquired using qualitative methods. This must be partly due to the theory-driven approach used in the analysis. On the other hand, the reasons for poverty will be fairly similar regardless of whether a quantitative or qualitative study is concerned, or whether the studies involve children or adults. In the future, studies should take into consideration that the various reasons for poverty are not mutually exclusive. Individuals may explain poverty as being due to the convergence of several relatively different factors. This means that the mandatory multiple choice questions used in many quantitative studies are problematic (e.g. van Oorschot and Halman 2000; Albrekt Larsen 2006; Lepianka 2007; Kallio and Niemelä 2014), and substitute clusters of questions should be developed so that each claim assessing the reasons for poverty has its own answer options.

This qualitative study also indicated that the individual explanation model for poverty is divided into two separate dimensions. These dimensions differ in whether the individual is blamed for the situation. Attributing poverty to individual laziness and a lack of effort or to having a large family and the inability to manage finances are two different things. Here, we inevitably encounter a discussion on the deserving and the undeserving poor, which is tightly intertwined with the question of whether help is deserved (van Oorschot 2000, 2006). The difference between the two separate dimensions is whether the reason for poverty is morally charged or not.

According to our study, the structural reasons for poverty are also divided into two dimensions: social situation and social blame. The former refers to social problems, such as unemployment and low wages with no actor responsible for them. Social blame

refers to factors such as insufficient social security, therefore recognising the position and responsibility of political decision-makers and other public operators.

The closer look to Table 1 give us reason to consider, how individual and structural explanations can actually be connected in children's responses. Part of the individual explanations reflects certain types of structural causes. We give two examples of it. First, option "many children in the family", can be seen as individual action, as decision that parents have done. However, "many children" as a cause of poverty can be related to the shortages of social policy and low level of benefits for families with children and thus be part of the social blame category. Second, same connection can be found between option "children are cared for at home" and social blame. Poverty is partly result of the fact that level of home care allowance is low. This consideration underlines our assumption that these distinctive theoretical categories are interrelated in children's responses.

These voices of children enhance awareness of how children understand poverty and explain reasons for poverty. Knowing that children are aware of poverty in their society and community gave us ideas how the findings may inform people working with children and for further research. At schools by familiarizing children with the causes of poverty we may help take inappropriate blame away from poor children and may help them internalize that being poor is not their fault and it is not equivalent of being bad. In the future, one line of analysis would not only link these conceptualisations of poverty with broader social processes, but also the class structures in which they are embedded. Research could examine the perceptions of vulnerable children on poverty and its reasons. Their views may differ from those of others, as it is possible that they perceive the phenomenon differently because they have experience of living in poverty. They might be disparaged by other children, increasing poor children's stress and social exclusion. Further, we need child focused information to understand better the daily life of poor children. It is important as particularly social and health care professionals face poor children through their work and it is difficult to help if you are not aware of their experience and perceptions.

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