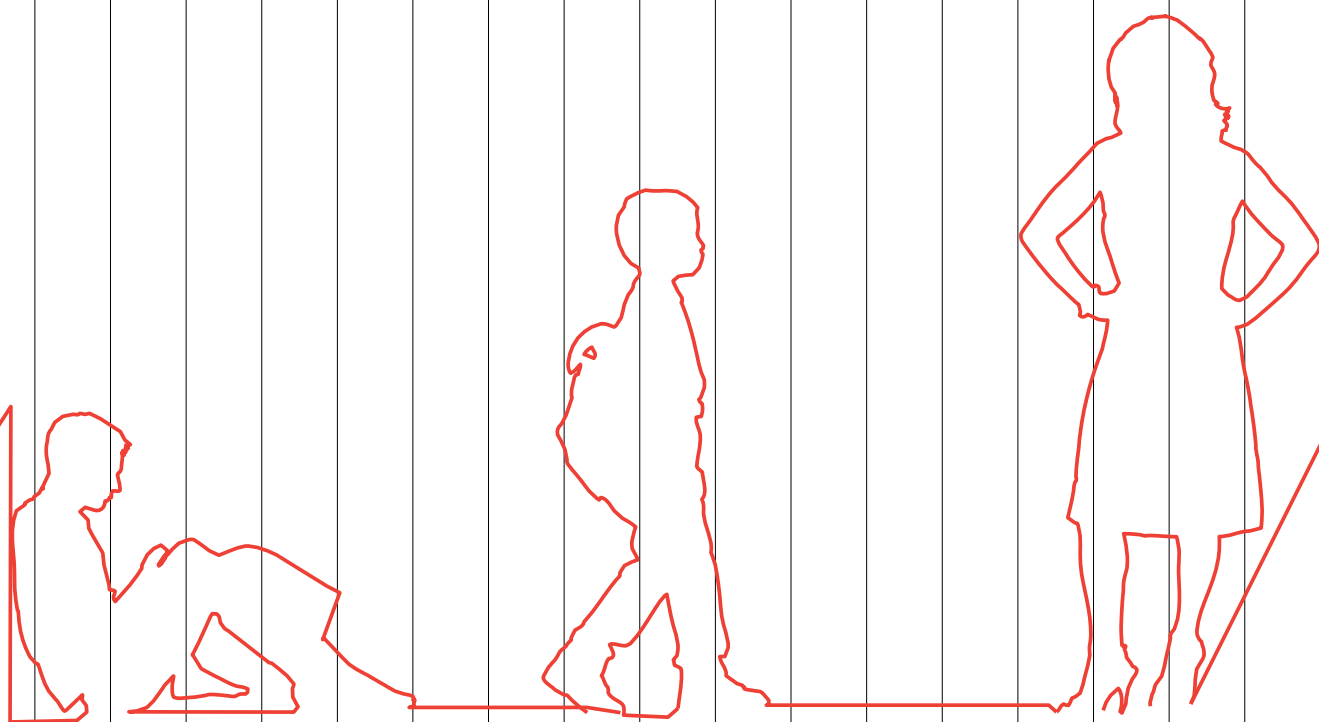




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# CHILDREN IN POVERTY IN THE NETHERLANDS





## Children in poverty in the Netherlands

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# Contents

<b>Preface</b>	<b>4</b>
<b>Summary Children in poverty in the Netherlands</b>	<b>5</b>
Summarising conclusions of ‘Children on Poverty’	5
Summarising conclusions of ‘Adults and Professionals on Poverty’	6
Summarising conclusions of ‘Municipalities on poverty policy for children’	6
<b>Recommendations from the Ombudsman for children</b>	<b>8</b>
<b>Part 1</b>	<b>10</b>
<b>1 Introduction</b>	<b>11</b>
1.1 Children at the Reporting Centre for Children in Poverty	11
1.2 Interviews with youngsters	11
<b>2 Poverty situation of the children</b>	<b>12</b>
2.1 Domestic situation of the children	12
2.2 Poverty situation of the children	13
2.3 Reasons for poverty according to children	14
2.4 Meaning of poverty for children	15
2.5 Expectations regarding change in the poverty situation	17
<b>3 Consequences of poverty for children</b>	<b>18</b>
3.1 Personal consequences for children	18
3.2 Domestic situation/ family	19
3.3 Education/future	20
3.4 Contact with friends	21
3.5 Participation and activities	22
<b>4 Possible solutions</b>	<b>23</b>
4.1 Action-oriented tips from and for children	24
4.2 Accepting, but keeping the faith	25
4.3 Youngsters’ tips for the municipality	25
<b>5 Summary</b>	<b>26</b>
5.1 The poverty situation of children	26
5.2 The consequences for children	26
5.3 Solutions according to children	27
<b>Part 2</b>	<b>28</b>
<b>1 Adults and professionals on Poverty</b>	<b>29</b>
1.1 Introduction	29
1.2 Who responded?	29
1.3 Effectiveness of the poverty policy according to adults and professionals	29
1.4 Solutions for children according to adults and professionals	30
1.5 Example projects and good initiatives for children in poverty	32
1.6 Summary	33

<b>Part 3</b>	<b>34</b>
<b>1 An outline of the municipal policy</b>	<b>35</b>
1.1 Introduction	35
1.2 Trends in the policy	35
1.3 Visions for the future	36
<b>2 Specific or general poverty policy</b>	<b>36</b>
2.1 Vision of poverty	37
2.2 Objectives	37
2.3 Measures	38
2.4 Indirect effects on the living conditions of children	39
<b>3 Provisions for children</b>	<b>40</b>
3.1 Vision	
and objective for supporting children	40
3.2 Provisions	41
3.3 Use of the provisions	42
3.4 Differences between municipalities	43
<b>4 The policy participation of children</b>	<b>44</b>
4.1 Vision for involving children	44
4.2 Participation in policy	44
4.3 Involvement of children in policy still in its infancy	46
<b>5 Collaborating</b>	<b>46</b>
5.1 Advantages of collaboration for municipalities	46
5.2 Collaborating within the municipality	47
5.3 External collaboration	48
5.4 Collaborating with private initiatives	50
5.5 Advantages and points for improvement according to the municipalities	51
<b>6 Summary</b>	<b>51</b>
6.1 Policy focused towards the future	51
6.2 General policy or specific provisions	51
6.3 The policy participation of children	52
6.4 Municipalities on the advantages of collaborating	52
<b>Literature and Annexes</b>	<b>53</b>
<b>Literature</b>	<b>54</b>
<b>Part 1: Children on poverty</b>	<b>54</b>
Part 3: Municipalities on poverty policy for children	54
Children in Poverty - background (annex 3)	55
<b>Annexes:</b>	
Research accountability part 3	56
List of respondents part 3: 198 participating municipalities	57
Children in Poverty - background	59
Expert group participants	61

## *Preface*

As the Convention on the Rights of the Child states, children have the right to an adequate standard of living. When I introduced the first Children's Rights Monitor in 2012, one of the alarming conclusions was that one in ten children in the Netherlands were growing up in poverty. By now, this number has risen to one in nine. That equates to as many as three hundred and seventy-seven thousand children.

The figures speak for themselves, but poverty in the Netherlands only became tangible to me through our digital Reporting Centre. In February, children and youngsters told their stories: *what is it like to live in poverty?* Many children and youngsters wrote that they are concerned about matters that should be a matter of course to Dutch children: *is there enough food in the house, is the heating on, is there proper clothing?* Moreover, many reports show that children are ashamed of their situation: *afraid to bring friends home to play, scared that they will see what the situation at home is like.*

The digital Reporting Centre was the starting point of the research on children in poverty, which I carried out over the past six months in collaboration with the Verwey-Jonker Institute. The central question of this research is: how are children's rights to an adequate standard of living taken into account in the poverty policy now that so many children in the Netherlands are living in poverty (for a prolonged period of time as well)? Within three weeks, our digital Reporting Centre received many responses: over 1,000, including almost 700 responses from children, but also responses from parents and professionals. Subsequently, in-depth interviews were conducted with a number of children.

The poverty policies of many municipalities were examined as well. This made it evident that the country has a very diverse range of municipal regulations. There is also an array of good and engaged private initiatives. It is nice to see that a lot of people care about the fate of these children. Unfortunately, however, it must be concluded that as regards to receiving aid, it matters in which municipality a child lives. This should not be the case, because every child has the right to an adequate standard of living.

Children all have their own ways of dealing with poverty. This is evident from the various responses to the Reporting Centre: exchanging clothes, collecting deposit bottles, doing chores. Children are creative and inventive in this regard, and I deeply admire that. Nevertheless, we should not forget that poverty leaves deep scars on children. In one of the wealthiest countries in the world, this is unacceptable.

One of the recommendations I provide the municipalities with is to develop an integral poverty policy that is specifically aimed at children. Growing up in poverty should not leave its mark on the rest of your life. We owe it to these children to offer them a better perspective.

Finally, I would like to thank all children as well as all parents and professionals who cooperated in the research. I trust that the recommendations will be taken up soon in the interest of our children.

Marc Dullaert,  
the Ombudsman for children



## *Summary of Children in poverty in the Netherlands*

### *Research overview and reading guide*

According to article 27 of the UN Convention on the Rights of the Child, children have the right to an adequate standard of living. Parents must secure this within their abilities, and the state will support them in this endeavour.

This year, the Ombudsman for children initiated a number of researches on children and poverty with the Verwey-Jonker Institute. First, the Reporting Centre for Children in Poverty was opened for children between the ages of 6 and 18. They could share their experiences with poverty in the home environment and propose possible solutions. Additionally, parents, professionals, officials, or people who are otherwise involved in poverty could pass on their experiences as well as issues with poverty policies, or provide good examples of projects related to children in poverty.

The Reporting Centre received a lot of attention. A total of 681 children and 421 adults approached the Reporting Centre. In addition, the researchers conducted in-depth interviews with twenty-five youngsters from this Reporting Centre. The responses and interviews are not representative of all children in the Netherlands, but they do provide an unambiguous picture of the way children experience growing up in poverty and how this affects them.

In addition, a survey was conducted among all Dutch municipalities containing questions regarding their poverty policies for children. A total of 198 out of the 408 municipalities responded, making this section of the research representative for the municipal poverty policy in the Netherlands.

A group of experts was involved in these first three sections of the research (see Annex). These experts helped thinking about the outcomes of the research and validated the results.

The final section of the research trajectory will start after the summer of 2013. In this section of the research, the ball is in the youngsters' court. The aim is to develop a method with them that will allow them to exert influence on the municipal poverty policy, so that it will be more in keeping with the needs and desires of the youngsters themselves.

This report comprises three sections. Section 1 describes the outcomes of the Reporting Centre as well as the in-depth interviews with children<sup>1</sup>, part 2 contains the results from the Reporting Centre for adults, and part 3 presents the results of the quick scan of the municipal poverty policy.

### *Summarising conclusions of 'Children on Poverty'*

#### *1. Poverty has major consequences for children*

The responses of the children reveal that the majority of the children experience living in poverty as extremely unpleasant: they are faced with the lack of money on a daily basis. For example, they do not get a hot meal every day, or new clothes or shoes whenever they are in need of those. Over half of the children who responded go to the food and/or clothing bank or faced a cut-off of electricity and/or water. Holidays, a membership of a sports club, celebrating a birthday, or participating in school field trips are not a matter of course, either. Children do not expect this situation to change any time soon.

The children who approached the Reporting Centre are also concerned about the poverty situation at home; in fact, one in three worry about it every day. This concern is mainly focused on money problems, but also on the fear of being evicted from their homes, having no food or belongings, or running up even more debts. For some children, this leads to physical and/or psychological symptoms. Approximately one quarter of the interviewed children and youngsters say they occasionally suffer from a headache, abdominal pain, or signs of fatigue because they are worried about the situation. With regard to the future, at least half of the children regularly worry about the financing of their future education.

#### *2. Growing up in a family with little money isolates youngsters*

Children find it important to have a sense of belonging. Being poor means that there is no money available for participating in regular activities with other children, such as celebrating a birthday, going along to the movies, or shopping. Nearly two out of three children in the research group do not participate in clubs, including sports- and culture-related ones. The associated costs constitute the main barrier.

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<sup>1</sup> In this report, we refer to children in the entire age group of 6- to 18-year-olds. Wherever we refer to juveniles or youngsters, it concerns the answers of youngsters in the age group of 10- to 18-year-olds.

Also, children sometimes hesitate to bring friends home. If children cannot ‘keep up,’ they might end up in social isolation. Moreover, these children feel like they are ‘different,’ because they cannot follow the latest trends on clothing or stuff. They find it very unpleasant to be judged on this and to get bullied.

According to the children, there is tension and stress as a result of financial worries at home, too. With two out of three children, fights between parents are prompted by either a lack of money or debts. Although financial worries at home clearly cause tension, it is hardly a topic of conversation with their parents.

### *3. Poverty is still a big taboo in the Netherlands*

Not only do children hardly talk with their parents about the poverty at home; they barely talk about it with others, too. Children and youngsters who find themselves in a situation of having little money at home do not openly discuss this subject with friends. The subject of poverty is taboo at school, and even among close friends.

On the other hand, they want more attention focused on this issue. Their most important tip for other youngsters is to talk about it anyway - it is helpful in being able to deal with the situation.

### *4. Children come up with resourceful solutions*

The children all have their own ways of dealing with poverty. Some have a job on the side or try to save money. They also have all sorts of tips to economise, for example, by exchanging clothes, doing chores for people, or collecting deposit bottles. In addition, there are plenty of fun things to do that do not cost any money, such as throwing a slumber party on your birthday (because it does not cost any money), or dropping in on your grandpa’s or grandma’s house around dinnertime. Consequently, the interviewed youngsters are very aware of prices and critical of what one truly needs.

## *Summarising conclusions of ‘Adults and Professionals on Poverty’*

### *1. Access to aid and support is needed*

The opinion that parents should get more support and aid emerges from the responses given by the adults. As already evident from the responses of the children, poverty leads to stress and psychological issues among parents. In addition to aid focused on the financial situation (debt counselling, budgeting), these families should also receive support and guidance on raising their children.

### *2. It matters which municipality a child in poverty grows up in*

The main conclusion from the responses of parents and professional to the Reporting Centre for Children in Poverty is that they feel that in the Netherlands, it matters where a child in a poverty situation lives and grows up. Much of the support and aid received by families come from a private initiative, such as the Stichting Leergeld (Foundation for Tuition) and the food or clothing banks. Families consider the aid valuable, but these provisions are not available in all municipalities. Moreover, each of the municipalities has its own poverty policy. The extent to which they actively provide eligible families with information on it varies.

### *3. Schools take too little account of poverty issues when requesting contributions from parents*

A lot of schools in primary and secondary education are insufficiently aware of the fact that some parents cannot afford the contributions - both voluntary and mandatory - requested from parents. As a consequence, children may be excluded. Adults and professionals indicate that education should remain affordable and that all sorts of additional costs should not be passed on to parents.

## *Summarising conclusions of ‘Municipalities on poverty policy for children’*

### *1. Vision and objectives are lacking in provisions for children in poverty*

The report on the quick scan among municipalities and the more extensive interviews with thirty municipalities describe that the vision and objectives of the general poverty policy are aimed at promoting social participation through financial support. This policy is mainly focused on welfare claimants, whereas now, there are ‘new’ groups with financial problems. For example, self-employed professionals, unemployed people, people with debts. Often, many municipalities have not caught sight of these citizens and their children yet.

Moreover, municipalities lack legal options to support the new groups and organise the poverty policy in a proper manner. For example, municipalities of the national government receive a budget for income policy for people with incomes up to 110% of the social minimum wage.

With their general poverty policies, municipalities put an indirect focus on supporting children. They do so by supporting families with children and single parents financially. In municipalities without specific provisions for children, limited attention is devoted to the living conditions of this group. The problems experienced by children and the limitations on growing up healthily - having good opportunities for development - are insufficiently recognised by these municipalities. That is why they do not make enough targeted provisions focused on properly supporting children in poverty.

The large majority of the municipalities (88.4%) has made specific provisions for children, such as the support of participation in sports and culture as well as educational provisions. Municipalities mainly concentrate on the participation in cultural and sports activities of this group of children: 93% and 92%, respectively. Only in two of the interviewed municipalities, this is part of a defined policy. This means that the other municipalities have not drafted policy objectives by which the effects of the provisions can be tested.

### *2. Municipalities differ considerably in terms of provisions for children in poverty*

The provisions made for children are part of various policy areas, such as poverty, youth, education, sports, and health policies. Municipalities share common ground in their main focus on supporting the social participation of children. The ability of children to participate emerges as the major focus of the provisions from many interviews with municipalities.

In many municipalities, the promotion of participation in sports, culture, and social activities at school has been translated into provisions. The manner in which children are subsequently able to participate, however, differs considerably. This does not merely apply to the provisions available, but also to the number of children that are able to participate. In some municipalities, there is an open-ended scheme, and all children are able to participate, but in other municipalities, this number is very low. This has to do with limited financial resources as well as political priorities.

### *3. A coherent approach to improving the living conditions of children in poverty is lacking*

The research shows that the support of the various components of the living conditions of children in poverty is divided between several policy departments of a municipality. Internal collaboration with the aim of reaching an integral approach to children is crucial, but it still occurs infrequently. Up until now, it is often a matter of personal contacts. With regard to external collaboration, a number of municipalities have established a good collaboration with local organisations on an implementation level. In fact, a proper utilisation of the knowledge these organisations possess can serve as a major input to the development of better policies. Currently, contacts are often still focused on 'finding the target group' and exchanging information.

### *4. Few municipalities know whether children in poverty make proper use of the provisions provided for them*

Whether provisions are reaching the eligible minimum wage earners and their children is being monitored either half-heartedly or not at all, as it is only partially known who uses the provisions. Furthermore, it is often unclear whether the money provided to parents actually reaches the children.

Another point of difference between municipalities is the encouragement of the use of the provisions. Many municipalities foster a keen awareness of the opportunities through written and digital media, but there are also those that pay less attention to it.

### *5. Children do not have enough say in the design and implementation of policies aimed at them*

One of the most important results of the research is that the ability of children to influence the policy is still limited to very few municipalities (4.6%). Municipalities do not seem to know very well how they should approach this matter. They miss the handles to shape the policy participation of children in poverty.



## *Recommendations from the Ombudsman for children*

1. *Given the fact that 1 in 9 children live in poverty, it is very important for municipalities to develop a poverty policy that is specifically aimed at children.*

This specific policy will need to be effective for all children in poverty in a straightforward manner, making the aid provided directly available to children who currently do not have a standard of living which is adequate for a proper physical, mental, intellectual, moral, and social development.

Only a few municipalities pursue a poverty policy specifically aimed at children. All municipalities should pursue an integral youth policy based on a vision for children in poverty. Currently, municipalities particularly support the social participation of these children through specific provisions for sports and cultural participation. Therefore, municipalities are recommended to actively focus on meeting other basic needs of this group as well.

- a) *Develop a vision containing an integral approach to poverty among children.*

Within municipalities, several policy departments are involved with children in poverty. Connect the various areas of life in which children need support. This entails a combination of both financial support and debt prevention, such as the promotion of participation, educational opportunities, and health. Pay particular attention to children who have been living below the poverty line for over two years. Current poverty policies are often still focused on welfare claimants rather than new groups, such as self-employed professionals. Children belonging to these groups deserve to be included in poverty policies, too.

- b) *Improve the accessibility of provisions and simplify the submission of an application.*

A lot of parents and children cannot find their way to provisions yet. Filing an application should be easy. Make provisions available to all children without setting a maximum per municipality or per provision.

Municipalities are recommended to be the ones reaching children who are dealing with poverty in collaboration with relevant private organisations. In doing so, municipalities should communicate about the provisions in a clear manner.

- c) *Involve children early when making provisions available.*

Organise the involvement of children and youngsters with the provisions that are being devised for them in order to gain a better insight into the things they actually need and to check whether the existing provisions fit these needs. Many municipalities want to start involving children and youngsters, but few municipalities apply this policy participation in actual practice. Make use of good examples, proven methodologies, and tools for policy participation of young people.

2. *Municipalities are recommended to put together a child package, the components of which will directly benefit the children. This package applies to children in a household with a disposable income below the standard of 120% of the social minimum.*

The elements of the child package indicated below should at least be made directly available to each child by municipalities. This concerns a so-called child package, which assumes the not-much-yet-sufficient criterion (see SCP (The Netherlands Institute for Social Research) in the 2012 Children's Rights Monitor). The package will at least consist of the absolute necessities, supplemented with things required to be able to participate in society. The child package will at least contain vouchers for basic necessities, such as a set of winter clothes as well as summer clothes, and, for example, lessons for a basic swimming certificate, a library card until the age of 18, access to local public transport, and participation in a weekly activity for the purpose of leisure or sports/cultural development.

The child package is focused on children who live in a household with a disposable income of less than 120% of the social minimum applicable to the household.

3. *Organise a complete range for children in poverty. For this purpose, the Ombudsman for children incites municipalities to design their policies through public-private partnerships.*

Within the municipality, organise a joint approach aimed at improving the living conditions of children in poverty, for which the political, official, and social support is guaranteed.

Involve various parties, including local providers of help for children in poverty, at both policy and operational level. Make the range complete and appropriate through intensive collaboration.

4. *Both the national government and the municipal authorities are recommended to monitor the poverty policy focused on children.*

Map out the manner in which the adequate standard of living for children is being determined in national and local policies annually. Monitor its reach and effects on the standard of living for children.

5. *The national government should encourage and approach municipalities in a targeted manner, given its obligation under the Convention on the Rights of the Child.*

The Netherlands signed the Convention on the Rights of the Child. The resulting obligation is to keep a watch on the implementation of the child's right to an adequate standard of living in the Netherlands. This responsibility should lead the national government, which has decentralised its poverty policy to a large extent, to approach municipalities in a targeted manner about their task to provide children with an adequate standard of living locally.

# *Part 1*

## **Children on Poverty**

*Results from the Reporting Centre for Children in Poverty*

## 1 *Introduction*

On February 12, 2013, the Ombudsman for children opened the Reporting Centre for Children in Poverty. Here, children could report their experiences with poverty in the domestic situation as well as their view of a solution. Additionally, parents, professionals, officials, or people who are otherwise involved in poverty could pass on their experiences as well as issues with poverty policies, but they could also provide good examples of projects related to poverty. This section of the report describes the perspective of children between the ages of 6 and 18: what kind of situation do they find themselves in? How do they experience this? And do they see solutions to improve the situation for themselves, but also for other children who find themselves in this situation? The reporting centre closed on March 5<sup>th</sup>. Children<sup>1</sup> between the ages of 11 and 18 could also register for an interview through the reporting centre; for privacy reasons, this could not be done in the questionnaire, but via a link that was shown to them in the end.

