

Poverty in Europe :

Navigating safe passage

through the labyrinth of poverty



Background Information

■ Caritas Europa Poverty Papers 2010

This paper “Navigating safe passage through the labyrinth of poverty” is part of a series of Poverty Papers that Caritas Europa started to edit in the year 2010, European Year for Combating Poverty and Social Exclusion. The series consists of a core paper called [“Poverty among us”](#) (also available in Bulgarian, Czech, German, Spanish, French, Croatian, Italian, Dutch, Polish, Portuguese, Slovenian and Romanian) and of a number of related papers, like this one. These related papers are downloadable from the Internet. There is also a “How to use” paper called [“Poverty in Europe: Methods for Youth”](#).

How to use this paper?

This paper describes the importance of children and families for our society in the light of Christian social teaching, and it deepens the consideration of the core paper regarding the provision of social protection and social welfare through the family, the labour market and the welfare state as the three pillars of the social welfare model we are using.

Caritas colleagues can use this paper to advocate for (better) policy measures concerning children and families in their country. You can select and focus on one or more of the policy areas (income inequalities, education, health, housing, rights, participation, intergenerational solidarity...) and use the recommendations in your advocacy work. The conclusions can be made more concrete by adding practical examples (in relation to those enumerated in the introduction) from your country.

This paper is also part of the Zero Poverty campaign www.zeropoverty.org.

The interactive website, the use of promotional materials in the campaign, and the organisation of public anti-poverty events are all activities that can and should be combined with the contents of this paper and its messages.

This paper “Navigating safe passage through the labyrinth of poverty” was written by staff members of the secretariat of Caritas Europa as well as by staff of national member organisations across Europe: Geneviève Colas, Hanna-Liisa Ennet, Dr. Rosemary Keenan, Dr. Verena Liessem, Adriana Opromolla, Dr. Clarita Schwengers, Alojzij Stephan and Robert Urbé. I am grateful for this piece of work. It represents the state of reflection within Caritas in Europe at this moment

Bruxelles, October 2010

Erny Gillen
President of Caritas Europa

■ Navigating safe passage through the labyrinth of poverty

■ A. Introduction

Caritas and its member organisations are driven to seek a social order in which the oppressed and exploited receive justice and in which material poverty is addressed by adequate solutions. Economic activity is placed as the servant of humanity and society.

Children, vulnerable and powerless, are often treated within our societies as the least amongst us. Poverty is one of the main consequences of social exclusion and it prevents children from accessing the resources they need to enable them to become all they could and should ever be.

Caritas Europa defines poverty thus¹:

Poverty is a multi-dimensional, multi-faceted phenomenon². Poverty is not solely based on income, it also includes basic needs, human rights and more intangible factors such as vulnerability, risk, inequality, marginalisation, discrimination, exclusion, a feeling of powerlessness and the circumscribing of options and choices. It follows that children are often the first to suffer the consequences of poverty. They suffer poverty, not in a vacuum but usually within their families who are also poor. The Caritas “poverty paper” for the European Year 2010, “Poverty Among Us”, defines the family as one pillar of social welfare and social security³. Within the family, well-being, capacities and capabilities are nourished, satisfying the material needs of its members as well as offering a home and not only a shelter. Families are however also at risk of poverty. In the context of a biographical model of poverty and the fight against it, families also play a key role as the milieu where poverty can be prevented at its roots⁴.

Our subtitle, Navigating safe passage through the labyrinth of poverty, seeks to convey that poverty is something which families may find themselves entering, as one might enter into a labyrinth and get lost. The entrance point might be one or more of a number of factors which set a family onto the trajectory into the labyrinth. The ability to find a way out of the labyrinth will depend upon the navigation skills of those who find themselves within it and the resources that they have to help them find safe passage through. Within this metaphor Caritas workers act as co-navigators, guiding families, assisting and providing them with the resources they need to move safely towards the exit. For those families who have not navigated their way out of poverty it is apparent that they will have children born into poverty. Where two or three generations of the family have remained in the labyrinth we may talk of the intergenerational transfer of poverty.