It seems that improper use of the reporting centre is hardly at issue - or at least, not to a great extent. In the single case of an IP address that was used seven times, several children indicated they were living in a refugee centre. It therefore concerned different children who answered the questions from the same location. However, it is important to note that this concerns a reporting centre. There is a chance that such a reporting centre attracts a select group. The group of children who responded is therefore not representative of the total group of children in the Netherlands who live in poverty. For that reason, the results are indicative and cannot be generalised to all children who live in families with limited financial resources. It is also important to stress that children living in the Caribbean Netherlands have not been included in this research. We refer to the recently published Unicef<sup>2</sup> report (2013) for the living conditions of these children.

### 1.1 *Children at the Reporting Centre for Children in Poverty*

Of the 681 children between the ages of 6 and 17 who approached the reporting centre, seven children indicated, of their own accord, they were not poor. A total of 541 children completed all of the questions in full.<sup>3</sup> Two fifths of this group fall within the age group of 6 to 10 years old (41%). Ten-year-old children completed the questionnaire most frequently (16%), and six- to seventeen-year-olds did so least often (4% and 5%, respectively). Girls are in the majority, nearly three in five (59%). In answer to the question regarding family composition,<sup>4</sup> close on half of these children responded they lived in a single parent family (46%). Little over two in five children live in a two-parent family (42%), and 7% of them live in a reconstituted family. In this report, whenever we refer to the children, we mean: the children who approached the reporting centre.

### 1.2 *Interviews with youngsters*<sup>5</sup>

Nearly one in five youngsters between the ages of 11 and 18 indicated they wanted to take part in an interview (n=62). Youngsters who left behind a phone number received an email saying that they would be called. This happened a week later. Youngsters who only left an email address received an email with the request to respond and indicate how and when they wanted to do the interview. Eventually, researchers managed to conduct an interview with 26 youngsters, either by phone or in the homes of the youngsters.

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1 In this report, we refer to children in the entire age group of 6- to 18-year-olds. Wherever we refer to juveniles or youngsters, it concerns the answers of youngsters in the age group of 10- to 18-year-olds.

2 [http://www.unicef.nl/media/1402135/samenvatting\\_kind\\_op\\_bes.pdf](http://www.unicef.nl/media/1402135/samenvatting_kind_op_bes.pdf)

3 We considered the questionnaire to be fully completed whenever children arrived at the question regarding cut-offs of electricity and/or water. This was followed by a question regarding family composition and the reason for poverty. Twelve children did not answer these final two questions.

4 A juvenile living in two houses was presented with the question to describe the family composition of the home where he or she lives most of the time.

5 The names we use in this report are not the actual names of these youngsters.

One of these 26 youngsters turned out to be autistic, because of which the information obtained through the interview was insufficient for inclusion. Eventually, 25 youngsters were interviewed. Participation by gender of the interviewed youngsters can be compared with the reporting centre: fifteen girls (60%) and ten boys. The 11- and 12-year-olds are in the majority in the interviews. One girl is almost 11 and really wants to participate. Seven others are 11 years old (28%), six youngsters are 12 years old (24%). Three youngsters are 16 years old, and three youngsters are 17 years old. In addition, there are two 15-year-old youngsters. Ages 13, 14, and 18 are the least represented; all by one youngster of that age. Four of these youngsters have a non-Western foreign background, one youngster has a Western foreign background, and the rest of the youngsters have parents who were both born in the Netherlands. Thirteen of the interviewed children are still in primary school, and one of the youngsters is in special education. Eight youngsters are in secondary school: two are in the seventh grade, four are in the vmbo (lower secondary professional education), one is in the havo (higher general secondary education), and one is in the vwo (pre-university education). Moreover, three youngsters are already in continuing education, two in the mbo (intermediate vocational education), and one youngster is in the hbo (higher professional education).

The majority - nineteen of the youngsters (76%) - have had to deal with a divorce. Sixteen of these youngsters come from a single-parent family; in all cases, they live with their mother. All of the youngsters from these families - except one youngster - have one or more brothers and/or sisters: seven families have two children (among the interviewees are two sisters from the same family), five families have three children, and two families even have four children. By own account, one of the youngsters splits its time living with both parents and is an only child. Two youngsters live with their mother and stepfather. One of these youngsters is the only child in the house and the other one comes from a family with two children. Additionally, there are six two-parent families with both of the biological parents, one with one child, four families with two children, and one family with three children. In this report, whenever we refer to youngsters or juveniles, it concerns the youngsters who were interviewed.

## 2 *Poverty situation of the children*

In this chapter, we will first examine what the domestic situation of the children is like. Subsequently, we will consider what this means for them. We will conclude the chapter with a paragraph on the children's expectations for the future.

### 2.1 *Domestic situation of the children*

The Reporting Centre for Children in Poverty was aimed at children living in families with little money. Therefore, it revolved around poverty experienced from the perspective of the juvenile. To get a picture of the actual poverty situation in the family, children responded to a number of statements. Several of these statements are not directly related to either being poor or not (such as getting an allowance, buying second-hand clothes, or celebrating a birthday), others are (using the food bank or the clothing bank). Together, however, the statements draw a picture of the domestic situation of these children, which looks as follows (see figure 1.1):

Figure 1.1 Domestic situation of children (n=541)

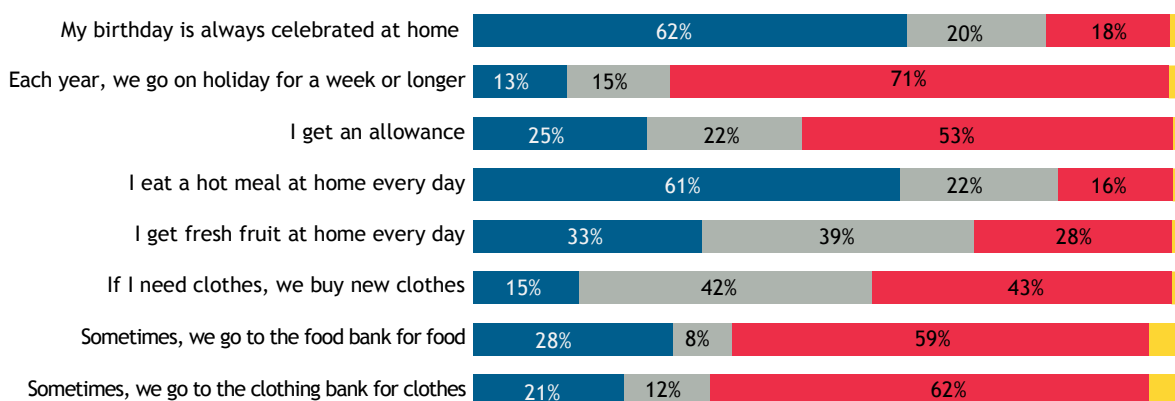


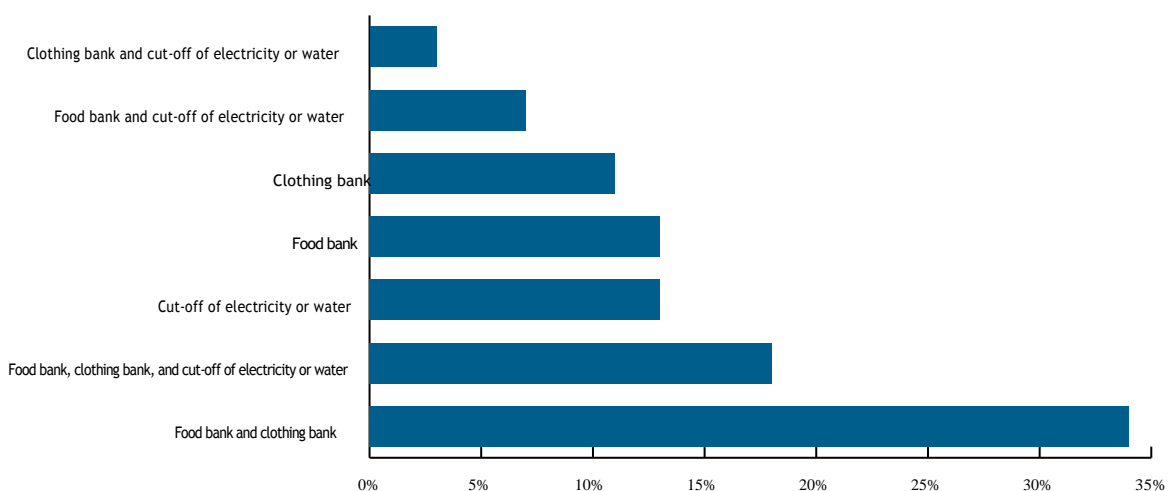
Figure 1.1 shows that most of the children eat a hot meal every day (61%) and celebrate their birthday every year (62%), but this does not apply to nearly 40% of the children. Families primarily save on holidays. Seven in ten children indicate they do not go on holiday (71%). Of the 23 interviewed juveniles, only two go on holiday each year. New clothing is not a matter of course. Over two fifths of the juveniles do not get new clothing when they need it (43%) and - again - over two fifths get it sometimes (42%). The interviews reveal that children often get their clothes from others: almost half of the interviewed juveniles indicated this.

## 2.2 Poverty situation of the children

It is not possible to exactly determine how poor the children at the reporting centre are, but the use of the food and/or clothing bank(s) by these families does provide an indication. Families must meet strict conditions to be able to use these banks. Consequently, families that are eligible for these are dealing with poverty. At the same time, this does not mean that families that are ineligible are not poor. Possession of unsalable owner-occupied houses or bankruptcy can cause these families to be ineligible for all sorts of arrangements, while they are living in poverty.

More than one in three children go to the food or clothing bank with their families, either occasionally or regularly. One in five indicate that occasionally, water or lighting was cut off in their homes because the bill was not paid (21%; not in figure 1.2). The children who go to the food bank are possibly other children than those who go to the clothing bank. Therefore, we look at an overlap between the use of the food and/or clothing bank and being cut off from water and lighting here (see figure 1.2):

Figure 1.2 Use of the food and clothing bank combined with a cut-off of water and electricity (n=273)



More than half of the children use one of these banks either occasionally or regularly and/or faced a cut-off of electricity and/or water: 273 of the 541 respondents (50%). However, it is important to note that some children who completed the questions come from the same family, which puts this into perspective. Therefore, within this group, the number of individual families in this situation will be lower than the number of children (n=273). Nearly one in five children from this group use the food and/or clothing bank either occasionally or regularly and, by their own account, faced a cut-off of electricity or water (18%). Little over one in three go to the food bank and the clothing bank, but did not face a cut-off of electricity (34%).

Compared to the group of the reporting centre, the food bank is used less by the interviewed youngsters: less than half of these families (three boys and five girls) go to the food bank on a regular basis. Damien (11 years old) is happy with the food bank: *“I am very grateful, and sometimes, I assist with handing out packages for an afternoon.”* He also explains that the food bank has other advantages:

*“I hardly ever get invited to a birthday party, but if it does happen, I get a present from my mother to bring along. We occasionally get these with the food packages.”* To one of the families, the food bank is also a source of social support as well as a social network consisting of other families who find themselves in the same situation. Others are ashamed of the fact that their families are going to the food bank, such as Bas (13): *“I hope no one in school will ever find out that we go to the food bank.”*

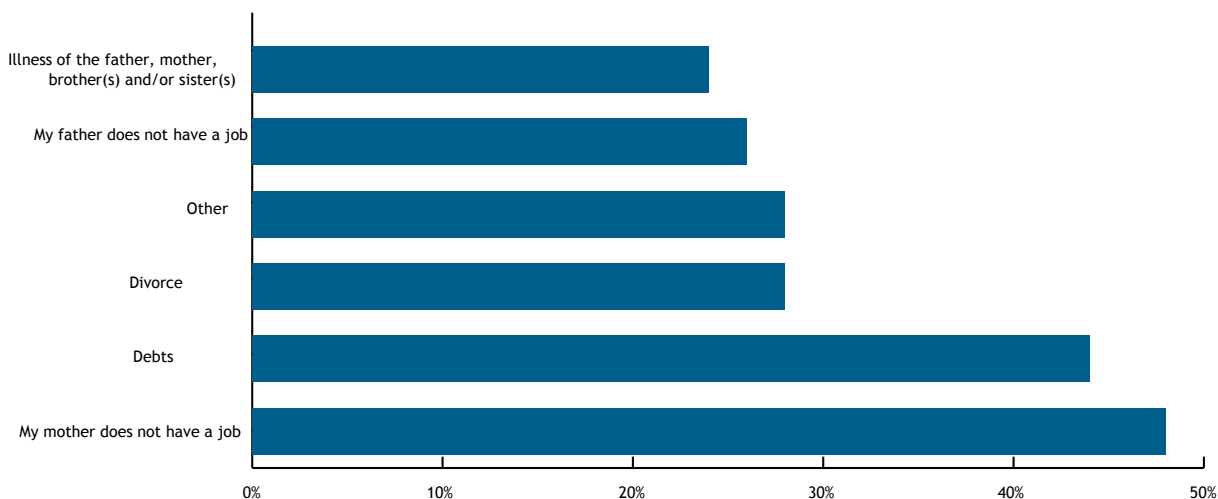
Some of the interviewed youngsters do not use the food bank while they could. In the case of Abdul (11), the location of the food bank is the main reason: “My mother does not go to the food bank because we live too far away.” And Fabiano’s (17) father does not want to use it out of shame.

Some youngsters also faced a cut-off of electricity or water. Dylan’s (11) mother switches energy companies each month now to prevent this from happening again. Lola (16) experienced this, too. When asked about the last cut-off they faced, she indicates that this is quite a long time ago - namely, two months earlier.

### 2.3 Reasons for poverty according to children

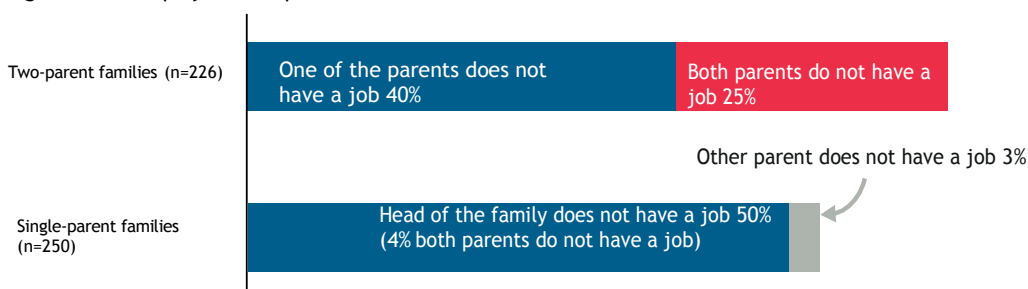
The children were asked why there is little money at home (see figure 1.3):

Figure 1.3 What is causing the family to have little money? (n=529)



Multiple answers were possible. Unemployment of one or both parents appears to occur less than expected. In a quarter of the situations, the father does not have a job, and in nearly half of the families, the mother does not have a paid job (48%). Combined with the family situation - either single- or two-parent families - the job situation provides a more balanced picture (figure 1.4):

Figure 1.4 Unemployment of parents within different families



Half of the children from single-parent families cite the fact that the parent who is at the head of the family - usually the mother - does not have a job as the reason for poverty. In a number of these families (4%), the parent who does not (or no longer) live in the family does not have a job, either. One in four children from a two-parent family indicate that both parents do not have a job, and in two out of five cases, one of both parents does not have a job.

The number of children who say that their parents have debts is remarkably high (44%). Additionally, a quarter cites illness within the family as a reason for the lack of money, and over a quarter (28%) cite the divorce of their parents as a reason. Other matters that were mentioned as a possible cause are

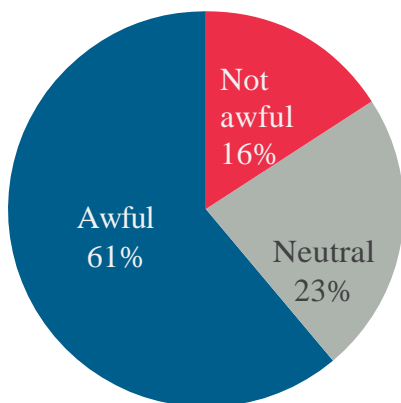
bankruptcy and failing to pay alimony. During the interviews with the youngsters, the fact that there are debts often comes up. In many cases, parents are in debt restructuring. Additionally, the economic crisis also appears to have consequences: in the interviews, many youngsters cite bankruptcy of the company of (one of) their parents as a reason for the poverty situation.

## 2.4 Meaning of poverty for children

A lot of children think it is awful that they find themselves in a poverty situation and are worried. They especially miss excursions and pursuing hobbies, but also basic necessities such as clothing and food. They look at others and see things can be different. In this paragraph, we will further discuss this.

We asked the children how they feel about not having much to spend at home (figure 1.5):

Figure 1.5 How do you feel about not having a lot of money at home?



More than three in five children indicate that they think it is awful to have little money at home (61%; see figure 1.5). One in six appears to have no problems, and nearly a quarter is neutral about the domestic situation that involves little money. When asked whether a child would be equally happy or happier with more money, the division remains roughly the same as in the figures above. Nearly two thirds of the children (64%) think they would be happier, more than one in six believe to be just as happy as they are now (17%), and one in five are in the middle, staying neutral (19%).

Additionally, by answering two open questions, these children explained how they notice that there is little money available at home and what is different in comparison to other children's homes. Children between the ages of 6 and 10 were only asked the first open question. The open questions were not mandatory and were therefore not answered by all of these 541 children. Children mainly notice that there is little money available in that they can do less fun things or no fun things at all, such as participating in sports or pursuing a hobby they would like to indulge in or going on a nice outing (36%; figure 1.6). In addition, nearly one third of the youngsters mention the fact that they are always wearing second-hand clothes and shoes and are never able to buy new clothes (32%; see figure 1.6). Children look at others and see that they have the latest clothing and devices (51%; figure 1.7). They also mention food: there is little food in the house or little choice and cheap products (31%; figure 1.6). When they look at friends, however, they see that this is different: there is more variety in food, they do have enough food in the house, and there is a wider choice (23%; figure 1.7). Nearly one in ten juveniles see that parents are stressed, argue, or are sad because of the situation (9%; figure 1.6). Yet, there are also juveniles who do not notice it (3%; figure 1.6) or who know because their parents talk to them about it (3%). The same applies to the situations of others: 3% sees no difference with the situation in their friends' houses and 2% does not know what is different in comparison to others.

Figure 1.6 How do children notice that there is little money? (n=443)

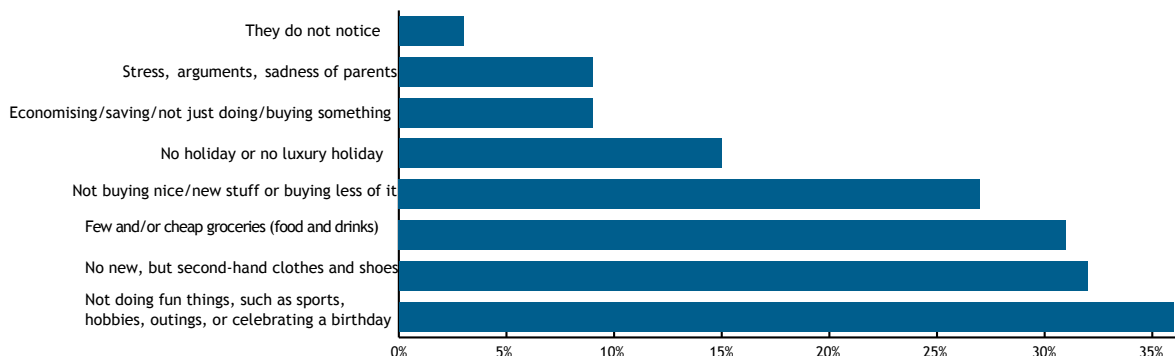
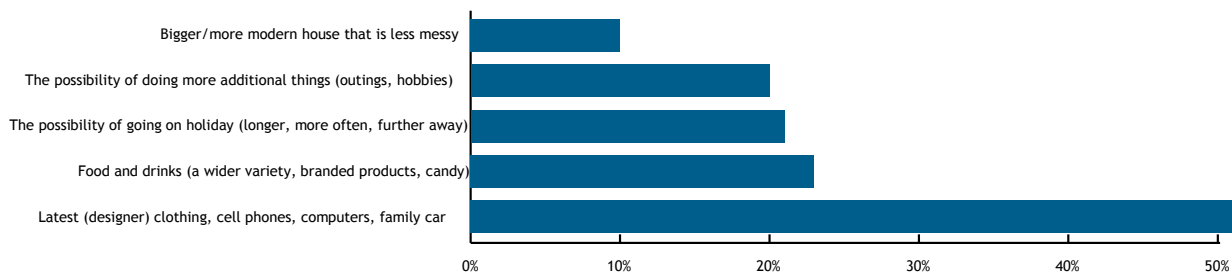




Figure 1.7 How do the homes of other children differ from yours? (n=246; only answered by 11- to 18-year-olds)



In the interviews, youngsters dilated upon the question as to how they notice that they have little money at home. The answers vary, but are consistent with the factual data from the reporting centre. The majority of the juveniles indicate that they notice it in that they miss things in their lives. Here, a distinction between basic needs and others issues is observed. For example, one third of the respondents indicate that they notice it when eating:

*Sophie (12): "The servings are small. If, by the end of the month, the family is short of money, we'll be eating bread."*

*Bas (13): "Cooking is done on a strict budget, which results in the same dishes being on the menu often."*

*Sonyia (11): "The breakfast bowl used to be filled all the time; now, I have less and less choice in the morning."*

A lot of youngsters also notice it in their clothing. They often get clothes from friends and family instead of new clothes. Moreover, buying new shoes is often not an option, either. Daan (14): "I'm wearing ragged clothes and worn-out shoes, and it's been three years since I've gotten new shoes." Moreover, youngsters often lack elementary things, such as school supplies.

Besides these basic things, more than half of the interviewed respondents indicate that because of their poverty, they cannot go anywhere anymore, and as a consequence, they are at home quite often. They miss doing fun things, such as going to an amusement park and being able to shop and buy new (designer) clothes. They mention the latter issue remarkably often. In addition, the interviewed youngsters cite the following issues: not going on holiday, not having a birthday party celebration, being unable to go to the swimming pool with friends, being unable to go along on a school trip or camp, and being unable to visit relatives. Camilla (12) describes the latter as follows: "My cousin is very generous, and whenever he comes to visit us, he always brings treats and presents. In our culture, it is customary to bring all sorts of things if you pay someone a visit. Since there wasn't enough money for treats and presents, my father decided to cancel inviting his cousin for Easter."

What is also striking is that the large majority of the interviewed youngsters compare themselves to others. As they observe that others are better off, they also notice that they are poor. The youngsters find it difficult to hear stories from children who can do all the fun things and to see that they own much more expensive things.

*Merel (10): "My classmates have expensive clothes and brag about it, too. They also have the latest stuff, and most of them have a smartphone."*

*Sasha (15): "My friends ask their parents for money to go to the movies, buy clothes they want, and are involved in multiple sports."*

*Bowie (12): "It is not nice to sit at home when you know others are doing something fun that you can't afford."*

Finally, it brings up negative feelings for the youngsters, because they experience tensions in the family and miss a sense of freedom: "In general, making ends meet with little money requires a lot of planning. From time to time, this can be quite tiresome," said Bibi (18). And if they buy something nice once, they sometimes feel guilty towards the other family members. In some cases, youngsters even sold their own possessions to support their families, and they lent money to their parents. Only a few youngsters see the positive aspects of their situation, too, such as Sasha (15): "Sometimes, it is difficult to have little money, but maybe, it's useful later. Then you'll know how to manage on less money."

The interviewed youngsters also said what they would change if they had money. The answers vary greatly. Most of them would buy clothes, followed by outings to, for example, an amusement park, zoo, movie theatre, or concert, as well as sports, including horseback riding, soccer, and dancing. In addition, there are youngsters who would spend it on the family instead of themselves in order to solve problems.

*Fabiano (10): "If there is one thing that I would change, it would definitely be that the tension and uncertainty would disappear from the family."*

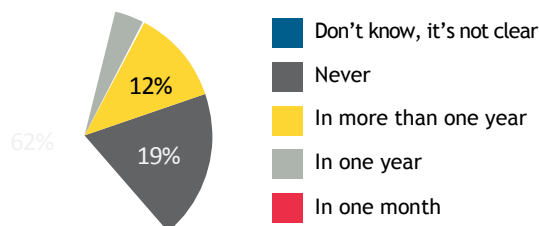
*Camilla (12): "The first thing I would want to change is that my brother would find a job. Then, he can move out and get married to his girlfriend. Everyone is welcoming the marriage, but as long as he doesn't have a steady income, it can't take place."*

A minority would spend it on a holiday, a family visit abroad, or celebrating a birthday. A few mention issues that do not necessarily have to do with the financial side of poverty, such as Damien (11): *"I would want the bullying to stop, and I would like to make more friends."*

## 2.5 Expectations regarding change in the poverty situation

The longer a family lives in poverty, the more feelings of anxiety, dependence, and unhappiness will increase for a number of poor children (Vanhee, 2007). Young children from single-parent families, families of non-Western origin, and low-income families are most likely to experience poverty's negative consequences for their wellbeing (Stevens et al., 2009). A frequently mentioned problem with poverty is the feeling that the situation will not change in the future. This is also reflected in the children who used the reporting centre. Some of them assume that the lack of money will not change any time soon, as figure 1.8 shows:

Figure 1.8 When do children expect there to be enough money at home again? (n=541)



Only one in 25 expect the situation to improve between now and a month or next year (both 4%). Nearly one third of the children expect this to be a long-term situation (that it will last longer than a year or that it will never improve). The large majority - 62% - indicate that it is unclear when the situation will change. Of the interviewees, a minority believe that the situation is going to change in the coming years, for example, because mothers would like to find a job when children go to secondary school or because it is known that parents will be done with debt restructuring within a few years. Sanne (12) does have hope for the future: *"Once the debt restructuring process is completed, there will be immediately much more to spend, as the family can keep twice the income. There's two more years to get through, and then, everything will probably look rosier."* The majority, however, indicate they do not know or that they believe it is still going to take a long time: *"I see two pathways for the future; one on which we are doing well and can buy nice things, and another one on which we can only eat peanut butter sandwiches, because we don't have any money for other things. The problem is, I don't know which path it's going to be. It is not up to me,"* said Soraya (11).

### 3 Consequences of poverty for children

Poverty in the domestic situation can have a considerable impact on the lives of children. In this chapter, we will look at the consequences children experience on a personal level, in the family situation, in contact with friends and when dealing with their environment, and for the future.

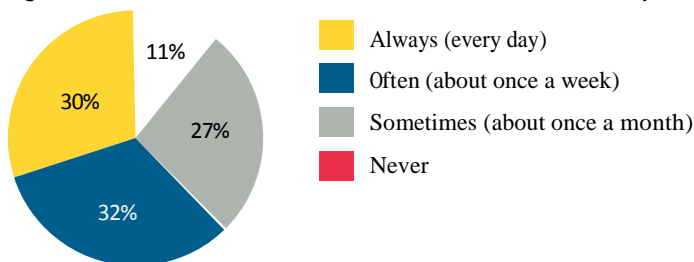
#### 3.1 Personal consequences for children

The reporting centre and the interviews provide insight into the personal consequences for children in a domestic situation that involves little money. For some, concerns about making ends meet or even fear to be evicted from their homes cause physical or psychological symptoms.

- Concerns about the situation: abdominal pain, anxiety, powerlessness

Children could indicate whether they were concerned, and if so, how often (figure 1.9):

Figure 1.9 I am concerned about the fact that we have little money at home (n=541)



A lot of children are regularly concerned: 30% worries every day and 32% every week (see figure 1.6). The interviews with children confirm this impression and provide more insight into what ‘worrying’ means to children. The majority of the interviewed children regularly worry about the domestic situation. These worries mostly centre around money problems. In half of the cases, however, they are also connected to the fear of being evicted from home, having no food or belongings, or running up even more debts. For example, Quincy (11) says she is especially concerned about her five-month-old little brother. *“Diapers and baby products are expensive; what if one day, we’ll no longer have money to buy these products?”* Elze (17) mainly misses being carefree: *“With everything I do, I have to think. Consider whether I can just grab some food or if that means I’m already having dinner, for example. When I come from school and I’m hungry, I can’t just take something. Being poor keeps you busy all day.”* As a result of these concerns, a number of children experience physical and/or psychological symptoms. Approximately one quarter of the interviewed youngsters indicate they occasionally suffer from a headache, abdominal pain, or signs of fatigue because they are worried about the situation. Anger and frustration are also mentioned one time; a few visit a psychologist or attend training because of the domestic situation. Additionally, youngsters mention a number of other personal consequences: they are ashamed of the situation and they are feeling powerless or guilty.

- Other consequences

A few experience far-reaching consequences of poverty that stretch out into the future. As a result of his domestic situation, Daan (14) cannot go to the orthodontist, while this is necessary for him: *“I just had my braces for a couple of weeks, but then, my mother couldn’t afford it any longer. I had to go back to the orthodontist to have my braces removed again. Here, at home, we’re making jokes about me not having to wear braces now - at least - but actually, this is not really great.”*

- Positive consequences: strengthened family ties, creativity

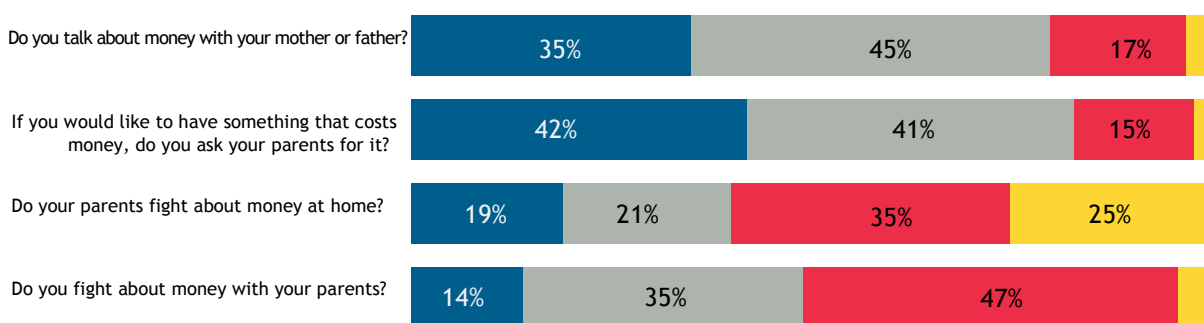
Nevertheless, the majority of the youngsters also cite positive consequences of the situation; only one in four of the interviewed youngsters do not see positive consequences. Approximately half of the interviewees say that they have become closer as a family and that they have grown towards one another. The youngsters also frequently mention a stronger connection with their parents and brothers and sisters. Moreover, half of the youngsters find that they learn to cope with money, which is also useful for the future. The domestic situation also motivates to do well in school in order to obtain a diploma and actually be able to earn money later.

Additionally, youngsters notice that they appreciate little things more - including things that are normal for other children. For example, going on outings, making it cosy at home, or occasionally eating food that is a bit more luxurious. Sasha (15) believes that the situation is making her more creative, for example, when handling situations in a different manner: *“If I ever go to the movies with friends, I bring my own drinks and popcorn. If my bag is checked, I will say that it’s gluten-free popcorn; they always believe that. This way, I’ll save money, but I can still do nice things.”*

### 3.2 Domestic situation / family

Poverty in the domestic situation can cause tension within the family; in the relationship between parents or in the relationship between parent(s) and youngster, for example. The results from the reporting centre point out that some youngsters hardly talk about the situation with their parents or do not talk about it at all. Moreover, if youngsters would like to have or do something that costs money, they do not show it to their parents (see figure 1.10):

Figure 1.10 Contact between parents and children (n=322)\*



\* Only youngsters between the ages of 11 and 18 were asked this question.

One third of the youngsters can talk about the situation at home. Almost half of the youngsters talk about with their parents occasionally (45%). Consequently, the domestic situation is discussible within these families, but it is not often a topic of conversation. For more than one in six youngsters, the subject of ‘money’ is never a topic of conversation at home. Most youngsters do have the courage to ask their parents for something they would really like to have (83%). Nevertheless, having little money causes tension in the homes of many youngsters. In the cases of two fifths of the youngsters, the lack of money or the debts lead to arguments between parents. A similar proportion of the youngsters occasionally argue with their parents about money. However, almost half of them indicate they do not argue about this.

These data correspond to the results from the interviews. The majority of the interviewed youngsters do not talk about the situation at home, but do believe they can call on their parents should it be necessary. In the homes of approximately half of the interviewed youngsters, there appear to be arguments about money occasionally. Some youngsters indicate that these arguments have to do with jealousy and pent-up tension. Approximately half of the interviewees who indicated they occasionally argue about money at home claim that these arguments are mainly focused on things they would like to have, but that cannot be bought: *“One day, I want to have clothes or stuff that other children have, too. My parents can’t afford this, which occasionally makes me angry. Then, my parents point out that there are children in the world who have even less, which can make me even angrier,”* said Camilla (12). Furthermore, some parents promise things they cannot keep later. Fabiano (17) says that sometimes, his parents get angry when he needlessly leaves on the light. This causes some little arguments, but they usually talk these out.

The other half of the interviewed youngsters indicate that they do not argue about the situation at home, such as Joey (16): *“You can’t argue about something that isn’t there.”* These youngsters indicate surprisingly often that they have accepted the situation and that, as a consequence, they do not argue about it. They know when they can or cannot buy something and have learned to live with the situation: *“I’ve really learned to save and I know how to make ends meet with little money. In the future, if I have job, it can only get better,”* said Maarten (16). Many of the interviewed youngsters actually find emotional support with other family members, such as their father, mother, brothers or

sisters. Additionally, youngsters find added value in the presence of pets: *“They can feel it when I’m sad or when I have abdominal pain, they always come lie against me in those instances, or they try to cheer me up. They are a real support for me,”* said Sasha (15).

- The environment

For many interviewed youngsters, the involvement of the environment appears to play a positive role in coping with poverty, both emotionally and in a practical sense. Grandparents - mainly grandmothers, but also aunts and uncles - treat the youngsters to outings, slip them some money - for example, for a good school report - or pay for sports or a driver’s license. Many of these youngsters also eat at these family members’ homes once or several times a week. Neighbours can also be important - to Valery (12), for example: *“Fortunately, there are people in the neighbourhood who care for our family. Our neighbours have their own vegetable garden and occasionally bring some vegetables.”* Sometimes, embarrassment can get in the way of these forms of support - for example, in the case of Camilla (12):

*“Our family receives little support, probably because many family members do not know of our situation. I think my father and mother find it difficult to discuss it with the rest of the family and that they find it hard to accept help.”*

### 3.3 Education/future

Living in a situation with little money can affect the school situation youngsters find themselves in. Examples include bullying, being unable to come along on a school trip, or, more positively: being motivated to do extra well in school. Naturally, it may also affect plans for the future. Do youngsters still dare to dream or do they believe it is financially impossible?

- Youngsters and school

Many youngsters do not like it when classmates know they have little money to spend at home. The majority of the interviewed youngsters consciously avoid this topic of conversation at school: *“No, they don’t have to know about that, do they? And definitely not at school!”* said Charissa (11). And Soraya (11) does occasionally talk about it with friends, but also considers school to be a nice distraction: *“School is about fun things, isn’t it? If I talk about it, I am confronted with the situation all the time.”* Only a few talk openly about the poverty they experience at home. Two youngsters observe that poverty is rarely discussed at school and that they have no idea whether other children in their class find themselves in a similar situation. Only one of the youngsters says she gets a lot of support from an assigned confidential advisor at school.

Bullying is an important reason for concealing the domestic situation at school. Poverty is often visible through clothes they are wearing, and most of the bullying is focused on this. In the case of Damien (11), the bullying has gotten quite out of hand: *“The children in my class know I come from a poor family and call me a hobo, a pig, and a stinker. Children hold their noses when they walk past me and say I smell. When I’ve touched a book or notebook, they wipe it with their sleeves when they want to use it. They exclude me and bully me through the internet as well. My classmates refuse my friend requests on Facebook and send me horrible emails.”*

The contrast between youngsters who have little money at home and their classmates is often strong. The interviewed youngsters find it difficult to see others with the latest designer clothing, phones, and tablets at school. Only a few of them cannot go along on school trips and school camps (sometimes) because of the costs. This may also place youngsters in an unpleasant situation at school - Camilla (12), for example:

*“There was an option for parents to pay the €120 in two instalments, and my parents used this opportunity. The first half was paid at the start of the school year, and actually, the second half should already have been paid. My teacher asked me about it recently. This is a difficult situation for me; I wish my parents would pay the second instalment as soon as possible, before the rest of the class finds out that this bill hasn’t been settled yet.”*

Fabiano (17) talks about a laptop he had to buy for the school he is currently in: *“For the school I’m currently in, I was absolutely required to get a laptop. On top of that, the laptop had to be of a particular brand. The costs amounted to as much as €1500. My parents had to use their last savings for this. I feel guilty about it.”*

- Future plans

The future plans of the interviewed children vary widely. The domestic situation motivates some of them to do their utmost best in school. Like Sanne (12): *“I know that in life, things are not thrown at you,*

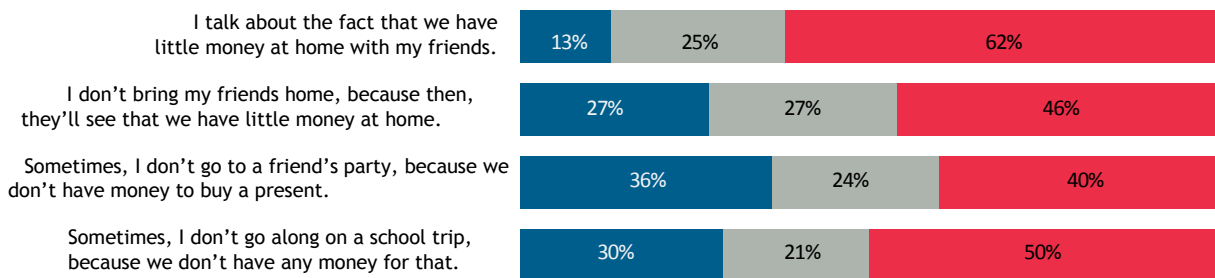
and you need to work hard for them. That is why I'm very motivated to show what I'm capable of in seventh grade." Thus, most youngsters dare to dream about their future. Only a few believe that the financial situation is standing in the way of their future plans. Certainly half of them, however, do worry regularly about the financing of their future education. These concerns mainly relate to the payment of tuition fees, textbooks, laptops, and moving out. For Maarten (16), it is even a reason to go to college in Belgium: "I want to be a veterinarian. For this purpose, I'll go to Belgium to study veterinary medicine after my graduation. In Belgium, one pays significantly less tuition fees, and it's also cheaper to rent a room."

### 3.4 Contact with friends

- Poverty and friends: discussible, yet largely undiscussed

A domestic situation with little money can affect the contact youngsters have with their friends or even result in social isolation. For example, because they want to conceal from friends that they have little money or cannot participate in activities that cost too much money. Therefore, we asked children to what extent the statements below are applicable to them (figure 1.11):

Figure 1.11 Friends and social intercourse (n=541)



Having little money at home is not a subject that children discuss openly with friends. Slightly over one in eight discuss it with friends (13%). Over 60% - more than three in five - does not do this. To one in four children, having little money at home is even a reason to not bring their friends home (27%). Approximately half of the children do not have a problem doing this (46%). The interviews reveal that the majority have at least two good friends. Often, these friends do not go to the same school. Most of them are part of a group of friends. They are, however, selective when talking about poverty. If they share what is going on at home at all, they will often only do so with one or two good friends. Additionally, three girls found support with their boyfriends. Sometimes, these friends find themselves in a similar situation, but this is not always the case.

Thus, youngsters discuss it with their friends, but that does not mean they talk about it often. It remains a fraught topic of conversation, even with best friends. If this subject is discussible, it does appear to provide support and care, and it leads friends to take greater account of them, which is the case with Sanne (12), for example: "My friends understand the situation I'm in very well and try to help me as much as possible; sometimes, they pay for my movie ticket, so I can come along and join them." Moreover, these youngsters are regularly invited for dinner at their friends' homes or go along on holiday, for example: "There is no money available to go on holiday, but fortunately, I can go along on holiday to Belgium with one of my good friends this year," said Bas (13).

- Social activities often cost money

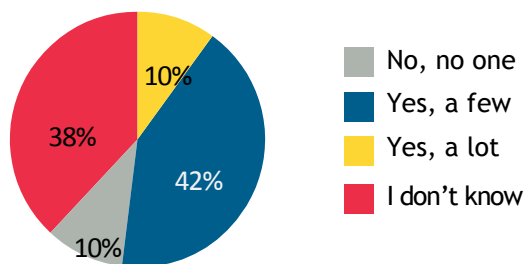
In practice, children who are short of money at home cannot participate in all the activities their friends are able to participate in. For some children, the social impact of poverty is big (see figure 1.11). A little over one third of the children do not go to parties sometimes, because they do not have any money to buy a present, and for nearly one third, the same is true for school trips. This comes to the fore in the interviews, too. Of the interviewed girls, for example, the majority indicate that they regularly turn down an afternoon of shopping, because there is no money available for that. Quincy (11) explains: "when I'm playing with my

friends, they sometimes get the idea to go into town to go shopping. Then, my friends will go into town, and I'll stay behind, alone, because I don't like coming along but being unable to buy anything." Sophie (12) has the same problem, but she does occasionally go along: "My friends frequently go shopping. I go along sometimes, but it's not really fun if you can't buy anything yourself while your friends can." The majority of these youngsters regularly miss an outing, such as going to the movies, an amusement park, a swimming pool, or a festival with friends. This may lead to lacking a sense of belonging, or, as Fabiano (17) puts it: "What I do find very difficult is when friends discuss things I can't participate in in my presence. For example, they regularly go to parties and festivals. The tickets are often prohibitive for me. However, I constantly hear the stories about the anticipation and post-enjoyment of such parties. Also, all of my friends go on holiday abroad together. I would love to go along, but that is not possible, either."

- Other children in the environment in the same situation

Children are confronted with their poverty within and outside the family. Every child copes with that in a different manner. Various studies reveal that children feel shame or jealousy or experience exclusion because their peers have a lot more and are able to do much more. They also might feel sadness or anger when their parents keep denying them things, which will be stronger if a youngster feels like he or she is the only person dealing with this problem. If a lot of children in the environment are also dealing with poverty, this might result in feeling less lonely, in fewer large material differences, or in lower requirements to be able to participate on a social level.

Figure 1.12 Are there friends or children around you (e.g. at school or in the neighbourhood) who also have little money at home? (n=541)



Over half of the children know a few of multiple friends around them who find themselves in the same situation (10% know a lot, 42% a few). Yet one in ten indicate they do not know of anyone at school or in the neighbourhood who is in the same situation (10%), and slightly less than two fifths of the children do not know whether others in their environment are in the same situation (38%).

### 3.5 Participation and activities

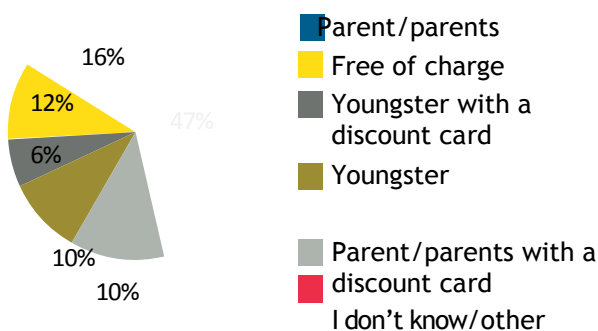
Poverty may affect children's participation in activities that can improve health or be socially, but also culturally educational. Examples include music lessons, dance, or sports. Children cannot participate, because these activities are too expensive in themselves or because the additional costs (such as clothing and materials) are too high. Over three in five children - 61% - indicate they participate in one or multiple of the aforementioned activities. One third of this group of 6- to 18-year-olds is involved in sports (34%), approximately one in eight take swimming lessons (12%), and a small group do dance (8%), have another hobby (7%), or take music lessons (6%). Moreover, slightly less than one in five children cite participation in another, non-listed activity (no hobby).



Additionally, nearly one in three children indicated they occasionally go to a movie, a concert, or to the theatre (31%; 6- to 10-year-olds were not asked this question), and on in five occasionally visited an amusement park (21%; 6- to 10-year-olds were not asked this question).

Per said activity, youngsters were asked who paid for this activity - the youngster or its parents - and how it was paid for - without a discount, with a discount card, or was the activity free of charge. The summarised results are presented in figure 1.13:

Figure 1.13 Who pays for the activities? (n=206)



Usually, parents pay the costs of these activities (59%), but approximately one in six youngsters (also) pay for these themselves (16%). Comparatively, a visit to the movies, a concert, or the theatre is often paid by the youngsters themselves: 32% of the youngsters who undertake these activities pay for these themselves, with or without a discount. For nearly one in five

activities, parents or youngsters use a discount card, and one in ten activities are free of charge. The majority of the interviewed juveniles (9 girls and 7 boys) use various arrangements and bodies. Many youngsters can get involved in sports through the Jeugd sportfonds (Youth Sports Fund). Sophie (12), for example, can attend her twirling lessons every week, Bas (13) practices jiu-jitsu, and Joey (16) plays soccer with his friends three times a week. The interviewed youngsters also frequently mention Stichting Leergeld (foundation for tuition). With the help of this body, Charissa (11) can, for example, go along on school trips. For one of the families, the municipality had arranged a computer and a bicycle for the family. Other arrangements that were mentioned are the Ooievaarspas, the Rotterdampas, and the Jeugdcultuurfonds. In addition, some take the course 'Stevig in je schoenen' (Standing firm), which turns out to have provided a good solution for Valerie (12), who had become a bit withdrawn and timid because of her situation and everything she has been through.