A special focus of this paper will be on the intergenerational transmission of poverty because the impact of experiencing poverty in most cases is different when poverty is “only” a (short) phase in one’s life compared with the situation where poverty is passed on from generation to generation.

1 Caritas Europa Report on Poverty in Europe, 2001, available at <http://www.caritas-europa.org/code/en/publications.asp>

2 See chapter 2 of « Poverty among us », a Caritas Europa Poverty Paper edited for the European Year 2010.

3 See chapter 1 of « Poverty among us », a Caritas Europa Poverty Paper edited for the European Year 2010.

4 See chapter 3 of « Poverty among us », a Caritas Europa Poverty Paper edited for the European Year 2010.

Child poverty and social exclusion, although different in shade and form, are problems that all European states have in common. In most countries, the risk of being affected by poverty and social exclusion is greater for children than for adults. Child poverty is recognised as a multi-dimensional problem which requires urgent action in the fields of social, economic, health, environmental and cultural policies. Growing up in poverty may affect every area of a child's development and may have severe long-term consequences, restraining children from achieving their full potential; adversely affecting their health; inhibiting their personal development, education and general well-being.

■ B. Reality for children and their parents across Europe

Child poverty is to be considered in relation to the situation of the family. In many countries, the mere fact of having three or more children may be a contributing factor towards a life lived in poverty. In general, the entry of families into poverty may be triggered by one or more factors, the most common include:

- o Unemployment
- o Death
- o The long term illness of the main earner
- o Caring for elderly family members
- o Separation or divorce
- o Discrimination

It may take families many generations to negotiate and to navigate their way through this labyrinth to come out of poverty. Their journey is not linear, each family will have a different starting point from which to find their way out. It should be recognized that the factors affecting child poverty may, over time, become both embedded within the family itself and in the structural organization of the society.

The intergenerational transmission of (income) poverty, as well as the duration and persistence of child poverty have been recently addressed in a study of the European Commission¹. There is statistical evidence of intergenerational transmission of disadvantage with regard to education. An analysis of the results from the 2005 EU-SILC, for example shows that being born in a family with a low-educational background diminishes the chances of achieving a high level of education. Also, children of skilled manual workers are up to three times less likely to become managers, professionals or technicians than children whose parents were in such employment². Other data confirm that there is an interconnection between being poor and disadvantaged in young age and being poor and disadvantaged when an adult³. This relates not only to income poverty and education but also to other living conditions as for example health and housing. The phenomenon of intergenerational transmission of poverty is thus to be seen as a multi-dimensional problem. The attention shown towards these phenomena demonstrates the existence and the scale of such problems.

1 See Frazer, H. and Marlier, E. (2007): Tackling child poverty and promoting the social inclusion of children in the EU, Key lessons

2 Child Poverty and Well-Being in the EU, Current Status and Way Forward, Social Protection Committee, European Commission, January 2008, pp. 58-62.

3 For an overview see Frazer, H. and Marlier, E. (2007): Tackling child poverty and promoting the social inclusion of children in the EU, Key lessons.

[1. Dimensions of child poverty:](#)

Following the framework outlined in the Caritas document, “Poverty Among Us” eight primary dimensions of poverty can be analysed: financial resources, health, housing, education, occupational integration, social integration, residence status and family of origin. There are also psychological, cultural, cultic, ethical and spiritual dimensions of poverty. Some of these dimensions are referred to in the following.