Besides children who participate in social, cultural, and sports activities, there is a group that do not do so. Nearly two in five children do not participate in any of the aforementioned activities - thus, not in sports, music, dance, a hobby club, a visit to a concert, to the movies, or to the theatre, swimming lessons (younger group), a visit to an amusement park, or the other activities mentioned (39% of 541). 91% of these youngsters would want to participate in activities, but cite the costs as the main barrier. As does interviewee Valerie (12): "I have a beautiful singing voice and dream of being a singer one day. Unfortunately, my mother cannot afford singing lessons. I would also love to play an instrument, but there's no money for that, either." Others do not participate in these activities for another reason (3%) or do not feel the need to participate in these kinds of activities (3%).

- Job on the side

Approximately one in six youngsters have a job on the side (17%). Half of these youngsters keep the money they earn from these jobs (50%). About two fifths give a portion of the money to their parent(s) (38%), and approximately one in eight youngsters give the full amount to their parents (12%).

#### 4 Possible solutions

Children all have their own ways of dealing with poverty. Some children have a job on the side and/or save money. Furthermore, children often try to conceal their circumstances by not talking about these with their friends. Other children think of creative solutions to cope with poverty - they start their own dance club, for example. According to Van der Hoek (2005), literature points out that the more passive and avoiding forms of coping with poverty prove to be the least effective and may sooner lead to psychological problems in children. At the reporting centre and in the interviews, we asked children how they cope with the situation and which solutions they see - provided by themselves, the environment and/or the municipality.



Children also gave tips on how others who are in the same situation can cope with this (n=452). A number of these tips are action-oriented; other tips centre around accepting the situation, keeping the faith, or being happy with what you have. In addition, there are children who do not have tips or who would like to get tips themselves (14%). There are also a number of children who are too young or too busy with school to work (7%), who do nothing (7%), or who do not know how to make the situation more pleasant for themselves (2%). A few children cite stealing as an option (1%). Below, we will connect the results from the reporting centre to the results from the interviews with children.

#### 4.1 *Action-oriented tips from and for children*

- Job on the side, chores, saving

A lot of children come up with tips that allow children to take matters into their own hands. Nearly one in five mention finding a job on the side (18%), and approximately one in eight talk about saving money and cutting back on expenses (12%). Often, children manage to find ways to improve the situation for themselves (n=285), such as a job on the side or a bob a job. There are also children who sell or exchange belongings (4%), and a few look for or collect deposit bottles and save the money they retrieve with these (1%). In addition, many children indicate they save money (24%). They obtain these savings - for example - through their allowance (5%), as a reward for their school report or for their birthday (5%), or, occasionally, from relatives, such as grandfathers and grandmothers (14%). Most of the interviewed children are too young for a job on the side. Nevertheless, a few children go into the subject. Maarten (16) finds it important to work hard: *"Have a part-time job and diligently save up, so that you'll have some money left if there are unexpected costs."* Damien (11), who is too young to have a job on the side, made a binder with chores he can do, such as sweeping the driveway or washing the car. With the money he receives, he buys an extra can of Coke or a bag of chips.

- Using creativity

Through the reporting centre, approximately one in eight children provide the tip to be creative and come up with fun activities that cost little or no money (12%), or to do fun things with family and friends (1%). During the interviews, youngsters come up with various creative ideas to do fun things that do not cost a lot of money: doing creative things such as drawing, painting, or writing, doing something simple like playing outside, decorating the bedroom by gluing CDs to the wall and getting stuff at the thrift shop to furnish it cosily, organising a treasure hunt at birthday parties, and learning how to combine pieces of clothing to make it seem like you have more.

Food is also an important subject of creativity. One of the youngsters tries to prepare a meal that is as tasty as possible with as little money as possible and keeps a top 10 of these dishes up to date. Sasha (15) indicates that her cooking is more creative because of the packages provided by the food bank: *"The positive aspects of the situation are that you learn to cope with little money and that you learn to be a more creative cook. For example, I occasionally prepare weird food combinations which then turn out to be very tasty, such as pasta with fried rice herbs."*

Some of the interviewed youngsters also eat at grandma's, grandpa's, or other family members' homes on a regular basis - for the sake of company, but also because this saves them another meal.

- Benefiting from promotions and being aware of prices and items: borrowing or buying second-hand

The interviewed youngsters are consciously concerned with what things cost. They buy new things on sale at cheaper stores or at second-hand shops. Soraya (11) cites the example of her mother, who buys items at a certain web shop where customers are allowed to defer or spread payment. This means that if there is no money in a certain week, but the items are absolutely necessary, they can pay for these later. Elze (17) points out that there are promotions that allow you to hand in old clothes in exchange for coupons which you can use to buy new clothes. There are also children, especially girls, who get or borrow clothes from friends, so that they will still look neat. Soraya (11), however, only wears the clothes she has gotten from a friend on weekends, because otherwise, her classmates will notice she is wearing her friend's clothing.

Bibi (18) believes that children who come from families with little money should consider what the absolute necessities are and what is primarily luxury: *"Do you absolutely need to drink soft drinks and have the latest phone? Or is it also possible for you to drink water and have a more dated device?"*

- Interacting with other children in the same situation of talking about the situation

A tip that is not frequently cited by children through the reporting centre, but that is brought up when talking to some of the interviewed youngsters, is interacting with others about the situation. One of the youngsters indicates that juveniles can, for example, talk to a friend or a confidant from the immediate environment or at school. Just talking about really helped the youngster concerned to cope with the situation. Sasha (15) and Lola (16) indicate that it would be good for youngsters to be able to talk to each other and, thereby, provide each other with support. One of them sees a Facebook page for youngsters who find themselves in a situation involving little money as an option. Youngsters will then be able to share their experiences there. Merel (10) and Valerie's (12) mother found other parents in a similar situation through the website [www.ouderalleen.nl](http://www.ouderalleen.nl). Through this website, single mothers come into contact with each other, organise various activities, and exchange tips as well as belongings. The girls got to know other children in the same situation through the activities their mother undertook with these parents. Consequently, this kind of contact can also be initiated through parents.

- Tips for school

Merel (10) and Valerie (10) also provide a good solution for school. They both have a 'notebook for emotions' in which they can write how they are doing. It has been agreed that only the teacher can read this notebook. This way, the girls' teacher can talk to them about what they wrote down - if necessary - and the other children do not need to know about it.

#### 4.2 *Accepting, but keeping the faith*

A number of youngsters advise other children who are in the same position to accept the situation, for example, by being happy with who you are and what you do have (10%), by learning to live with it and making the best of it (4%), by remaining hopeful (4%), by not being bothered about it (2%), and by not comparing yourself to others (1%). These tips are also cited by the interviewed youngsters. Four of them believe that children should not feel ashamed and should not be bothered by the things others are saying: "*I, myself, can't help it, so why would I lie about it?*" said Quincy (11).

Four others advise to keep the faith, stay positive, and ensure that they will not end up in a similar situation later by doing their best in school: "*Just wait, even if it takes a year, 2 years, or 5 years; eventually, it will always get better,*" said Fabiano (17).

#### 4.3 *Youngsters' tips for the municipality*

Tips for the municipality are mainly provided in the interviews and are mostly on participation of youngsters in society. Youngsters are happy with activities they can take part in through arrangements made by the municipality and through funds. Nevertheless, Daan (14) would like to have a free subscription to the gym or the swimming pool. Now, he will be at home for six weeks in the summer while other children are doing fun things and are going on holiday. Sasha (15) is happy with the 'Meedoen regeling' (Joining in arrangement) and the cultural pass she can use in her city, and she believes that all municipalities should provide juveniles with this arrangement and these passes. However, it is important to note that municipalities (and other parties) should also take other preconditions into account that play a role in their use. Abdul, for example, previously already mentioned the fact that his mother does not use the food bank because it is too far away and the trip would be too expensive. Consequently, travel distance, public transport expenses, and similar matters play a role when using these provisions. Daan (14) says a school trip had been arranged, but he could not go along because this school trip was to Belgium, and he did not have an ID card because of the expenses. A number of youngsters emphasise the significance of contact with others who are in the same situation. The municipality could facilitate this in order to break the isolation surrounding poverty. Julien (15) believes it would be good if municipalities would organise free activities for poor families or children, such as a sports day, a neighbourhood party, or a barbecue. He believes that volunteers could also play a role. For example, by refurbishing poorly maintained houses of families who have no money along with volunteers (which, nowadays, is already done in a number of television programs).

## 5 *Summary*

### 5.1 *The poverty situation of children*

Of the 681 children between the ages of 6 and 17 who approached the reporting centre, 541 completed the questionnaire in full. They indicated that they were growing up in a poverty situation. Forty percent of them do not eat a hot meal every day. Over half of the children use the food and/or clothing bank, either occasionally or regularly, and/or faced a cut-off of electricity and/or water. Holidays, a membership of a sports club, celebrating a birthday, or participating in school field trips are not a matter of course to the children, either. Strikingly often, the reasons for poverty have nothing to do with (one of) the parents being unemployed, but with the fact that the family has debts. Unemployment of one or both of the parents appears to occur less often than expected, but combined with the family situation, the impact of unemployment on families becomes clear. In half of the single-parent families, the parent at the head of the family does not have a job, and in almost a quarter of the two-parent families, both parents are unemployed.

The majority of the children indicate that they notice the fact that they have little money at home because they miss certain things in their lives. While having this feeling they lack something, they distinguish between primary basic needs, such as food, clothing, and school supplies, and things like outings, shopping, holidays, and celebrating birthdays. Most children find it awful that they have little money at home. Nearly two thirds of the respondents believe they would be happier if there would be more money. A frequently mentioned problem with poverty is the feeling that the situation will not change in the future. This is reflected in the children who approached the reporting centre. The large majority - 81% - do not expect the situation to ever change or indicate that it is not clear when this will happen. The children do receive support. Usually, it comes from friends and family, as well as various arrangements and bodies, such as the Jeugdspoortfonds and the food bank. Children enjoy little support at school. Additionally, some seek support and strength in their own thinking and convictions about life.

### 5.2 *The consequences for children*

What are the consequences of the lack of money for the children? On a personal level, children worry about the poverty at home. One in three children even worry every day. In the cases of the interviewed children, these concerns are mainly focused on the money problems, but in half of the cases, a fear of being evicted from their homes, having no more food or belongings, or running up even more debts is also experienced. And with regard to the future, at least half of the children regularly worry about the financing of their future education. For a number of children, the concerns lead to physical and/or psychological symptoms. Approximately a quarter of the interviewed children indicate they occasionally suffer from a headache, abdominal pain, or signs of fatigue because they are concerned about the situation. However, there are also respondents who have a positive perception of the situation. Approximately half of the interviewees say that they have become closer as a family and that they have grown towards one another because of the situation. Moreover, half of the interviewed children believe that they are learning to cope with money because of the current domestic situation. The domestic situation also motivates them to do well in school in order to obtain a diploma and actually be able to earn money later. Additionally, children notice that they appreciate little things more - including things that are normal for other children.

At home, however, the lack of money often leads to tension and stress, too, which sometimes result in arguments. In the cases of two fifths of the children, the lack of money or the debts lead to arguments between parents. A similar proportion occasionally argue with their parents about money. However, almost half of the children indicate they do not argue about this. What is striking is that nearly half of the children only occasionally talk about the situation with their parents.

Not only does the poverty situation affect the children and their home environment; it also has consequences at school. It is hardly discussed there, too. At school, only a few talk openly about the poverty they experience at home. Bullying is an important reason for concealing the domestic situation at school. Approximately half of the interviewed children indicate that at some point, they were bullied at school because of poverty. Poverty is often visible through the clothes children are wearing, and most of the bullying is focused on this.

Finally, the lack of money hinders the social and societal participation of children. Having little money at home is not a subject that children who are in such a situation will discuss openly with friends. Over 60% do not do so. Most of the interviewed children appear to have at least two good friends with whom they can discuss this, but in general, they do not discuss this subject frequently. Even among best friends, this remains a taboo subject - which is also the case at home and at school. In addition, one third of the children who responded say they do not go on school trips or attend a party of a friend because they do not have the money for it. Half of them bring no friends home or just do so occasionally, because otherwise, these friends might notice that they are poor. Moreover, two in five children do not participate in outdoor activities, such as sports or cultural activities, because of the shortage of money.

### *5.3 Solutions according to children*

Children also gave tips on how others who are in the same situation can cope with it. A number of these tips are action-oriented, such as taking a job on the side, using your creativity, and benefiting from promotions. Other tips centre around accepting the situation, keeping the faith, or being happy with what you have. Although children indicate that they themselves do not often discuss this subject with others, several children do stress the importance of having contact with children who are in the same situation. According to these children, the municipality can play a facilitating role in this process, thereby breaking the isolation. On the one hand, children find it important that the subject also becomes discussible at school, but at the same time, they prefer not to talk about their own situation. However, it is important to note that the children themselves are not held to account if their parents have not paid the bill (like Camilla explains in paragraph 3.2). It is also helpful for the children if there is someone in their environment whom they can talk with. Examples include good friends, grandmothers or other family members, but it may also be a confidant at school (see Merel and Valerie's notebook for emotions in 4.1: tips for school, or a confidant).

## *Part 2*

### **Adults and professionals on Poverty**

## 1 *Adults and professionals on Poverty*

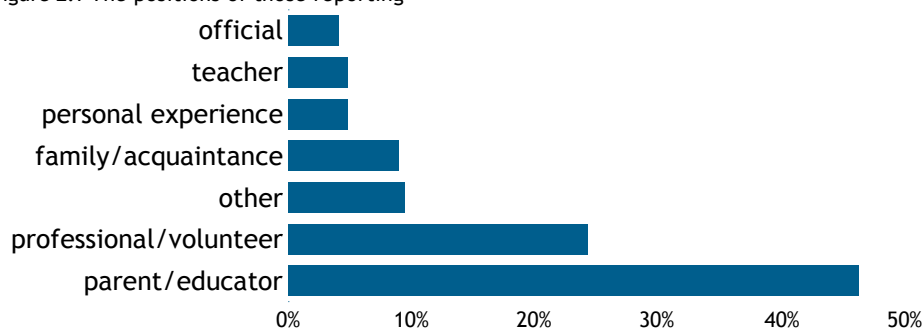
### 1.1 *Introduction*

Although the reporting centre for Children and Poverty was aimed at children under 18 years, it was decided to provide adults with the opportunity to respond as well. And, as it appears, rightly so: 421 adults responded to the reporting centre. The reporting centre for children presented children with a number of questions regarding the way they experienced poverty as well as their actual situation. The main purpose of the reporting centre for adults was to give them a chance to share their opinions on children and poverty, too; the reporting centre only asked a few questions about this. The adults were asked in what way they are dealing with poverty, what their opinions are on the current poverty policy, and which possibilities they see to ensure that less children will grow up in poverty. Finally, the adults were asked whether they know of good initiatives or projects that might improve the situation of children in poverty.

### 1.2 *Who responded?*

421 people responded to the reporting centre for people over 18 years. Of them, 392 people indicated from which position they participated (see figure 2.1). The majority are educators or parents (46%); furthermore, a small group of people who have a family member that is poor responded (9%). A quarter of the respondents are involved in the aid or support of families in poverty, either from their profession or as a volunteer. They are, for example, volunteers at the food bank, social workers, welfare workers, or debt counsellors. Moreover, there were those reporting who are involved in this issue from a different profession, such as teachers (4%) or officials (4%). The 'other' category mainly concerns people who registered out of interest, because they heard about the subject through the media or because they work in the media.

Figure 2.1 The positions of those reporting



Most of these people indicate that they find themselves in a poverty situation (43%) or that in the past, when they were children, they grew up in poverty (5%).

In addition, 29 people emailed the Ombudsman for children. Some of them wanted to provide information about the poverty issue or wished to bring a project to the attention. Others wanted to express their discontent with a television broadcast on this subject, for example, a broadcast during which a mother said she could not buy designer clothing. Others fear that the reporting centre will reinforce the stigma "that poor children are supposedly pitiable."

### 1.3 *Effectiveness of the poverty policy according to adults and professionals*

The people who responded to the reporting centre are clearly dissatisfied with the current poverty policy. Only a small percentage believes that the current policy is good (3%). Most of the respondents

who believe that the policy is poor (24%) are not informed of the contents of the current policy (6%) or, in any case, do not notice any effect (7%).

A lot of people believe that there is no specific poverty policy that is focused on children (15%). One in eight people who responded believe the current policy is too limited: more should be done for children (14%).

The main comment is that the municipal poverty policy varies considerably by municipality. There are major differences in supplementary arrangements and available provisions, such as the food bank, Stichting Leergeld, or sports or participation funds. In addition, the people who responded believe that there is not enough policy cohesiveness between the various institutions and provisions. Institutions should collaborate more.

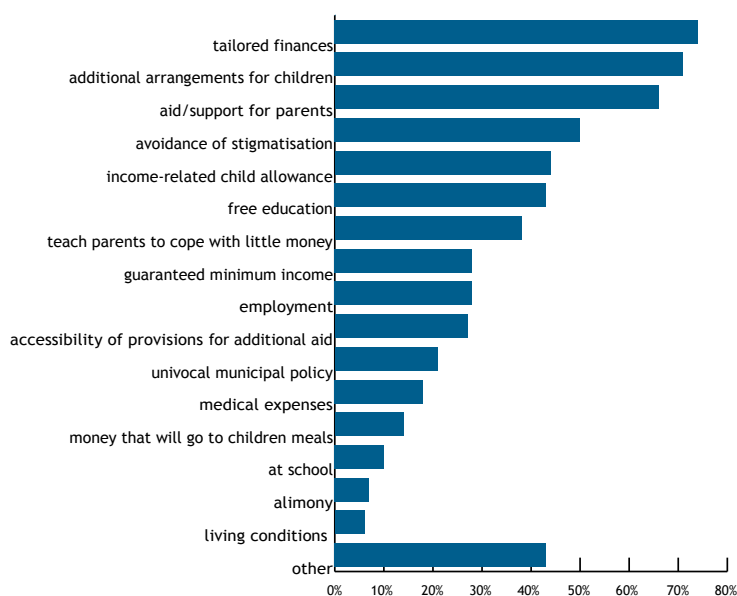
A small number of people (n=8) believe that the policy is flawed because people are not encouraged enough to get to work again; improper use should also be combated more effectively.

#### 1.4 Solutions for children according to adults and professionals

Those who reported to the Reporting Centre for Children and Poverty agree that the basic principle of a poverty policy should be that the hand that rocks the cradle rules the world, and that investments should be made accordingly. A total of 588 suggestions were made to improve the situation of children in poverty. Multiple people cite the same solutions. For example, a lot of people state that **there should be separate financial (support) provisions for children in poverty**, so that they can grow and develop and actively participate in society. Sports, culture, and such matters should be accessible to these children (see figure 2.2).

Furthermore, those who respond find it very important to **prevent these children from being stigmatised**. Poverty is not something children and parents find easy to admit openly; they are ashamed of it. Children in poverty often feel that they are different from other children. Applying for special provisions over and over again is not conducive to that. These families should be prevented from being marked negatively. Moreover, it should be avoided that the subject is denied, retorted (it is their own fault), or ignored with slight embarrassment. Not only by the wealthy citizen, but also by those who have to manage on a low income. Calling yourself 'poor' is quite a threshold to cross. Recognising that poverty is a problem in our society is an important step towards finding solutions. Parents constantly find themselves confronted with the fact that they cannot give their children what they need. In these cases, it is not about designer clothing, but about basic things, such as having no money for new glasses or an identity card for the children, while the latter is required to apply for a medical ID card or to be able to go along on a school trip.

Figure 2.2 Cited solutions for children in Poverty



**Aid and support for parents.** Parents should receive support in coping with the poverty situation, especially towards children. But **parents should also learn to cope with money** and learn to prioritise; fresh vegetables are more important than smoking, for example. It is important that support and aid that match the family situation will become available. There is no such thing as the typical child in poverty. Each child lives in different (family) conditions. Projects or measures are more likely to succeed if they can respond flexibly to the various worrisome

*“In Almere, they’ve developed an intergral approach in the CJG (Centre for Youth and Family) that the CWI (Centre for Work and Income) as well as the reintegration activities of the UWV (employee insurance agency) are part of.”*

situations the target group might be in, and provide them with proper guidance and support. The remark that professionals should have a better eye for poverty was striking. Particularly in the field of education, there should be a greater transfer of knowledge on the consequences for children who grow up in poverty (for a prolonged period of time). Social workers and teachers should be more aware of the role poverty can play in families. They should provide parents with supportive information in a structural manner.

The remark that education should remain affordable and that all sorts of additional costs for books, school trips, outings, or activities should not be passed on to parents is frequently made. Schools should develop a poverty policy.

A lot of people are proponents of **additional arrangements that are specifically aimed at children**, such as the ‘stadspas’ (pass that gives the less wealthy residents of a city discounts to cultural and social activities) or sufficient food. Those reporting find it important to meet the basic standard of living, such as food and proper clothing. Those reporting find it particularly important that children eat healthily. Several people suggest that the **school can offer free meals**, so that the children will at least get a healthy meal with fresh vegetables and fruit.

The most important thing, however, is that the **financial support matches the individual situations** of the families. According to the respondents, a lot of people indicate that they fall by the wayside because of existing regulations. The starting point should be the net amount received by a family. Currently, for example, an owner-occupied home is still taken into account. Or people have an income just above the subsistence level. Because of this, they cannot use a variety of provisions, which actually causes them to end up below the subsistence level. People regard it as very unfair that their income is currently lower than a welfare payment, and that they still cannot make an appeal to special arrangements that people on welfare are eligible for.

**Child allowance should be income-related.** Child allowance should be raised for families who find themselves in a poverty situation. Moreover, parents should not be asked to pay additional contributions for provisions associated with the everyday life of children, such as school fees, money for books, school trips, and extra activities within the field of education. A few of those reporting believe that child allowance should truly benefit the children, and that it should not be used for other things.

A **guaranteed minimum income** and a better distribution of income are also frequently mentioned by those reporting. The accumulation of austerity measures, in particular, causes parents to feel that they are no longer able to manage and to rob Peter to pay Paul. The health insurance deductible is an example of this. If two people have to pay a deductible, 700 euros is a huge amount, especially if the rent and the energy bill also continue to rise steadily, according to the respondents. Additionally, those reporting mention the fact that all sorts of matters that fall under the supplementary insurance are currently not or only partly reimbursed, such as new spectacle lenses for the children.