[2. Income poverty:](#)

The complexity of poverty cannot be captured simply by measuring income and / or expenditure. Nevertheless describing the financial situation of children and their families in Europe is a useful illustrative tool. EU-SILC¹ provides the at-risk-of-poverty rates of children which vary across the European Union member states. They generally lay in between 10 and 26 percent of the whole child population of any European country. While in general the formal European definition of relative poverty or of being at risk of poverty² is a good indicator because it enables countries to be compared, other indicators have to be considered in order to get a fuller picture³, especially as the definition does not give an insight into the living conditions of people being at risk of poverty in any specific country. So, when interpreting data on poverty one has to look at the situation behind the numbers and at the specific problems of people to understand their needs. Thus the figures only tell us ‘what’, they do not explain the ‘why’ of any given context. Thus the analysis and policy recommendations drawn in this paper must be adjusted to the individual country’s need.

[3. Consequences of parental unemployment and in-work-poverty for children:](#)

Employment and earnings from work are the best remedy to minimize one’s risk of becoming poor. In general, in the EU Member States social transfers reduce the at-risk-of-poverty rate significantly (for differences in reduction rates, see below under “public social transfers”). For all countries it can be affirmed that having well remunerated work provides some resilience to poverty. This is all the more true for families with children: the impact of either joblessness or not working full time on the risk of poverty is much higher for families with children than for families without children. On average in the EU-27, more than half of children in families with no or very weak attachment to the labour market are at risk of poverty⁴.

Access to the labour market is especially difficult for lone parents and larger families. Without appropriate, accessible and affordable child care services or care facilities for other dependent relatives they cannot optimize their working or training opportunities.

1 EU-SILC is a European Union survey on income and living conditions. It collects comparable data about income, poverty, social exclusion and living conditions in the member states.

2 Share of persons with an equivalised disposable income below 60 percent of the national equivalised median income.

3 Such as the relative median poverty risk gap, the persistent at-risk of poverty rate, the dispersion around the at-risk of poverty rate, the income distribution indicators such as the Gini-coefficient, the S80/S20 income quintile ratio, and also non monetary indicators like the material deprivation, the unmet need for care, or those on child well-being and housing that are still to be developed.

4 Social Protection and Social Inclusion in Europe – key facts and figures, European Commission, 2008.

Employment has to be placed in juxtaposition with the issue of fair remuneration for work: even in cases of full-time work, the hourly payment can still be insufficient to ensure a decent living for the employee and his or her family.

In-work-poverty exists within Europe: 13% of children living in households at work are living below the poverty threshold¹. However this proportion is much smaller than the proportion for children in households which are jobless or where attachment to the labour market is unsatisfactory (see above).

4. Family ties and local social networks:

Families play a key role in fostering social inclusion². Solidarity within the family contributes to social security and generates a feeling of companionship. A healthy family life implies that children have the opportunity to establish and to maintain a fulfilling relationship with their parents and other family members. This helps to provide them with resilience when confronted by a range of social problems (e. g. anti-social behaviour, drug abuse, criminal activity). However, a dysfunctional family can be the starting point of a social exclusion process, e. g. when families break up, when teenage pregnancy occurs, or when violence and abuse within the family and addictions arise³.

Local social networks help to foster social inclusion. They can help families to take care of their children, build a safety net and promote a climate of solidarity. Such networks may be described as social capital.

Across Europe, Caritas organisations run a wide range of services to help reduce the impact of poverty and social exclusion on children's lives. Examples include (early) child education, social care, parenting courses to increase parental awareness of child development and family counselling. In this time of global economic crisis such services are needed now more than ever. There is a growing concern that in the current climate of reducing public expenditure, funding for such essential services will be reduced.

5. Public social transfers:

Social transfers are another form of safety net which can reduce the impact of poverty. On average, the at-risk-of-poverty rate of children in EU member states was reduced by 42 % through social transfers in 2006. In the Nordic countries, Germany, France, and Austria, social transfers reduced the risk of poverty for children by more than 55%, while in Greece and Spain the reduction was less than 20% (also for the overall population)⁴. When looking specifically at poor households, there are strong cross country variations in the relative contribution of earnings and benefits to the gross income of families. This reflects the very different arrangements for social transfers in each country.

1 Child poverty and well-being in the EU, current status and way forward, European Commission, 2008.; on the topic of in-work poverty, see the Draft Opinion (own-initiative) of the Section for Employment, Social Affairs and Citizenship, Work and poverty: towards the necessary holistic approach, 18 August 2009, at http://eescopinions.eesc.europa.eu/viewdoc.aspx?doc=//esp/pub1/esp_public/ces/soc/soc336/en/ces937-2009_pa_en.doc

2 See chapter 1 of « Poverty among us », a Caritas Europa Poverty Paper edited for the European Year 2010.

3 Caritas Europa, Poverty has faces in Europe - The need for family-oriented policies, February 2004, p. 23.

4 Social Protection and Social Inclusion in Europe – key facts and figures, European Commission, 2008.

6. Education:

In order to help overcome the intergenerational transmission of poverty, disadvantaged children should get an adequate education which equips them with the skills and qualifications necessary to gain adequate employment. While this might also be dependent upon the labour market, there are other factors (such as housing, health and self-confidence) which may influence the employment opportunities of an individual approaching adulthood, either by directly influencing employment opportunities or by influencing the chances of getting a good education. For example, poor health often arising from inadequate diet, housing and environment may significantly impact upon poor children's educational attainment.

Whether a child obtains the degree of education which corresponds to his or her skills depends on the accessibility and good quality of education and often on the educational background of parents, their commitment to and understanding of the value of education for their child's future.

In some countries there are disadvantaged areas – especially rural and run down inner city areas – where there is inadequate provision of education and/or the standard of education remains low. Furthermore, in some countries, education, especially university education is costly. Even at primary and secondary school, acquiring teaching materials like school books and teaching aids such as dividers and calculators may be expensive. In particular, the growing use of technology and computers in learning will further the lack of opportunity experienced by children of poor parents who cannot afford to own their own computer system. In these cases, poor children may have limited access and opportunity to benefit from education, especially when there are inadequate or no social transfer arrangements in place. Even when education is not costly schooling systems might not guarantee equal opportunities to all children. Some evidence suggests that educational policies in Europe should focus on institutional reform rather than on additional spending. Time-series evidence for a number of European countries shows that rising educational expenditure has not improved student performance. It is speculated that the performance of students in many European countries could be vastly improved by changing the institutions which govern the incentives of students, teachers and the school administration (see “Better schools for Europe”, OECD).

The educational level achieved by parents is also a key determinant of their children's situation¹. The educational profile of poor parents is much lower than that of their peers. More than 30% of poor children have parents who have not completed a secondary education (as against 16% for all children), and only 16% of poor children have a parent with a higher education (as against 32% for all children)².

In comparison to parents from a better educational background, parents with a lower educational background are less likely to be able to support their children with their schooling (for example, helping them with homework). In addition, they may have little knowledge of the educational system per se and find it difficult to understand the “educational market place”. Therefore they may find it difficult to identify and select schools which would maximise their child's potential. Furthermore, some parents might not value the effect of a

¹ The percentage of children living with low-skilled parents (no parent with secondary education) ranges from less than 10% in nearly half of the countries (including most of the central and eastern European EU-12 Member States) to 30% or more in the southern Member States and Ireland, reaching 65% in Malta and Portugal.

² Thematic study on policy measures concerning child poverty, European Commission, 2008.

good school or a university education and therefore would not encourage and support their child to achieve academically.

Some children have language or communication difficulties which can further affect their academic progress; this is especially the case when the family has recently migrated from another country or where a child has a particular health issue such as Asperger's Syndrome or Autism. In addition, research has shown that poverty often results in delayed speech, cognitive and social development regarding children from poor families¹, these being less prepared than their richer peers for formal education at the start of schooling. Early identification, assessment and support in such situations is essential to improve outcomes for these children.