**Local social policies should not vary by municipality.** Several of those reporting explicitly mention the excessive differences between the arrangements and provisions that municipalities provide. Parents find it difficult to understand why there is no food bank, ‘stadspas,’ or computer project in their municipality.

**Low thresholds, less bureaucracy, and good guidance.** According to those reporting, one of the solutions is aid and support for parents. How do you ensure that poverty affects your children to the least possible extent, and, as a parent, how do you use (educational) opportunities? The impression exists that parents are not well informed of all sorts of arrangements to which they can make an appeal. Therefore, it is important that these provisions and arrangements are known to parents. The provision of information on the existing arrangements and institutions that might be able to help is very important.

One example is that a number of children at the reporting centre say that they will not go to college because their scholarship will be deducted from their parents’ welfare payment. While this is not the case, in practice, this idea appears to be an obstacle to go to college for a number of children.



Lastly, those reporting notice that naturally, families are best helped with a paid job, which enables them to come out of the poverty situation. Collaboration with various institutions is important in this regard. Because poverty is often associated with other problems in a family, coordination of care is important, which can be achieved by deploying the ‘one-plan-one-family’ method, in which the aid provided to all family members is tailored to the overall family situation, the existing problems, and the underlying causes. In particular, there should not be **long waiting periods** for debt counselling, for example. If there are debts, parents should be able to make an appeal to debt counselling immediately.

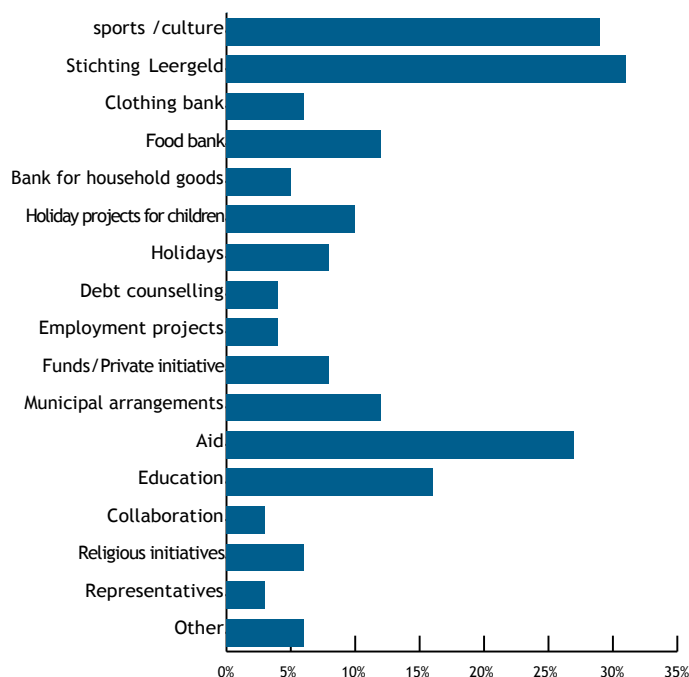
### 1.5 Example projects and good initiatives for children in poverty

A total of 190 example projects were cited as good initiatives for poverty policies for children (see figure 2.3). Stichting Leergeld (Foundation for Tuition) and the arrangements for youngsters’ participation in sports and culture (Jeugdsportfonds (youth sports fund) / participation fund) emerge from the answers of the respondents. Stichting Leergeld is devoted to children of school age - between the ages of 4 and 18 - from families who have limited financial resources, who cannot join in with their peers because of a lack of financial resources. Stichting Leergeld is an intermediary that helps families use the existing provisions. If these are not available, the foundation can provide a financial compensation for a bicycle, computer, or school trip, or for a sports club or Scouting contribution. There are 68 branches of Stichting Leergeld, which means that this provision is not available in every municipality. On a municipal level, there are youth funds that provide families with an additional financial compensation for sports or culture in several municipalities. The Jeugdsportfonds creates sports opportunities for children who live in families that lack the financial resources required to join a sports club.

Furthermore, those reporting mention the food banks, but also clothing banks or stores where one can get free household goods. Every week, over fifty thousand people in the Netherlands (around 21,000 families) eat from the food package they get from the food bank for free. There are 137 food banks in the Netherlands; the municipalities only support 30 to 40% of these food banks. Some municipalities do not want to have a food bank within their municipal boundaries at all.

By now, there are 19 clothing banks that pass on reusable clothing to people who need clothing, but cannot afford it (anymore). In line with the food bank and the clothing bank, the first bank for household goods was established in Dordrecht. The foundation aims to collect used household goods and give these away to people who cannot afford to buy them for a variety of reasons. There are also 27 so-called give-away shops in the Netherlands, which are not only focused on supporting people with a low income, but also on environmentally friendly reuse of furniture and belongings. In addition, there are shops specialised in recycled goods, which intend to provide people on a budget with the opportunity to buy clothing, furniture, and books at low prices.

Figure 2.3 Overview of the cited initiatives and projects for children in a poverty situation



A number of bodies organise something for children on special holidays. An example includes the Stichting Jarige Job (Foundation for the birthday boy/girl), which offers children a birthday box on their birthdays through the food banks. Another example is the holiday bank, which offers people free holidays. The target group consists of people who have not been away for quite some time while they really need it because of their long-term unemployment or occupational disability, or because of a lingering illness within the family.

The projects that take place at school are interesting. A few of those reporting mention the Harlem Children Zone project (see text box). As it turns out, some schools are already offering a meal (breakfast or lunch). In addition, it usually revolves around offering free extracurricular activities, but opportunities to get tutoring are also provided. The Netwerk Tegen Armoede (Network Against Poverty) in Belgium developed a roadmap to a better poverty policy at schools, which includes tips and suggestions for a good school expenses policy.

*The Netwerk Tegen Armoede (Network Against Poverty) developed a brochure containing a roadmap to a better poverty policy at school, “Maak je sterk tegen armoede op school” (Make out a case for poverty at school):*

*[www.netwerktegenarmoede.be/documents/Maak-je-sterk-tegen-armoede-op-school.pdf](http://www.netwerktegenarmoede.be/documents/Maak-je-sterk-tegen-armoede-op-school.pdf)*

#### *‘Harlem Children’s Zone: a project in Rotterdam*

*In the seventies, the Harlem Children’s Zone started as an after-school program aimed at reducing the educational disadvantage of children. Since 2004, a number of school in the district have been transformed into the ‘promise academy.’ The performances of the students in these schools are even better than those of the average New York student.*

*The school makes a seemingly unattainable promise to every student: “We’ll get you to college.” The project largely succeeds in doing so, thanks to a carefully considered learning curve between the ages of 0 and 18. This is combined with data-driven and results-oriented education, 40-hour teaching weeks, an ambitious after-school program in the district, and a proper support of families.*

*The Harlem Children’s Zone has its own health clinic. The ‘promise academy’ is a public school for which the registrations of children considerably exceed the number of available places. The admission is lottery-based. Setting high expectations for students, parents, and professionals is the common thread of its success. The results are being examined by Harvard University.’ Source: [http://www.rotterdam.nl/harlem\\_children\\_s\\_zone](http://www.rotterdam.nl/harlem_children_s_zone)*

## 1.6 Summary

The main response from parents and professionals is that they feel that in the Netherlands, it matters where a child in a poverty situation lives and grows up. Much of the support and aid that families receive and consider to be valuable comes from private initiatives: Stichting Leergeld as well as the food and clothing banks. These provisions, however, are not available in every municipality, and there is no nationwide offer. In addition, all municipalities have their own poverty policy. The extent to which they actively provide eligible families with information on it varies.

Additionally, parents and professionals believe that parents should receive more support and aid. As is also apparent from the children’s responses, poverty leads to stress and psychological issues in parents. In addition to aid focused on the financial situation (debt counselling, budgeting), these families should also receive support and guidance on the situation regarding raising their children as well as communication towards children.

Finally, an important comment on the current poverty policy made by those reporting is that it is not noticeable to them personally. Additionally, the general consensus is that there is too much bureaucracy to qualify for special arrangements.

## *Part 3*

### **Municipalities on poverty policy for children**

# 1 *An outline of the municipal policy*

## 1.1 *Introduction*

Every child has the right to love, protection, care, think along, share in decision-making, and participate. These rights are laid down in the UN Convention on the Rights of the Child of the United Nations. The governments of the 193 member countries are responsible for actually exercising these children's rights. The municipal poverty policy is an important tool for improving the living conditions of children in poverty and guaranteeing their rights.

The research into the municipal policy for children and poverty was conducted from March through June 2013 and included a quick scan among all municipalities (see annex containing the list of the 198 municipal respondents). Subsequently, the data were made more comprehensive by conducting conversations with thirty municipalities (see annex containing the account for the research method). The ensuing results regarding the state of affairs of municipal provisions for children in poverty were based on both data collections.

In this report, it will become clear that municipal policies in the Netherlands differ in their visions of provisions for children, the purpose of these provisions, the approach, and actual practice. These differences will be mapped out in this report. At the same time, it will become clear that Dutch municipalities work on supporting children who grow up in a poverty situation with much dedication and perseverance.

A summary of the results and conclusions of section 3 of the research can be found at the beginning of this report.

## 1.2 *Trends in the policy*

The next chapters describe that all municipalities devote attention to and have a policy for the financial support of families with children as well as single parents. In addition, many municipalities also have provisions for supporting the social participation of children. These concern sports and participation in culture, but also the enabling of school trips and the required facilities for education, such as a computer and an internet connection. The 'participation' of children is the most frequently cited objective of these provisions. Multiple municipalities also pay specific attention to the development of children and the psychological problems they face in daily life.

An important feature of the poverty policy is that the provisions are primarily focused on welfare recipients, whereas a significant increase in 'new' groups of people with financial problems, such as self-employed professionals, unemployed people, people with debts, and so on, occurs at the current juncture. Many municipalities have not caught sight of these groups of citizens and their children yet. With regard to this, an official said: *"Debt problems are not only found among people with low incomes. And small businessmen and -women, people with a WIA benefit, or the elderly are also among the minimum wage earners. The idea that minimum wage earners are merely welfare recipients is quite superseded."*

Another important development is the financial position of the municipalities. Under pressure of the national government decentralisations and cutbacks, municipalities prioritise and make choices with regard to the social domain. In this respect, it is remarkable how those surveyed assess the poverty policy of their own municipality. They were asked to give three grades: one for the 2009 policy for children, one for the current policy, and one for the future policy. On average, the municipalities give the 2009 policy a 6.7, the current policy a 7.3, and the future policy a 7.8.

There is an upward trend; most of the municipalities find their current policy better than the 2009 policy and believe that the future poverty policy will only be better.

In the explanations of those grades, however, there are some differentiations as well as an uncertainty about financial developments: *“In 2012, the provisions for children were specifically extended, but given the increasing demand for supplementary benefit, it is questionable whether the finances will be adequate for the future.”* And: *“At this time, we have a functioning policy for children in poverty, but given the financial situation of the municipality, I don’t expect this policy to be expanded.”*

Consequently, in the above assessment of the provisions for children, it does not merely revolve around the available finances. The assessment grades for the future would be lower than those for the current policy. Then what else is this assessment about? This will become clear if we have another look at the visions municipalities have for the future when explaining the grades.

### 1.3 *Visions for the future*

Municipalities approach their visions for the future from the following perspectives. They also provide a solution to the dwindling finances:

1. A better customisation of the policy;
2. Collaborating with local parties;
3. Further decentralisation (which will lead to a more integral approach);
4. Ensuring that the minimum wage earners become more active in supporting each other.

A number of municipalities are working on a revision of the poverty policy and wish to coordinate on the most important needs: *“For families with children at the level of minimum wage earners, it is an increasingly difficult time, and it would be good for us to make additional investments - especially now.”* Besides the attention for the families, it specifically revolves around children: *“We are working on an evaluation of the policy for minimum wage earners with the goal of refocusing the social vision for poverty. Children will get a prominent place in it.”*

Furthermore, many municipalities point out the opportunities to collaborate with external partners: *“We try to involve increasingly more citizens and organisations in the combat against poverty and exclusion, and in doing so, we especially draw attention to the position of children.”* Another municipality says the following in this regard: *“In the new poverty policy which we’re currently designing, attention will be mainly focused on improving the collaboration with social stakeholders as well as improving the preventive policy.”*

Moreover, some municipalities are in the process of anticipating the continuing decentralisations: *“Because of the new integral youth policy to be established, we expect an improvement compared to the current policy.”*

Finally, we see that the manner in which the citizen is centralised in the WMO (Social Support Act) - also known as The Toppling - is implemented in the poverty policy: *“Here, we assume that the income support will be maintained, but first, we are also going to look whether people can manage without a certain provision. Subsequently, we look at what is happening in the environment, and only then, the level of provisions is discussed. It’s going to be the WMO policy’s little sister.”*

The next chapter describes how the existing general poverty policy takes the living conditions of children into account.

## 2 *Specific or general poverty policy*

Poverty is a relative concept. The researchers of the Sociaal Cultureel Planbureau (The Netherlands Institute for Social Research) and the Centraal Bureau voor de Statistiek (Statistics Netherlands), for example, agree on that. They develop the main criterion by looking at the definition of a low income, but an unambiguous definition is not available (Van der Klein, 2011). In this report, poverty is interpreted as the living conditions of people with a low income; poverty means living on or below the verge of the social minimum established by the national government.

A lot of research points out that the living conditions of people with a low income is often associated with big and small problems in different areas of life. Examples of risk factors are poor health, a depression, loss of control because of a shocking experience of life, a hopeless debt situation, social isolation, and a lack of perspective (see, for example, Nederland et al., 2010, 2012).

In our quick scan, several municipalities indicated that they do not have specific provisions for children, but only a general poverty policy. This chapter provides an overview of the manner in which Dutch municipalities give meaning to the support of minimum wage earners - and, through these families, of children in poverty - through their general poverty policies. Subsequently, interviews were held with thirty municipalities, and this information has been incorporated in this chapter as well. These municipalities vary in national decentralisation, degree of unemployment, social structure, illiteracy, the appeal to arrangements for minimum wage earners, priority neighbourhoods, the appeal to mental healthcare, generation accumulation, composition of the population, etcetera. How do municipalities see the relationship between the general policy and the attention for the living conditions of children in poverty? What is their vision of poverty, and how has that vision been translated into objectives and measures?

## 2.1 *Vision of poverty*

The interviewed municipalities have jointly drawn up a long list of problems that minimum wage earners are facing in their municipalities. The problems detected, however, vary in different local contexts. A short impression will be given.

Most of the municipalities mention the debt issue that is rising among multiple groups of citizens, such as self-employed professionals and people who had a high income as well as an owner-occupied house. However, there are also several municipalities that frankly admit they have no insight into the 'new' groups of poor people: *"We only catch sight of the people who use the provisions and do not know of anyone beyond that. We have no recent picture of the people living in poverty."* Some of the larger municipalities make a poverty monitor every year, which provides insight into 'hidden' poverty as well.

Many of the interviewees cite the multiple problems as a big issue. These problems involve poor health, old age, many debts, social isolation, low participation, and unemployment.

Other municipalities couple place emphasis in connection with the local context, for example, the lack of employment, or the loss of employment in a given sector because of the crisis, or many residents with disabilities who are distanced from the labour market.

The presence of different groups related to the size of a municipality also plays a role in the vision. For example, many small municipalities have to cope with an ageing population and a large group of lower educated people. One of the bigger cities designates the group of immigrant minimum wage earners as a major group of poor people within the municipality. Most of the municipalities see families with children, single-parent families, and single people as the most vulnerable groups among the minimum wage earners.

## 2.2 *Objectives*

The common feature of the objectives of the poverty policy is the promotion of social participation and the prevention of social exclusion. The WWB's (Work and Social Assistance Act) primary objective of financial support is connected to participation in almost all municipalities: *"We mainly focus on social participation and the prevention of social exclusion; we provide children with financial support in kind, such as a notebook."* A few municipalities call participation a basic necessity: *"You can't eat participation. That is also our vision. The guaranteed minimum income should be adequate, as should the basic necessities such as housing and healthcare. Only then, you can proceed with 'participation.' If, then, you are excluded - that is sheer poverty, too. Consequently, social participation also belongs to the basic needs."*

Municipalities differ in the purpose they assign to participation. Some municipalities, for example, direct their focus towards the guidance on paid work. This is based on the basic assumption that people are initially responsible for providing for their own basic necessities, but if they fail, there are provisions for people who have insufficient resources.

Provisions for families usually revolve around social participation; municipalities almost always give extra money for children's participation in sports, culture, and social life at school: *"We have a close look at the family situation. A large part of the policy is aimed at activation and self-reliance."*

Promoting self-reliance of the minimum wage earners is brought up as the main objective for the general poverty policy a number of times: *"We are proponents of having minimum wage earners do a lot of things independently. The municipality should serve as a safety net and should facilitate. They can do a lot of things independently, but sometimes, they need space, for example, and in that case, we make it available. Or they need the addresses of all the social organisations."* Another

municipality gives concrete impetus to this new perspective: “We have Inspiration Groups here. In those cases, minimum wage earners receive a 20-week training course to become a coach. Afterwards, they start providing guidance to other minimum wage earners. We also have the Minimamarkt (Minimum Market). Here, minimum wage earners can present their initiatives. Now, it’s been turned into the Maximamarkt (Maximum Market), because it is accessible to everyone, but it is still organised by minimum wage earners. For example, a bicycle mender teaches courses (2 evenings a week for 5 euros). Moreover, some minimum wage earners teach job application courses; in the past, they had good jobs and a lot of work experience which they can, in turn, share with others.”

### 2.3 Measures

Using the responses of 198 municipalities to the survey, the provisions municipalities have for low-income residents have been mapped out. It has also become known whether municipalities are aware of the number of minimum wage earners they know of are using these provisions.

In table 3.1 below, an overview of the availability of provisions, as well as the extent to which minimum wage earners are aware of these or using these according to the municipalities, is provided first. The provisions have been divided into five groups: general financial support, educational support, support of the target group, provisions which promote participation of minimum wage earners, and preventive provisions.

The overview provides a good picture of the wide variety between municipalities. According to the respondents, only one provision is available in all municipalities - namely, supplementary benefit. 9.1% of the municipalities have additional provisions for minimum wage earners. These primarily concern additional provisions that promote the participation of children of school age.

Table 3.1 Availability of provisions and awareness regarding their use

Provision	Available (% of the municipalities)	Awareness regarding use (% of the municipalities where the provision is available)
<b>General financial support</b>		
Supplementary benefit	100	60.6
Long-term allowance	99.0	64.3
Remission of municipal levies	98.0	54.1
A collective health insurance	96.0	68.0
Remission of land draining rates	79.8	36.7
Arrangement for consumer durables	59.1	53.9
Additional long-term allowance	18.7	40.5
<b>Educational support</b>		
Costs of childcare	91.9	43.9
Costs of the playgroup	77.3	46.7
Arrangement for educational facilities (computer, internet connection, book, etc.)	75.8	41.8
Costs of secondary school	70.2	42.5
Costs of primary school	66.2	41.9
<b>Support of the target group</b>		
An extra single-parent allowance	64.1	44.9
An allowance for the chronically ill and disabled	57.1	48.7
An allowance for the elderly	47.5	47.9
<b>Promotion of participation</b>		
An arrangement for sports	78.8	49.4
A declaration arrangement for participation	55.1	58.7
A fixed annual amount for participation purposes	46.0	57.1
A ‘stadspas’ (pass that gives the less wealthy residents of a city discounts to cultural and social activities)	19.2	60.5
<b>Prevention</b>		
Debt prevention	90.9	37.2
A meal provision	63.6	35.7
Formulierenbrigade (form brigade) / home administration	59.6	27.9
Providing information specific to the target group	52.0	33.0
Other, namely	9.1	50.0

If we compare the categories, it becomes evident that municipalities primarily dedicate themselves to general financial support. This is closely followed by educational support, which primarily entails the compensation of the costs of childcare of minimum wage earners. The interviews point out that municipalities often link financial support directly to the support of participation. Finally, the preventive provisions seem to focus mainly on the prevention of debts. In any case, Dutch municipalities appear to consider people with debts to be an important target group: 85.9% has a policy for the growing group of debtors and their children.

The third column in the above table 3.1 shows that municipal respondents are mainly aware of the use of those provisions that are aimed at providing general financial support. The picture of the use of a collective health insurance is the most clear - for 68% of the municipalities in which this provision available. Municipalities have the least insight in the use of the formulierenbrigade (form brigade) or other forms of home administration. A mere 27.9% of the municipalities in which these provisions are available claim to know which percentage of minimum wage earners they know of are using these.

The municipalities were also asked to indicate what they know about the use of the various general provisions and whether their use is higher than 80%, or between 40 and 80%, or lower than 40%. In table 3.2 a picture of the use per provision is drawn. We can see that the use of most of the provisions lies between 40 and 80%.

Table 3.2 Use of general provisions (n=198)

Provision	Awareness regarding use (number of municipalities)			
	> 80%	40-80%	< 40%	
<b>General financial support</b>				
Supplementary benefit	132	31	73	28
Long-term allowance	126	45	69	12
Remission of municipal levies	120	30	72	18
A collective health insurance	105	48	49	8
Remission of land draining rates	63	12	32	19
Arrangement for consumer durables	58	28	26	4
Additional long-term allowance	15	5	8	2
<b>Educational support</b>				
Costs of childcare	80	16	29	35
Costs of the playgroup	70	15	39	16
Arrangement for educational facilities (computer, internet connection, book,	64	13	24	27
Costs of secondary school	59	13	38	8
Costs of primary school	55	12	34	9
<b>Support of the target group</b>				
An extra single-parent allowance	57	29	21	7
An allowance for the chronically ill and disabled	55	15	34	6
An allowance for the elderly	45	7	29	9
<b>Promotion of participation</b>				
An arrangement for sports	77	13	42	22
A declaration arrangement for participation	64	22	30	12
A fixed annual amount for participation purposes	52	14	31	7
A 'stadspas' (pass that gives the less wealthy residents of a city discounts to	23	8	11	4
<b>Prevention</b>				
Debt prevention	67	10	36	21
A meal provision	45	9	22	14
Formulierenbrigade (form brigade) / home administration	34	11	17	6
Providing information specific to the target group	33	6	17	10
Other, namely	9	3	5	1

## 2.4 Indirect effects on the living conditions of children

The overview in this chapter shows that the general poverty policy actually supports the living conditions of children, and that this is mainly due to the attention that is devoted to families with children as well as to single parents. However, it primarily occurs in an indirect manner, namely, by financially supporting the parents. The parents are the ones who need to apply for provisions: *"We frequently see the use of the compensation for indirect school expenses. Parents can apply for this."* In this municipality, the use of provisions by parents is encouraged: *"Tuition plays a role in it, too, because they approach schools and instruct parents to apply for financial support."*



We can conclude that the living conditions of children between the ages of 0 and 18 are only scantily discussed in the general poverty policy - especially when it concerns vision and objectives. The policy is carried out through parents, who need to apply for the arrangements in nearly all municipalities. In those municipalities that have not caught proper sight of children in poverty yet, it is high time to pay attention to the specific problems of children. How do other municipalities do this? We sat down to talk to municipalities that have specific provisions for children. The next chapter is devoted to this.

### 3 *Provisions for children*

#### 3.1 *Vision and objective for supporting children*

The focus on children in poverty is hardly ever an explicit policy component. Interviews were held with two municipalities that drafted separate policy documents. In one municipality, this resulted from a research on children in poverty, which showed that the population of children living below the minimum wage level was very large: *“We score high on a national level. We approach it from different policy areas, as is indicated in the Action plan for children in poverty, which we drew up in collaboration with minimum wage earners.”* In the other municipality, a separate chapter in the poverty memorandum has been devoted to provisions for children.

The remaining municipalities that have specific provisions for children integrate these provisions into their social policies. Policies in various areas are involved, and often, a municipality tries to interconnect the various areas such as education, poverty, security, housing, health, healthcare, and employment.

The attention paid to the participation of children has been incorporated into the general poverty policy: *“The emphasis lies on the participation of children. Through provisions and benefit funds, we try to ensure that children in poverty can lead a life as normal as possible and that they can participate in school as well as society.”* In a few municipalities, it has been considered how parents can be involved in the participation of children: *“Do not put the money into the parents’ hands, but give children things in kind - for example, clothing for sports - and involve its parents in it. So you encourage parents’ participation through children’s participation. I can see that at various levels within associations, but also, for example, within the Speeltuinstichting (Playground Foundation); when the municipality builds and maintains a playground in the neighbourhood, you can see people getting involved in it and feeling useful to society again.”* In this municipality, a pact has been made in which approximately fifty social organisations have committed to combat poverty, including the housing foundation, schools, the FNV (Dutch Trades Union Congress), the churches, and a big health insurer. They discuss how they see participation and how they can increase awareness regarding provisions for minimum wage earners on a management level and on an operational level.

The youth policy is an important pillar for the provisions for children as well. One municipality believes that if there is a good youth policy, a specific poverty policy is no longer needed: *“What matters is that you formulate your youth policy in a proper manner. In the fields of education, healthcare, and leisure, you try to create a situation in which children can grow up safely. That is everyday fare which we work on.”* In another municipality, the conscious decision was made to establish general provisions based on the youth policy: *“I am a proponent of general provisions for all children. This avoids stigmatisation.”*

One municipality opts for integration into the educational policy and says in this regard: *“If you don’t want poverty to be transferred from parents to children, devotion to education and school dropout is of the utmost importance.”*

Doubts about the reach of the provisions among children in poverty also exist. One municipality that, like other municipalities, has stimulation funds for minimum wage earners and their children,

notices that these usually do not reach the children whom the funds are intended for. The alderman is unsure about the government's potential impact: *"It's about those children who go to school without breakfast and who are wearing summer clothes in wintertime; is it mentality or poverty? They live in the same street with third-generation welfare families. Alcohol abuse occurs often. I find it difficult for a government to find a manner to devote itself to that."* According to this interviewee, it is wise to focus on interventions - carried out, for example, by family coaches - rather than on specific measures for children in order to solve problems within the family.

Finally, there is the position of a municipality that would like to establish provisions for children, but is unable to realise this due to a lack of money: *"We have no money for it. We are a very poor municipality. If we do something for a certain target group, we have to say "no" to another target group. We had talks with Youth sports funds in the past. It costs too much. We simply don't have that kind of money."* Yet another municipality finds it unrealistic to invest in provisions for children while there is no money for it. This municipality prioritises job creation:

*"If parents have a higher income, their children can do more, too. As a municipality, you cannot instantly give children a future. You respond to the most pressing needs; that's where it ends."*

Save for two exceptions, the interviewed municipalities do not have a specific policy for children in poverty. Consequently, all these municipalities do not formulate specific municipal policy objectives. The objectives cited by the interviewees, such as a devotion to multi-problem families, relate to their general poverty policy, and, in particular, to the participation as well as self-reliance of minimum wage earners.

### 3.2 Provisions

The quick scan shows that 88.4% of the municipalities have specific provisions for children in poverty. Table 3.3 below provides an overview of these provisions per category, namely, provisions that promote the participation of children, debt counselling, provisions in the fields of education and employment, and psychosocial assistance.

Table 3.3: Availability and awareness of the use of specific provisions for children in poverty (n=198)

Provision	Available (% of the Municipalities with a specific policy)	Awareness of use (%)
<b>Promoting participation</b>		
Participation in cultural activities	93.1	50.9
Participation in sports activities	92.0	52.2
Additional play facilities in disadvantaged neighbourhoods	41.7	15.1
Participation in personal networks	34.9	18.0
<b>Debt counselling</b>		
Debt prevention for children	53.7	27.7
Debt counselling for children	34.9	19.7
<b>Education and employment</b>		
Combating truancy and school dropout	88.6	25.2
Obtaining a basic qualification	82.9	27.6
Offering apprenticeships	77.1	23.7
Supporting school transition (to primary school and secondary school)	62.9	18.2
Providing guidance on the learning process	60.0	17.1
Psychosocial assistance	77.7	14.8
Other, namely	4.0	14.3

From the table, it can be concluded that most of the municipalities that have specific measures for children in poverty mainly try to encourage participation in cultural and sports activities of this group: 93% and 92%, respectively. In many municipalities, this is usually the objective of the general poverty policy: promoting participation of minimum wage earners. Many municipalities, however, (also) devote attention to combating truancy and school dropout (often based on the educational policy) as well as the obtaining of a basic qualification. The least attention is devoted to the promotion of these children's participation in personal networks and to debt counselling for children. 4% of the municipalities also have other provisions for children that do not fall under the other provisions. These

are mainly specific projects with and grants to organisations that make a stand for children. These include organisations that offer holidays to children of minimum wage earners; Stichting Jarige Job (Foundation for the birthday boy/girl), which collaborates with food banks to organise birthday parties for children, was also mentioned.

The results from the interviews overlap with those of the quick scan. During the interviews, too, the support of participation in society (both city and school) of children of minimum wage earners was most frequently mentioned. Whenever municipalities refer to a poverty policy for children, it participation is practically always centralised. In those instances, it is always about arrangements/provisions and benefit funds for low-income families and/or children and youngsters (varying from 110 to 130% of the social minimum) in order to promote sports and cultural participation (library, sports, music, movie theatre). References were made to the Jeugd sportfonds (Youth Sports Fund), all sorts of 'Stadspassen' (passes that gives the less wealthy residents of a city discounts to cultural and social activities), Gemeentekaarten (Municipality Cards), the Cultuurfonds (Culture Fund), and Stichting Leergeld (Foundation for Tuition). Moreover, all kinds of one-off initiatives were cited - for example, a municipality in which a game day is organised at schools every year that aims to familiarise children with clubs. Children are also encouraged to get involved in sports. For example, they can play sports for free for the first three weeks, and if they wish to continue after that, they can make an appeal to the municipality. Other municipalities, in turn, work hard on campaigns and information provision or collaborate with neighbourhood teams to promote the offer in the neighbourhood.

During the interviews, investments in additional play facilities in disadvantaged neighbourhoods and participation in personal networks were hardly cited as components of the package of provisions - as was the case in the quick scan.

In more than half of the municipalities, prevention policy for debts is available: 54% has an offer in the area of debt prevention for children and youngsters. Only one third of the municipalities (35%) have a provision for debt counselling. What do these provisions entail? During the interviews, buddy projects at school were cited as examples of learning how to cope with money. Moreover, some municipalities organise office hours at ROCs (Regional Community Colleges) which youngsters can go to for advice, or they organise budget lessons at school: *"We want to reach more youngsters and facilitate access to debt counselling. We do so by adjusting the offer to other places where youngsters gather... Also, budget lessons are organised for students in their final year of primary school, practical training, special education, and the vmbo (lower secondary professional education). In the mbo (intermediate vocational education) and the vmbo, information provision was offered with the help of peer educators last year. This method is highly motivating for students."* Most of the debt projects are aimed at the 5<sup>th</sup> and 6<sup>th</sup> grade as well as the 7<sup>th</sup> and 8<sup>th</sup> grade, because 13- and 14-year-olds usually start running up debts (scooter, cell phone).

Combating truancy and school dropout, obtaining a basic qualification, offering apprenticeships, and supporting school transitions are matters that were mentioned less often during the interviews. Whenever education and employment were discussed, the interviewees talked about the contribution towards school expenses through Stichting Leergeld and the provision of free computers with an internet connection.

### 3.3 *Use of the provisions*

The data in the third column of table 3.3, which is shown above, demonstrate that most municipalities do not only devote themselves to the participation in cultural and sports activities of children in poverty, but that they also have the best insight into the use of these provisions. Approximately half of the municipalities in which these provisions are available have a clear view of this. In this regard, an official says: *"The use of provisions is a perfect pointer for our policy."*

Consequently, the use of provisions aimed at participation is best monitored. It is striking that the degree of insight into the use of the other provisions is very low. In table 3.4, which is shown below, we draw a picture of the use per provision. As with the general provisions, the use of most of the provisions appears to lie between 40 and 80%.

Table 3.4: Use of the specific provisions (n=175)

Provision	Aware ness of use	> 80%	40-80%	< 40%
<b>Promoting participation</b>				
Participation in cultural activities	83	15	50	18
Participation in sports activities	84	20	53	11
Additional play facilities in disadvantaged neighbourhoods	11	3	4	4
Participation in personal networks	11	1	6	4
<b>Debt counselling</b>				
Debt prevention for children	26	6	11	9
Debt counselling for children	12	1	4	7
<b>Education and employment</b>				
Combating truancy and school dropout	39	18	12	9
Obtaining a basic qualification	40	15	14	11
Offering apprenticeships	32	5	16	11
Supporting school transition (to primary school and secondary school)	20	7	8	5
Providing guidance on the learning process	18	2	11	5
Psychosocial assistance	20	2	8	10
Other, namely	1		1	

The interviews reveal that in some municipalities, a lot more children are able to use arrangements (in terms of money, numbers) than in others municipalities. In certain municipalities, there is limited number of children who can make an appeal for a fund, yet in other municipalities, this is not the case. Consequently, whether a child is able to use such provisions depends greatly on where it lives. According to an official, establishing open-ended schemes is a tricky business because of the unpredictability of appeals that will be made to provisions: *“The Aboutaleb scheme was once available to us. The then-alderman decided to provide sports and culture free of charge for pass holders, and against my advice, it became an open-ended scheme. Children receive a maximum of 225 euros a year for participation in sports or culture. I had made a benchmark and around that time, there were 400 children who were playing sports. My advice was: take growth into consideration; foresight is the essence of government. But that was not followed, and now, there are more than 2000 children. Those open-ended schemes are still paramount here, but it must also remain affordable.”*

Additionally, the interviews revealed that some municipalities wish to simplify the benefit system. Currently, minimum wage earners have to apply for money for sports and cultural provisions through evidence. An official says in this regard: *“The application must be made through the welfare services and that has a deterrent effect. If parents need to arrange this themselves, it often doesn’t work. It’s better to open things up to minimum wage earners, so that children of different backgrounds can participate, and an association can independently indicate whether a child can pay for it or not - and subsequently, it can make an appeal to the municipality.”* Some municipalities automatically provide families with financial support each year based on their database: *“We’ve simplified the implementation with the aim of removing thresholds for minimum wage earners in order to use the provisions. The people in our database are automatically paid additional financial support. And if there are new applications, we expand the database.”*

### 3.4 Differences between municipalities

Summarised, the interviewed municipalities do not have a specific policy for children in poverty - save for two exceptions. Municipal policy objectives for specific provisions have not been formulated. If there are provisions for children in poverty, these are usually integrated into a municipality’s social policy. This concerns different policy areas: poverty, youth, educational, sports, and health policies.

Municipalities mainly focus on supporting children’s participation, based on the general objectives of the poverty policy that is aimed at increasing social participation. That is what municipalities are emphasising: having children participate.

The extent to which this happens varies greatly by municipality. Not only in terms of the available provisions, but also in terms of participation. In some municipalities, all children can make an appeal to a fund, but in other municipalities, this is very limited, even though cutbacks are hardly ever made in this field.

This is related to financial resources. In some municipalities with high unemployment rates, there is no money for stimulation funds, or in any case, realising employment is prioritised more.

Regarding the use, it can be stated that a lot of minimum wage earners are not aware of provisions; some municipalities do more to raise awareness than others. Naturally, this is related to available budgets.

## 4 *The policy participation of children*

### 4.1 *Vision for involving children*

Policy participation of children is legitimised from multiple perspectives. Firstly, from the perspective of law. Children and youngsters' right to express their opinion, join in the debate, and share in decision-making on their everyday environment has been enshrined in articles 12 and 13 of the UN Conventions on the Rights of the Child. Additionally, from the perspective of development: children's personal development benefits from youth participation, according to Micha de Winter, professor of pedagogy. By providing the opportunity to take a stand together with others, a contribution to the moral, emotional, and social development is made (see also Vandenbroucke et al., 2010). The perspective of participation means that decisions within the policy are based on the influence, participation, and initiatives of children and youngsters (Gilsing, 2001; Gilsing, 2005). Juveniles are involved in the preparation, design, or implementation of this policy. Finally, there is the perspective of research: increasingly more often, children and youngsters are actively involved in research on issues relating to their own living conditions and everyday environment.

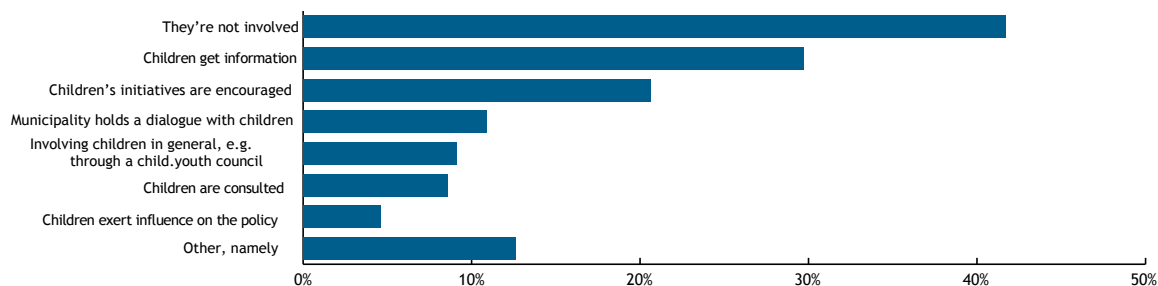
This form of participatory research means that children and youngsters preferably carry out as many components of the research process as they can (Jurrius, 2005; zie ook Mak & Davelaar, 2009; 2011; 2012). If the policy and the range of provisions for juveniles would be better attuned to their problems, needs, and desires, the quality of provisions would increase (Mak & Davelaar, 2011; 2012).

The interviews reveal that municipalities usually have no vision for involving children in policies - even municipalities that do so in practice. The interviewed municipalities place a strong focus on participation of children in poverty. It revolves around social participation in sports, culture, and education rather than the involvement of children in policies. A few municipalities that do have something to say about this associate it with the national attention that citizen participation is receiving. The government policy revolves increasingly more around the provision of opportunities, skills development, and citizenship education. Municipalities are the most important players in this regard. Moreover, municipalities have to regulate the participation of their youthful citizens (as well) within their WMO (Social Support Act) policies on a municipal level: involving youngsters in the policy of a municipality is a municipal responsibility.

### 4.2 *Participation in policy*

The fact that few municipalities have a vision for the involvement of children in their policies is reflected in the results of the quick scan. There are several ways to involve children in policies. The quick scan analysed the forms of youth participation municipalities have using a participation ladder, which is based on the participation ladder of Roger Hart (1992) and the participation model of Micha de Winter (2003). This ladder runs from informing, consulting, entering into dialogue, and participation to youngsters' own initiatives. In the quick scan, as many as 41.7% of the municipalities that have a specific policy for children indicate that they do not involve children in this policy at all (see figure 3.1). The municipalities that do involve this group appear to mainly provide them with information and encourage their initiatives. In a mere 4.6% of the municipalities, children can actually exert influence on the policy. In the 'other/namely' category, municipalities primarily mention the fact that participation occurs through the parents. However, municipalities often say that they are in contact with organisations related to children in poverty, but that this is different from involving children in policies.

Figure 3.1 Ways in which children are involved in policies (n=175)



The interviewed municipalities that do involve youngsters in their policies do so in several ways. One way is to talk to the Youth Council. A problem here is that these councils are often not representative of the target group of children in poverty. One municipality organised informal discussions with youngsters who were hanging out on the street: *“A youth worker lured them to the city hall and the alderman and I then held discussions with them.”*

Municipalities that do have the intention to give youngsters influence encounter the problem that it is difficult to reach the target group. For example, the interviewed municipalities agree that conducting surveys usually does not work, and that social media should be deployed more often in order to reach youngsters. Youth work is employed as an intermediary in order to reach the target group, but also to initiate initiatives from youngsters. One municipality, for example, recently had youth workers visit schools with a card game and the question what youngsters liked and disliked in the municipality. This yielded a lot of results. The municipality is very enthusiastic about this policy participation of children and wishes to invest in it next year: *“We want to involve more children/youngsters and develop a youth policy in much closer collaboration with them and carry out the implementation with them to a greater extent. Your policy, in turn, will benefit from this; you will come closer to where the needs are. As a municipality, you can make clear choices and communicate these clearly to residents. This should be reflected in the future.”* This municipality will get around the table with youngsters, parents, and organisation in order to formulate a youth policy; whether a poverty policy will play a role in this, depends on the youngsters:

*“If it turns out that poverty is not an issue for youngsters, we are not going to make further investments in it.”*

In addition to youth work, the interviewees cite church organisations as an important party to reach youngsters, as well as an organisation like the Stichting Leergeld (Foundation for Tuition). Several municipalities subsidise the Stichting Leergeld in order to offer provisions and provide information at schools, but the employees of Stichting Leergeld also engage in a dialogue with children.

In one municipality, there is Leergeld Kids (Tuition Money Kids), which is a brainstorming group for Stichting Leergeld and the municipality. Compared to the previously mentioned ways of participation, it is specifically aimed at poverty, which makes it rather unique. The group regularly produces bulletins, provides the municipality with tips, and makes recommendations on poverty policies and provisions. The official commented: *“As a municipality, we get a lot of feedback from Leergeld Kids: what are you concerned about and how do you feel about this or that?”* The children come from the database of Stichting Leergeld and are a representative group that will vary from time to time. They are from various secondary schools and have different backgrounds.

Another example of a policy-oriented form of participation that is specifically aimed at children in poverty are the Youth Ambassadors. The Toolkit for Youth Participation in Municipalities describes this methodology, which enables municipalities to work on youth participation (see the box below, which contains an explanation). These Youth Ambassadors fall under the Youth policy, but are deployed municipality-wide. In another large municipality in the western part of the Netherlands, they are involved in the Poverty Memorandum. They also help think about ways in which participation in the ‘stadspas’ can be increased. Through them, a Mentor project arose in which secondary school students accompany 6<sup>th</sup>-grade students to activities with the ‘stadspas.’

*“A group of Youth Ambassadors consists of approximately 15 to 18 youngsters (concept of Youth and the City). Youngsters can apply for a portfolio and are coupled with a policy-making official within this field. This official takes the youngster to conferences, talks to him or her about the policy, consults with him or her, and allows the youngster to think along. Youth Ambassadors can give both solicited and unsolicited advice with a fixed number of advices a year (according to agreements with the municipality). Youngsters’ personal development is an important element. Guidance is provided to them individually and as a group. The individual coaching is in line with the desires and motivation of the youngsters and can be broad: from guidance on acquiring skills to coaching in making job applications. This method allows a municipality to mobilise a committed and diverse group of youngsters who think along about a policy that concerns and interests them.*”

Usually, the interviewed municipalities that do not involve youngsters in policies have practically no clue as to how they should do this. One municipality says in this regard: *“We don’t do this, but there’s no specific reason for that. We have absolutely no idea how we should do it - no handles. We would like to, however, because it fits the idea of directing perfectly; it might be an investment upfront with a subsequent result.”*

### 4.3 *Involvement of children in policy still in its infancy*

The quick scan and the interviews reveal that the involvement of children in policies still occurs rarely, and certainly not in poverty policies. It is still in its infancy. Municipalities indicate they find it important, yet difficult: *“I still think it’s a difficult subject matter. Now that we are swinging the other way and have to put more matters into the hands of the citizen, I find it very difficult to put more matters into the hands of children.”*

The findings are consistent with the results from other recent researches of the Verwey- Jonker Institute. On paper, almost all municipalities emphasise the usefulness of youth participation (Vandenbroucke et al., 2010), but thresholds are encountered during its setup. Youth participation requires a large effort from municipalities. The most difficult part is to keep youngsters motivated and involved. This is mainly related to the differences between the cultures of youth and policy-making. Often, policy-making is a lengthy process. The pace, culture, and language of youngsters differ from those of the government. Moreover, youth participation projects are long-winded, whereas the target group changes rapidly (Vanden- broucke et al., 2010).

It is therefore not surprising that in this research, municipalities explain that they would like to get more information and support, and that they are in need of good examples of proven methodologies and tools for approaching youth participation, especially when it comes to children in poverty.

## 5 *Collaborating*

Collaborating with the target group is still in its infancy, as the last chapter reveals. However, municipalities collaborate extensively with local parties. Often, a lot of internal collaboration takes place within a municipality in the first place, given the multiple policy areas that are focused on supporting children in poverty. However, there are also many external public and private partners that municipalities collaborate with. In the quick scan, both the internal and external parties were listed. Subsequently, the reasons for these collaborations and the question as to how these collaborations concretely proceed were discussed in detail in the interviews. This chapter describes the ways in which municipalities collaborate, the frequency with which they do so, whether this collaboration has been structurally embedded, and the improvements they still see in this area.

### 5.1 *Advantages of collaboration for municipalities*

The municipalities that participated in this research, especially the officials who were interviewed, experience an urgency to collaborate when implementing policies for (children in) poverty. The current

economic crisis has resulted in an increase in registered minimum wage earners, which means municipalities have to collaborate with bodies in an even more targeted manner. The crisis has also led to an emergence of more ‘hidden’ poverty. Such is the case with self-employed professionals and people with a high income, people with owner-occupied houses but high debts, who are sometimes left with a lower net amount than a welfare recipient. ‘Hidden’ poverty especially seems to intensify an external collaboration with bodies such as Stichting Leergeld and the clothing and food banks, because these bodies are less tied to (ceiling) regulations for minimum wage earners than municipalities.

Another important motive for collaboration is the realisation of an integral approach to poverty policies. A poverty policy with specific support for families with children comprises so many facets that a collaboration between departments (clusters) and external public and private parties is inevitable for municipalities. The felt urgency of municipalities to collaborate internally also seems to be reinforced by the current economic crisis: *“We have to look each other up, because there is less money available for individual plans.”* This municipality will merge the aid services (such as debt counselling), the Dutch Ministry of Education, Cultural Affairs, and Science, and the social services department into one service by the end of 2013.

When collaborating internally, municipalities still experience ‘compartmentalisation’ which plays a role in some departments and which stands in the way of an integral approach to good provisions for children. In smaller municipalities, the internal collaboration appears to proceed quite smoothly, because people keep running into each other. At the same time, this is a possible pitfall, as collaboration has become a personal matter.

The focus of collaboration with internal and external parties is placed almost entirely on the implementation level; collaboration occurs in order to streamline provisions for children in poverty in practice and to optimise the range of the target group. Collaborating with external organisations provides two advantages. Firstly, external organisations do not have to adhere to rules incredibly strictly when it comes to deciding on who is or is not a minimum wage earner: *“This Solidarity Fund does not have to apply the rules for income and capital requirements as strictly as we do at the municipality. They can cope with the concept of poverty in a more flexible manner.”* Secondly, external parties can contribute to a targeted preventive approach to children in poverty: *“Among other things, I’m thinking of early detection, which allows bodies such as schools, childcare, and health centres to pick up signs of poverty at an early stage and to subsequently bring in aid organisations.”*

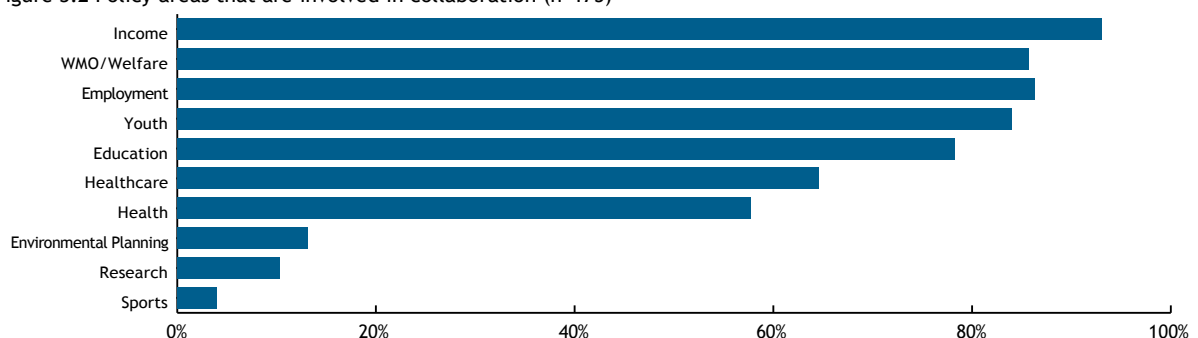
Another motivation for municipalities to optimise collaboration both internally and externally is the basic principle that one family needs one approach: *“As a municipality, we received a lot of complaints from intermediaries, including social organisations, about the fact that there were too many social workers who worked at cross-purposes.”*

In response, this municipality established a participation house where several departments of the municipality and external stakeholders meet and collaborate on a specific approach: *“Now, if we look at the participation house, it is a very good form and method of internal and external collaboration between Welfare, Veiligheidshuis [Security House], Centrum voor Jeugd en Gezin [Centre for Youth and Family], Jongerenwerk [Youth Work], the District Manager of the municipality, and the WMO [Social Support Act].”*

## 5.2 Collaborating within the municipality

As the figure below demonstrates, municipalities mainly collaborate on poverty policies with the Income department (93.1% of the municipalities), closely followed by Employment (86.3%), WMO/Welfare (85.7%), and Youth (84%). Municipalities collaborate the least with the Sports, Research, and Environmental Planning departments.

Figure 3.2 Policy areas that are involved in collaboration (n=175)





When it comes to policy-making, the various departments within municipalities only sporadically look each other up, as was also evident from *Samen Sterk tegen Armoede* (Van der Klein et al., 2011). The interviews with officials reveal that municipalities still show strong dissimilarities when structurally embedding the internal collaboration between departments. In one respect, collaboration still seems to be a somewhat personal matter - even in relatively large municipalities - and it is not part of a structural *modus operandi* (yet). An official says in this regard: *“We’ve adopted a bottom-up approach to properly provide professionals and citizens with facilities, and we frequently look each other up in order to do so. The officials here share the same enthusiasm to provide support in this regard. But we do have to structure that collaboration.”*

The bottom-up approach of municipalities results in approaches at the neighbourhood or district level, which, in turn, lead to a closer internal collaboration between departments or clusters. Officials believe that the lines of internal collaboration have become shorter. One official says in this regard: *“For example, we now have an internal consultation with the interviewed managers of the five clusters - Public Space, Social Affairs, Youth, Education, and Welfare - that allows us to map out, with the help of welfare coaches, how people in a specific neighbourhood can properly participate. (...) Therefore, it revolves around a systematic approach to a neighbourhood around the promotion of self-reliance at the neighbourhood level.”*

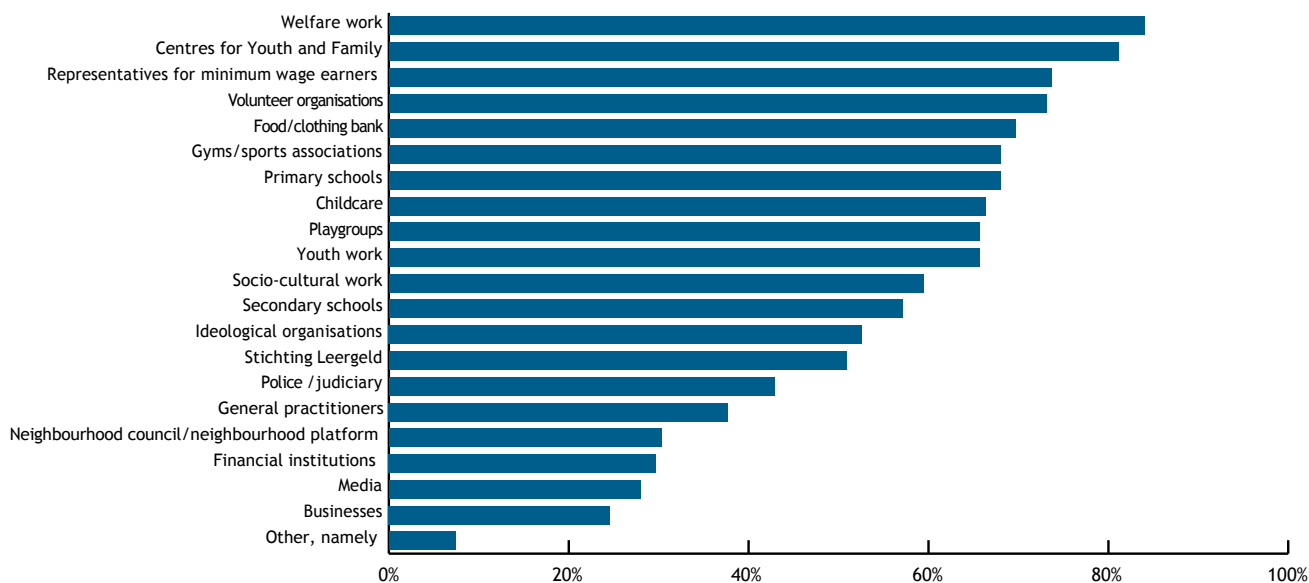
The multiple problems of minimum wage families are often addressed at a neighbourhood or district level by municipalities as well. Various issues come together when employing that approach: *“Is there a disadvantage in the neighbourhood? What are the municipality and other parties going to do about it? Which provisions are required? A district nursing service? Playgrounds? Is there a lot of unemployment in the district? In this community-based approach, we hold a structural dialogue between the Welfare cluster, welfare services, and the housing corporations.”* Furthermore, this official states that an integral approach within the poverty policy remains a point of particular interest, and that working at cross-purposes is a pitfall, because every department designs and implements other provisions.

The interviews with the other municipalities also reveal that the so-called ‘compartmentalisation’ in the procedures of municipalities is sometimes still lurking. At the implementation level, this is reflected in the many social workers who devote themselves to one and the same family, whereas alignment and centralised control at the family level are lacking. This starts with a better alignment between the clusters and departments of municipalities, according to the officials. In *Samen Sterk Tegen Armoede*, officials also concluded that a closer collaboration between poverty policies (department of Social Affairs or the Employment and Income department) and participation policies (WMO department) is required in order to be able to realise a better approach to ‘those who are vulnerable.’

### 5.3 External collaboration

In the quick scan, municipalities were also asked with which public and private organisation they collaborate with regard to provisions for children in poverty. Figure 3.3, which is shown below, reveals that Welfare Work and the centres for Youth and Family are the most important collaborative partners. Over 80% of the municipalities collaborated with these parties. Municipalities collaborate the least with financial institutions, the media, and businesses. The municipalities that filled in, ‘other, namely...’ mainly cited funds, such as the Jeugdsportfonds, private funds, the Jeugdcultuurfonds (Youth Culture Fund), and an emergency fund.

Figure 3.3 Organisations that are involved in collaboration (n=175)



In the interviews, the municipalities confirmed that they mainly collaborate with Welfare Work and the Centres for Youth and Family (CJG). A specific approach to the collaboration with a CJG, welfare organisations, and various clusters within the municipality (the departments of Welfare, Employment & Income, and Social Affairs) are the so-called Eropaf teams (Go-for-it teams): *“These teams go door-to-door to enter into dialogue with citizens. The approach is not focused on individuals, but on the whole family. The approach aims to have the family indicate how they can improve their own situation. Consequently, this approach is inspired by their own strength.”*

A relatively large number of municipalities have a grants-based relationship with many institutions surrounding the youth and family policy. The role of the municipality in the collaboration is often a facilitating one. In view of the transition of Child Welfare to the municipal level, this role is changing: *“In the future, we envision a heavier management role for the municipality; the professionals should have more insight into the social map and collaborate to a greater extent. At the moment, we are working hard on vision creation as well as the organisation of management and structure. We have agreed that we’ll work on a more regional level, for example, when it comes to the individual provisions.”* In some municipalities, the preventive side of the poverty policy (for children) receives a lot of attention. In *Samen Sterk tegen Armoede* (2011), this became evident in a municipality like Lelystad, and in this research, too, it came forward in the interviews with officials of various municipalities. What types of consequences does this preventive approach have for a collaboration with external parties? If we look at preventive approaches to (children in) poverty policies, we see that municipalities mainly collaborate with primary healthcare; officials believe that general practitioners have an important warning function when it comes to children in poverty. General practitioners are able to draw citizens’ attention to relatively unknown arrangements of the municipality. The collaboration of municipalities with schools is also part of the preventive approach; mainly with regard to the prevention of social exclusion of children and the promotion of their participation. These municipalities enable schools to apply for funds for children of minimum wage earners in advance - for example, for the financing of a school trip.

Another example of a preventive approach is the collaboration between a municipality and institutions, employers, and schools. This approach supports those youngsters that need additional help in their development and guides them towards education and employment: *“Here, too, the basic principle is: prevention is better than cure. We help youngsters find the way to employment while they are still in school. These early interventions help prevent youth unemployment and reduce the risk of disappointment and demotivation.”* The program revolves around language, social skills, and professional skills for young professionals.

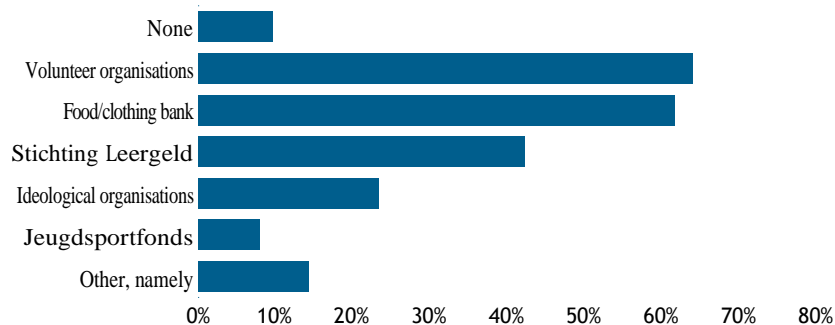
Finally, the relatively larger municipalities aspire to achieve a(n even) closer collaboration with housing corporations. Through an intensified collaboration with these corporations, a municipality can prevent evictions of families with children: *“Instead of evictions, action is taken with regard to the family. This way, these families are no longer cut off from the power grid without warning, because the municipality is in close contact with that, too. A reporting centre for power cut-offs of the municipality prevents*

cut-offs of families with children. If a family is in an impending situation in which a cut-off is under discussion, this family will get a visit from the municipality.”

#### 5.4 Collaborating with private initiatives

Municipalities also appear to facilitate various private initiatives, especially volunteer organisations and the food/clothing bank (see figure 3.4). Over 60% of the municipalities that have specific provisions for children in poverty state that they facilitate such initiatives. Other initiatives that can count on the support of the municipalities are Stichting Leergeld, ideological organisations, and, to a lesser extent, the Jeugdsportfonds. In the ‘other, namely’ category, emergency funds, cultural institutions, and welfare activities are cited, among other things. 9.7% of the municipalities indicate that they do not facilitate any private initiative.

Figure 3.4 Private initiatives that are facilitated by municipalities (n=175)



Officials often mention the collaboration with Stichting Leergeld, because such a foundation has a wide reach among children in poverty. The range of this organisation seems to go beyond the standard minimum wage families. It seems to be easier for Stichting Leergeld to get a foot in the door of families in which such ‘hidden’ poverty plays a role. One official sees even more advantages: *“An additional problem is that parents by no means always use the money for their children. We, in turn, don’t have time to constantly monitor such support. The advantage is that Stichting Leergeld actually reaches these children, and it also conducts monitoring on it.”* With regard to the approach used in the collaboration, he says: *“We participate in board meetings of Stichting Leergeld in the role of advisor. We also have weekly consultations with the coordinator. The lines of collaboration with Stichting Leergeld are very short, which allows us, in turn, to easily make decisions.”* According to this municipality as well as other ones, the strength of Stichting Leergeld lies in the fact that they collaborate with schools, community healthcare service, and Humanitas. This is beneficial for the reach of children. Other municipalities have made their own declaration funds for the compensation of sports-related, social, and cultural activities of children: *“In addition, there are agreements with sports associations regarding arrangements for minimum wage earners, but we try to give people individual responsibility as much as possible and make them aware of coping with money. In that sense, we try to leave a lot of things in the hands of minimum wage earners.”*

Some municipalities collaborate in public-private constructions in the context of provisions for children for whom money to get involved in sports is hardly or not at all available at home. The Jeugdsportfonds is an example of this.

In some municipalities, the funding is supplemented with subsidies of the province, because youth sports funds are usually focused on multiple municipalities within the region. This also seems to encourage inter-municipal collaboration, because such municipalities have an annual consultation with the Jeugdsportfonds and the other municipalities within the region. *“More appeals are now made to the fund due to cutbacks. Professionals are able to arrange it for children in collaboration with sports institutions; the money goes to the associations with a maximum of approximately 200 euros per child,”* says a policy adviser of a medium-sized municipality in North Holland. The current cutbacks also prompt municipalities to collaborate more actively with such private funds in order to be able to keep funding sports and culture for children.

The quick scan shows that a relatively large number of municipalities (62%) collaborate with food and clothing banks. An official says in this regard: *“As a municipality, we have made a budget available for a social-welfare worker who maps out those who visit the food and clothing banks and who provides support in solving the problems of these people.”* Other municipalities are more sceptical about the collaboration with food and clothing banks or consciously choose to employ a different strategy: *“We believe that providing food through a food bank doesn’t solve anything concretely. We mainly try to steer towards awareness of someone’s pattern of living. When people have to manage on a minimum wage, they have to make specific choices. In that case, it’s more important to support them in doing so.”*

### 5.5 *Advantages and points for improvement according to the municipalities*

Municipalities indicate the following advantages and points for improvement:

- *Collaboration provides a better insight into the scope and nature of the target group living in poverty. Developments in it should be monitored.* Officials of both larger and smaller municipalities see added value in deploying a Poverty Monitor in collaboration with external partners.
- *Collaboration leads to concrete policy action items for children in poverty.* Some municipalities organise a yearly poverty conference or have a Poverty Pact that results in regular meetings with a very diverse network of organisations (police, schools, child welfare). This leads to concrete action items.
- *Collaboration also entails: consulting the direct target group (children and youngsters) on matters that concern them.* Some municipalities aspire to do so, and, moreover, there are municipalities that already do this.

## 6 *Summary*

The research on provisions that municipalities implement for children in poverty was conducted in the spring of 2013 and included a quick scan among all municipalities as well as interviews with thirty municipalities.

In the previous chapter, it became clear that municipal policies in the Netherlands differ in their visions for provisions for children, the purpose of these provisions, the approach, and concrete practice. Those differences were mapped out.

### 6.1 *Policy focused towards the future*

All municipalities devote attention to and have a policy for the financial support of families with children as well as single parents. These provisions are partly under pressure of the decentralisations and cutbacks of the national government. For example, multiple municipalities are in the process of setting priorities and making choices for the social domain. Nevertheless, the majority of the municipalities appear to hold on a proper support of minimum wage earners, especially families with children and single parents. The grade municipalities give the future (7.8) is higher than their assessment of the current provisions for children in poverty (7.3).

In the explanation of these grades and in the interviews, respondents appear to be able to improve the policy for children by tailoring the policy more carefully, by collaborating more actively with local parties, by developing an integral approach, and by increasing the self-reliance of minimum wage earners. The latter point of improvement should result in a more active mutual support of minimum wage earners.

### 6.2 *General policy or specific provisions*

A number of municipalities (11.6%) have no specific provisions for children in poverty, but only a general poverty policy. Based on the poverty policy, municipalities clearly regard poverty as an accumulated issue,

and they see multiple problems, although the detected problems vary in the different local contexts. These include the issue of debts, the lack of employment, the loss of employment in a given sector because of the crisis, many elderly people with merely an AOW (Dutch Old Age Pensions Act), many lower educated people, many immigrants, and many residents with disabilities who are distanced from the labour market. Most of the municipalities regard families with children, single-parent families, and single people as the most vulnerable groups among minimum wage earners.

The common feature of the objectives of poverty policies is the promotion of social participation and the prevention of social exclusion. The financial support of minimum wage earners is focused on this. This poverty policy indirectly supports the living conditions of children, because families with children and single parents often receive extra attention and money. Support is provided through financially supporting the parents. The attention devoted to the living conditions of children is insufficient in this policy.

The specific provisions for children often revolve around social participation. 88.4% of the municipalities have these types of provisions, especially for children's participation in sports, culture, and social life at school. Children's 'participation' is the main objective. In particular, participation in cultural (93) and sports (92%) activities take priority.

Multiple policy areas are involved in provisions for children, such as education, poverty, security, housing, health, healthcare, and employment. The youth policy, in particular, is an important pillar for provisions for children. A few municipalities believe that a good youth policy means that the devotion of attention to the poverty policy is not required.

The ways in which children can use the provisions differ considerably per municipality. In some municipalities, all children can make an appeal to a fund, but in other municipalities, an upper limit of a maximum number of children has been set. Regarding the use of general financial support for families and single parents, many minimum wage earners are not aware of provisions; some municipalities give more effort to raise awareness than others.

### 6.3 *The policy participation of children*

Usually, municipalities have no vision for involving children in the policy, including the municipalities that do so in practice. In those municipalities, it mainly appears to revolve around the provision of information and the encouragement of initiatives of this group. Only in 4.6% of the surveyed municipalities, children can actually exert influence on the policy. Municipalities do this, for example, by entering into dialogue with the Youth Council, or they have Youth Ambassadors.

Municipalities welcome the idea of involving children, but indicate that it is difficult to draw the idea, and that they do not know very well how to approach it. They want to get more information and support, as well as good examples of proven methodologies for youth participation, specifically when it comes to children in poverty.

### 6.4 *Municipalities on the advantages of collaborating*

The participating municipalities believe that a more active collaboration, coupled with an integral approach, is required to provide children in poverty with better support. The cutbacks and the increase in the number of registered minimum wage earners motivate them to collaborate more effectively. This concerns both the internal collaboration with various departments and the collaboration with external local partners involved in the poverty policy.

The focus of this collaboration is placed on the implementation of the provisions; it is about reaching the target group and expanding the provisions. In the policy preparation, the various departments within municipalities are still insufficiently able to find each other; a structural embedding in the organisation is lacking. The collaboration with external parties is characterised by a long list of subsidised social organisations and is almost entirely focused on the performance practice. Moreover, municipalities facilitate various private initiatives, such as volunteer organisations and the food/clothing bank.

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## Bijlage 1: Onderzoeksverantwoording deel 3

### De quick scan

Op 1 januari 2013 telt Nederland 408 gemeenten. Op 2 april 2013 is naar de wethouder Jeugd van alle gemeenten een uitnodiging van de Kinderombudsman verzonden om onze digitale vragenlijst in te vullen. Op 10 april is een herinnering verzonden.

Om de respons zo hoog mogelijk te krijgen zijn op basis van de gegevens van Kinderen in Tel honderd gemeenten geselecteerd en nagebeld die relatief veel kinderen in armoede hebben en de lijst nog niet hadden ingevuld. Vervolgens zijn in een tweede belronde alle gemeenten teruggebeld die aan de vragenlijst waren begonnen, maar deze nog niet hadden afgemaakt. Dit om ervoor te zorgen dat de informatie per gemeente zo compleet mogelijk zou zijn.

De quick scan is uiteindelijk ingevuld door 198 gemeenten, oftewel 48.5%. Daarvan hebben er 191 de lijst helemaal ingevuld (7 hebben een groot deel ingevuld). De behaalde steekproefgrootte van 198 ligt zo dicht bij de benodigde steekproefgrootte van 199 gemeenten dat betrouwbare conclusies getrokken kunnen worden. Uitgaande van een betrouwbaarheidsniveau van de respons van 95%, betekent dat een steekproefresultaat in 19 van de 20 gevallen overeenkomstig is met de werkelijkheid.

Onderstaand figuur geeft een overzicht van de functie van de respondenten. De meeste respondenten zijn ambtenaren van de afdeling Wwb/Werk&Inkomen

Figuur Bijlage 1: Functie van de respondenten (n=198)



'Anders, nl.' zijn bijvoorbeeld: beleidsadviseurs, ambtenaren van andere afdelingen zoals participatie en wethouders op andere terreinen dan Jeugd.

### De verdiepende interviews

Na analyse van de quick scan zijn 30 gemeenten geselecteerd waar met ambtenaren telefonische interviews zijn gehouden. Deze selectie vond plaats op basis van vijf indicatoren:

1. Omvang algemeen armoedebeleid
2. Omvang specifiek beleid voor kinderen
3. Interne samenwerking binnen gemeente
4. Externe samenwerking met lokale partners
5. Betrokkenheid van kinderen bij het beleid

We hebben per indicator een rangorde gemaakt van de gemeenten die de vragenlijst hebben ingevuld. Voor het afnemen van de interviews zijn de bovenste drie gemeenten van iedere indicatorlijst genomen, dus de drie gemeenten die per indicator het beste scoren, en de laatste drie gemeenten op de lijst. Wanneer er meer gemeenten waren met dezelfde score, is ervoor gekozen gemeenten te selecteren waar relatief veel kinderen in armoede leven (op basis van de gegevens van Kinderen in Tel).

Bij overlap - sommige gemeenten kwamen bij verschillende indicatoren bovenaan of onderaan - is de volgende op de lijst geselecteerd.

Op basis van deze selectiemethode zijn in de volgende dertig gemeenten telefonische interviews afgenomen:

Aa en Hunze	Gorinchem	Schinnen
Aalten	Groningen	Sittard-Geleen
Amsterdam	Hilversum	Sudwest Fryslan
Arnhem	Hoogezand-sappemeer	Teylingen
Boekel	Kerkrade	Utrecht
Brunssum	Landgraaf	Vlist Vught
Capelle aan den ijssel	Montferland	Woensdrecht
Den Haag	Nieuwegein	Zoetermeer
Den Helder	Pekela	Zwijndrecht
Eindhoven	Roermond	

### *Bijlage 2: Lijst met respondenten deel 3: 198 deelnemende gemeenten*

Gemeente	Provincie	Inwonertal	Gemeente	Provincie	Inwonertal
Aa en Hunze	Drenthe	25.785	Den Haag	Zuid-Holland	495.083
Aalten	Gelderland	27.439	Den Helder	Noord-Holland	57.207
Albrandswaard	Zuid-Holland	24.674	Diemen	Noord-Holland	25.012
Alkmaar	Noord-Holland	93.936	Doesburg	Gelderland	11.636
Almelo	Overijssel	72.599	Doetinchem	Gelderland	56.037
Almere	Flevoland	190.655	Dongeradeel	Fryslân	24.292
Alphen-Chaam	Noord-Brabant	9.466	Dordrecht	Zuid-Holland	118.810
Ameland	Fryslân	3.503	Drimmelen	Noord-Brabant	26.477
Amersfoort	Utrecht	146.592	Dronten	Flevoland	40.164
Amsterdam	Noord-Holland	779.808	Echt-Susteren	Limburg	32.264
Apeldoorn	Gelderland	156.199	Edam-Volendam	Noord-Holland	28.583
Appingedam	Groningen	12.090	Ede	Gelderland	108.285
Arnhem	Gelderland	148.070	Eemsmond	Groningen	16.357
Assen	Drenthe	66.177	Eersel	Noord-Brabant	18.166
Beek	Limburg	16.548	Eindhoven	Noord-Brabant	216.036
Beesel	Limburg	13.844	Emmen	Drenthe	109.259
Bellingwedde	Groningen	9.402	Enkhuizen	Noord-Holland	18.173
Bergeijk	Noord-Brabant	18.073	Ermelo	Gelderland	26.133
Bergen op Zoom	Noord-Brabant	66.074	Ferwerderadiel	Fryslân	8.864
Bernheze	Noord-Brabant	29.728	Geldrop-Mierlo	Noord-Brabant	38.389
Beuningen	Gelderland	25.507	Gemert-Bakel	Noord-Brabant	28.906
Bladel	Noord-Brabant	19.386	Gennep	Limburg	17.383
Bloemendaal	Noord-Holland	22.039	Gilze en Rijen	Noord-Brabant	25.764
Bodegraven-Reeuwijk	Zuid-Holland	32.728	Goeree-Overflakkee		
Boekel	Noord-Brabant	9.865	Goes	Zeeland	36.665
Borger-Odoorn	Drenthe	25.941	Gorinchem	Zuid-Holland	34.895
Borne	Overijssel	21.557	Gouda	Zuid-Holland	71.047
Borsele	Zeeland	22.707	Graalsmeer-Uithoorn		
Boskoop	Zuid-Holland	15.045	Groningen	Groningen	189.991
Breda	Noord-Brabant	174.599	Haarlemmermeer	Noord-Holland	143.374
Brielle	Zuid-Holland	15.978	Hardinxveld-Giessendam	Zuid-Holland	17.535
Bronckhorst	Gelderland	37.677	Harlingen	Fryslân	15.878
Brunssum	Limburg	29.375	Heemskerk	Noord-Holland	39.206
Bussum	Noord-Holland	32.410	Heerde	Gelderland	18.300
Capelle aan den IJssel	Zuid-Holland	66.104	Heerenveen	Fryslân	43.454
Coevorden	Drenthe	36.067	Heerlen	Limburg	89.212
Cuijk	Noord-Brabant	24.580	Heeze-Leende	Noord-Brabant	15.295
Dalfsen	Overijssel	27.313	Helmond	Noord-Brabant	88.560
Dantumadiel	Fryslân	19.310	Heumen	Gelderland	16.494
De Wolden	Drenthe	23.637	Heusden	Noord-Brabant	43.119
Delft	Zuid-Holland	97.690	Hilvarenbeek	Noord-Brabant	15.035

Gemeente	Provincie	Inwonertal	Gemeente	Provincie	Inwonertal
Hilversum	Noord-Holland	84.984	Rijswijk	Zuid-Holland	46.671
Hoogezand-Sappemeer	Groningen	34.814	Roerdalen	Limburg	21.239
Horst aan de Maas	Limburg	41.814	Roermond	Limburg	55.595
Hulst	Zeeland	27.719	Roosendaal	Noord-Brabant	77.541
IJsselstein	Utrecht	34.348	Rosendaal	Gelderland	1.512
Kaag en Braassem	Zuid-Holland	25.744	Schagen	Noord-Holland	18.671
Kapelle	Zeeland	12.365	Scherpenzeel	Gelderland	9.327
Katwijk	Zuid-Holland	62.044	Schiedam	Zuid-Holland	75.718
Kerkrade	Limburg	47.409	Schinnen	Limburg	13.408
Kollumerland en Nieuw- kruisland	Fryslân	12.930	Schouwen-Duiveland	Zeeland	34.203
Laarbeek	Noord-Brabant	21.532	's-Hertogenbosch	Noord-Brabant	140.786
Landgraaf	Limburg	38.186	Simpelveld	Limburg	10.953
Landsmeer	Noord-Holland	10.253	Sint-Michielsgestel	Noord-Brabant	28.114
Leeuwarden	Fryslân	94.838	Sittard-Geleen	Limburg	94.814
Leiden	Zuid-Holland	117.915	Sluis	Zeeland	23.979
Leiderdorp	Zuid-Holland	26.609	Soest	Utrecht	45.611
Leidschendam-Voorburg	Zuid-Holland	72.068	Someren	Noord-Brabant	18.317
Lelystad	Flevoland	75.111	Stadskanaal	Groningen	33.122
Lingewaard	Gelderland	45.589	Stede Broec	Noord-Holland	21.402
Littenseradiel	Fryslân	10.998	Stichtse Vecht	Utrecht	63.050
Lochem	Gelderland	33.278	Súdwest Fryslân	Fryslân	82.445
Losser	Overijssel	22.664	Terneuzen	Zeeland	54.823
Maasgouw	Limburg	24.272	Teylingen	Zuid-Holland	35.812
Maassluis	Zuid-Holland	31.910	Tilburg	Noord-Brabant	206.240
Maastricht	Limburg	119.664	Tynaarlo	Drenthe	32.450
Menterwolde	Groningen	12.385	Uden	Noord-Brabant	40.721
Meppel	Drenthe	32.511	Uitgeest	Noord-Holland	12.819
Midden-Delfland	Zuid-Holland	18.154	Utrecht	Utrecht	311.367
Midden-Drenthe	Drenthe	33.581	Valkenburg aan de Geul	Limburg	17.024
Moerdijk	Noord-Brabant	36.547	Veghel	Noord-Brabant	37.476
Montferland	Gelderland	34.976	Velsen	Noord-Holland	67.347
Nieuwegein	Utrecht	60.947	Venlo	Limburg	99.793
Nieuwkoop	Zuid-Holland	26.988	Vlaardingen	Zuid-Holland	71.269
Nijkerk	Gelderland	39.788	Vlissingen	Zeeland	44.536
Nijmegen	Gelderland	164.223	Vlist	Zuid-Holland	9.806
Noardwest Fryslan			Voerendaal	Limburg	12.664
Noordenveld	Drenthe	30.794	Voorschoten	Zuid-Holland	23.865
Noordwijk	Zuid-Holland	25.438	Vught	Noord-Brabant	25.654
Nunspeet	Gelderland	26.685	Wageningen	Gelderland	36.642
Nuth	Limburg	15.595	Waterland	Noord-Holland	17.140
Oldenzaal	Overijssel	32.176	West Maas en Waal	Gelderland	18.301
Oost Gelre	Gelderland	30.113	Westland	Zuid-Holland	99.776
Ooststellingwerf	Fryslân	26.004	Wijdmeren	Noord-Holland	23.312
Oostzaan	Noord-Holland	9.114	Winterswijk	Gelderland	29.026
Opmeer	Noord-Holland	11.420	Woensdrecht	Noord-Brabant	21.682
Opsterland	Fryslân	29.991	Woerden	Utrecht	49.748
Overbetuwe	Gelderland	45.953	Woudenberg	Utrecht	12.008
Peel en Maas	Limburg	43.188	Zandvoort	Noord-Holland	16.632
Pekela	Groningen	12.954	Zeist	Utrecht	60.824
Pijnacker-Nootdorp	Zuid-Holland	49.286	Zevenaar	Gelderland	32.234
Purmerend	Noord-Holland	79.193	Zoetermeer	Zuid-Holland	121.911
Raalte	Overijssel	36.688	Zoeterwoude	Zuid-Holland	8.130
Reimerswaal	Zeeland	21.614	Zuidhorn	Groningen	18.631
Renkum	Gelderland	31.559	Zuidplas	Zuid-Holland	40.521
Renswoude	Utrecht	4.752	Zundert	Noord-Brabant	21.163
Reusel-De Mierden	Noord-Brabant	12.606	Zwijndrecht	Zuid-Holland	44.445
Rijnwoude	Zuid-Holland	18.465	Zwolle	Overijssel	120.355

## *Bijlage 3*

### *Achtergrond Kinderen in Armoede*

In deze bijlage wordt een korte samenvatting gegeven van de kennis uit eerder onderzoek over de gevolgen voor kinderen in een armoede situatie. Deze input is gebruikt bij het opstellen van de vragenlijst. Deze kennis gaat over de vraag hoe kinderen zelf hun leefsituatie ervaren en ermee omgaan en ook wat de gevolgen zijn voor een gezonde ontwikkeling van kinderen.

In dit rapport wordt armoede gedefinieerd als de leefsituatie van mensen met een laag inkomen; armoede is leven op of onder het door de landelijke overheid vastgestelde sociale minimum.

### *De ervaringen van kinderen en jongeren*

Over de beleving en de ervaringen van kinderen en jongeren zelf over het leven in een armoedesituatie is weinig onderzoek gedaan. Eén van de eersten die dit deden waren Snel, Hoek en Chessa (2001). Zij interviewden 54 kinderen (6-16 jaar) en hun ouders. Opvallend bij dit onderzoek is de diversiteit in de ervaringen van de kinderen. Het gaat dan niet 'alleen' om (soms zeer ernstige) ervaringen op het gebied van materiële en sociale deprivatie, maar ook gaat het om minder grijpbare ervaringen op het gebied van 'emotionele belasting': meerdere kinderen geven aan dat hun ouders hen direct betrekken bij de financiële gezinsproblemen (hun ouders vragen hen geld te leen of maken hen deelgenoot van hun financiële zorgen). De impact van deze ervaringen kan groot zijn. Kinderen merken op dat zij zich buitengesloten voelen, geven blijk van gevoelens van schaamte en onzekerheid en zoeken soms een oplossing in stelen. Sommige kinderen nemen de zorgen van hun ouders over en geven blijk van gevoelens van ongerustheid en machteloosheid.

Van der Hoek (2005) vroeg in 2004 aan 63 kinderen (6-16 jaar) uit gezinnen met een minimuminkomen hoe zij het ervaren om op te groeien in een arm gezin en hoe zij omgaan met armoede in hun leven. Kinderen vertellen dat ze binnen en buiten het gezin met hun armoede worden geconfronteerd. Ieder kind gaat daar anders mee om. Sommige kinderen hebben een bijbaantje of sparen, maar vaker proberen kinderen hun omstandigheden te verbergen door er niet met hun vriendjes over te praten. Ook praten de kinderen zo weinig mogelijk met hun ouders over geld en laten ze hen niet merken dat ze graag iets willen hebben of doen dat geld kost. Andere kinderen hebben het gevoel dat ze er toch niets aan kunnen veranderen. Ze voelen schaamte, jaloezie of uitsluiting, omdat hun leeftijdgenoten veel meer hebben en kunnen doen. Ook kunnen ze verdriet of woede voelen als hun ouders hen steeds dingen ontzeggen. Sommige kinderen nemen de zorgen van hun ouders over. Volgens Van der Hoek blijkt uit de literatuur dat de meer passieve en vermijdende vormen van omgaan met armoede het minst effectief zijn en eerder tot psychische problemen bij kinderen kunnen leiden. Conclusie van haar onderzoek was arme kinderen niet als homogene groep te zien en dat er meer aandacht moet komen voor welke beschermende en risicofactoren de ongunstige invloed van armoede op het dagelijkse leven van de kinderen verminderen of verzwaren.

### *Armoede en de participatie van kinderen en jongeren*

Het Ministerie van Sociale Zaken en Werkgelegenheid is vervolgens, als het onderwerp de politieke agenda heeft gehaald, opdrachtgever voor het vierjarige project 'Armoede en sociale uitsluiting bij Kinderen'. In het kader daarvan maakt het SCP in een eerste peiling in 2008 door 2200 kinderen (5-18 jaar) en één van hun ouders te interviewen. De resultaten zijn gekoppeld aan inkomensgegevens van het CBS. Uit dit onderzoek blijkt dat bij kinderen die niet 'maatschappelijk actief' zijn financiële redenen drie keer zo vaak een rol spelen als bij niet-arme kinderen: 48% tegenover 16%. Financiële redenen worden veel vaker genoemd bij niet-deelname aan sport dan bij niet-deelname aan culturele activiteiten. Bijstandskinderen nemen veruit de meest ongunstige positie in (Jehoel-Gijsbers, 2009). In 2010 is dit onderzoek herhaald. Gemeenten kregen de laatste jaren extra geld voor het beleidsinitiatief 'Kinderen doen mee'. Het SCP vergelijkt de situatie voor en na de inzet van dat beleid. Er is 3% meer participatie in 2010 dan in 2008; dit is minder dan beoogd (Roest, 2011).

Met behulp van hetzelfde onderzoeksmateriaal deed het SCP als eerste in Nederland onderzoek naar de omvang en achtergronden van sociale uitsluiting bij kinderen in Nederland. Wat houdt het voor kinderen in? In het rapport wordt een theoretisch concept en meetinstrument van sociale uitsluiting uiteengezet. Met hulp hiervan constateren de onderzoekers uit de interviews dat er ongeveer bij een op de twintig kinderen sprake is van sociale uitsluiting in termen van materiële deprivatie, onvoldoende sociale participatie en onvoldoende toegang tot sociale rechten. Kinderen in een bijstandsgezin zijn veel vaker dan gemiddeld sociaal uitgesloten. Het belangrijkste verklaringsmechanisme voor sociale uitsluiting is financieel-economisch van aard. Een andere belangrijke verklaring is sociaal-cognitief; als ouders zelf weinig participeren zijn hun kinderen sociaal uitgesloten. Dit is vaker bij laag opgeleide, niet westerse ouders het geval. Sociale uitsluiting doet zich ook bij niet-arme kinderen voor. Armoedebestrijding is volgens het SCP daarom niet voldoende om sociale uitsluiting tegen te gaan (Roest, Lokhorst en Vrooman, 2010).

In de periode 2008-2010 liet het SCP door middel van mondelinge interviews 996 32-36-jarigen terugkijken op de afgelopen 25 jaar van hun leven. Daarbij werd niet alleen gevraagd naar het voorkomen van sociale uitsluiting maar ook naar mogelijke verklaringen. De subjectief verkregen informatie is gekoppeld aan gegevens van het CBS waardoor nagegaan kon worden of de respondenten die in het verleden arm waren dit nu ook zijn: de overgrote meerderheid (93%) bleek dit als volwassene niet meer te zijn. Ze hebben in hun leven vaker te maken gehad met materiële tekorten en achterblijvende sociale participatie. Toch is het risico op armoede en sociale uitsluiting veel groter dan voor hun welvarender leeftijdsgenoten. Om het risico op armoede en sociale uitsluiting laag te houden is het van belang dat (arme) kinderen voldoende gelegenheid hebben een goede opleiding te volgen (Guiaux, 2011).

### *Relatie armoede en andere factoren*

Relatief veel kwalitatief onderzoek is gedaan naar de relatie tussen armoede en andere factoren. Uit de genoemde SCP-onderzoeken blijkt dat armoede bij ouders vaak gepaard gaat met andere problemen, zoals een lage opleiding, geringe vaardigheden of schuldenproblematiek en (financiële) stress bij ouders waarvan kinderen veel last hebben (Guiaux e.a. 2011; Roest e.a. 2010).

Onderzoek van Professor Maja Dekovic (pedagoge) en anderen uit 1997 laat zien dat er bij kinderen tot 12 jaar een verband is tussen armoede en het vaker hebben van psychosociale problemen, maar niet bij adolescenten. Het gaat zowel om internaliserend - naar binnen gekeerd - probleemgedrag, zoals angst, depressie, sociale teruggetrokkenheid en psychosomatische symptomen, als om externaliserend - naar buiten gericht - probleemgedrag, zoals ongehoorzaamheid, agressie, regelovertreding en hyperactiviteit.

Volgens promotieonderzoek van Kennedy P. Olak Amone (Rijksuniversiteit Groningen, 2009) leidt een lage sociaaleconomische positie vaker tot het externaliseren van problemen. Stressvolle gebeurtenissen die niet het gevolg zijn van gedragingen van de jongere of die buiten zijn controle liggen, bijvoorbeeld het overlijden van een van de ouders, leiden waarschijnlijk eerder tot internaliserend gedrag.

Greet Geenen (2007) stelt in haar proefschrift dat in arme gezinnen heel weinig kinderen veilig gehecht zijn. Deze onveilige gehechtheid is een grote risicofactor en arme kinderen geven dan ook al op heel jonge leeftijd, tussen 1 en 3 jaar, signalen af die wijzen op een moeizame ontwikkeling.

Een vergelijking van verschillende internationale onderzoeken laat zien dat kinderen bij wie sprake is van een opeenstapeling van sociaaleconomische risicofactoren, ongeveer even vaak een onveilige (gedesorganiseerde) gehechtheidrelatie ontwikkelen als kinderen die mishandeld worden (Cyr e.a. 2010).

Ook blijkt armoede een belangrijke risicofactor voor kindermishandeling. Door een overbelasting van een gezin door een opeenstapeling van risicofactoren kunnen kinderen eerder het gevaar lopen het slachtoffer van kindermishandeling te worden (RMO, 2009). Als er meer dan vier risicofactoren in het spel zijn, is de kans op kindermishandeling rond de 30 procent (Hermanns, 2005). Meer hierover is te vinden in het dossier Kindermishandeling (RMO, 2009).

Daarnaast vergroot armoede de kans op het verlaten van de school zonder een startkwalificatie van minimaal een mbo-diploma op niveau 2, zelfs wanneer de betreffende jongere goed mee kan komen op school (Holter, 2008).

Over het verband tussen armoede en gezondheid bij kinderen is nog weinig Nederlandse literatuur beschikbaar. Onderzoek uit 1999 liet zien dat kinderen met gezondheidsrisico's zich bevinden in drie soorten huishoudens: eenoudergezinnen, gezinnen waarvan beide ouders in het buitenland zijn geboren en grote gezinnen. In dergelijke huishoudens zijn de gezondheidsrisico's die aan armoede te wijten zijn drie tot acht keer zo groot als in andere soorten gezinnen (Nederland e.a. 2007).

## *Bijlage 4*

### *Deelnemers expertgroep*

Mw. C. van Gaalen (Nibud)  
Mw. W. Kuiper (Stichting Clientenperspectief/Clip)  
Mw. J. Udo (Gemeente Utrecht)  
Mw. V. Vos (Gemeente Almere)  
Mw. H. Kalthoff (Nederlands Jeugdinstuut)  
Mw. A. vd Meer (Ministerie van SZW)  
Mw. T. van der Hoek (op persoonlijke titel)  
Mw. A. Roest (op persoonlijke titel)  
Mw. N. Landsmeer (Ned. Vereniging voor Kindergeneeskunde)  
Mw. A. van Wijngaarden (Ned. Vereniging voor Kindergeneeskunde)  
Mw. S. Hof (Sociaal Cultureel Planbureau)  
Mw. M. Begeman (Artsen Jeugdgezondheidszorg Nederland)

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Kinderen hebben rechten. Deze zijn onder meer vastgelegd in het Verdrag inzake de Rechten van het Kind. De rechten gelden voor iedereen onder de 18 jaar. De Kinderombudsman controleert of de overheid de kinderrechten in Nederland naleeft. Hij doet dit ook bij organisaties in het onderwijs, de kinderopvang, de jeugdzorg en de gezondheidszorg. De Kinderombudsman heeft verschillende taken.

### **Onderzoek**

De Kinderombudsman doet onderzoek naar onderwerpen die te maken hebben met schending van de kinderrechten. Hij kan ook een onderzoek beginnen naar aanleiding van klachten die binnenkomen over individuele gevallen.

### **Advies**

Op basis van signalen en onderzoeken adviseert hij - gevraagd en ongevraagd - het parlement en verschillende instanties. Hij probeert structurele oplossingen te vinden voor problemen die met de rechten van kinderen te maken hebben.

### **Bewustwording kinderrechten**

Het is belangrijk dat iedereen weet dat er kinderrechten zijn en wat deze inhouden. Dus zowel de kinderen en jongeren zelf, als hun ouders, scholen, de overheid en instanties. Daarom maakt de Kinderombudsman volwassenen, kinderen en jongeren bewust van de kinderrechten.

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Meer informatie, rapporten en adviezen zijn te vinden op [www.dekinderombudsman.nl](http://www.dekinderombudsman.nl)

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