7. Housing and neighbourhoods:

Poor or inadequate housing covers a wide range of issues, including homelessness, poor health, overcrowding, insecurity, and living in deprived neighbourhoods in large cities and in de-populated rural areas². As reported in the Caritas paper "Poverty Among Us"³, indicators of precarious housing circumstances are homelessness, size of living space, the quality of sanitary installations and residential areas. Low-income households often live in poorly maintained accommodation with inadequate facilities and cramped living space. When in town, these apartments are often located in neighbourhoods characterized by a high level of pollution, the absence of recreational opportunities, an unsafe environment and insufficient levels of strategically planned and coordinated public services to meet the needs identified by local residents themselves.

Poorer children are more likely to live in areas with few shops or amenities, and areas that have little or no space in which to play safely. The poverty rate of children living in the cities is almost half of that of children living in rural areas (16% v. 27%)⁴.

Children in poor families are more likely to find themselves becoming homeless and moving from permanent accommodation into a range of temporary accommodation until permanent accommodation can be found. This may have an impact upon their education, access to health and social networks such as friends, clubs and other positive influences upon their lives. Where other factors exist such as concern about the ability of their parents to provide adequate care, the child may find him/herself moved in and out of temporary foster care; this might influence the longer term relationship with their parents. In the more extreme cases where a child cannot return to his/her parent(s) he/she may be placed in a more permanent arrangement either with long-term foster carers or with adoptive parents. For many children this provides them with the stability and care they may not have experienced before.

Poor housing influences the intergenerational transmission of poverty. Poor families may find themselves being discriminated against when they seek employment. This can be as a result of living in a poor neighbourhood or location, for example living on a Gipsy, Traveller, or Roma Caravan site. Such sites are often placed in unhealthy

1 De Boyser Katrien (2010) Early childhood poverty in the EU: making a case for action, in Vandenhole Wouter [edit.], Vranken Jan [edit.], De Boyser Katrien [edit.]- Why care? Children's rights and child poverty. Antwerp: Intersentia, 2010.- 197 p.

2 See the ETHOS-definition of Homelessness, edited by FEANTSA : <http://www.feantsa.org/files/freshstart/Toolkits/Ethos/Leaflet/EN.pdf>.

3 « Poverty among us », a Caritas Europa Poverty Paper edited for the European Year 2010.

4 Child homelessness in Europe – an overview of emerging trends, FEANTSA, 2007.

or unsafe locations, for example next to chemical factories, train lines or under motorways. In addition poor housing is usually cramped and interferes with children's ability to undertake homework from school.

Growing up in poor or overcrowded housing has been found to have a lasting impact on a child's health. The children face a greater chance of experiencing severe ill-health and disability, the most prevalent being: meningitis, infections, respiratory complaints, such as asthma, or behavioural and mental health problems. Homeless children are particularly disadvantaged because of the disruption to their schooling caused by homelessness.

Thus the impact of poor or inadequate housing on children's development is both immediate and long term. This impact concerns four crucial areas: health, emotional well-being, educational attainment and economic security.

8. Health:

There is further evidence that poverty impacts adversely upon health. Children born into low-income families are much more likely to experience ill health due to:

- o environmental factors; for example caused by:
 - inadequate or overcrowded housing,
 - close proximity to environmental hazards

- o unhealthy lifestyles, for example:
 - lack of access to open spaces for play,
 - malnutrition and poor quality food,
 - lack of information about healthy nutrition,
 - smoking, alcoholism, drug abuse and other addictions

- o limited access to health services, for example
 - inadequate provision of paediatric services
 - lack of funding for travel to access health services
 - expensive hospital care
 - inability to pay for expensive medicine or treatment

Children with poor health are less likely to achieve academically often due to long periods away from mainstream education as a result of their illness.

It should be recognized that having a child with severe health problems and/or any form of disability may increase the likelihood of families falling into poverty as parents may need to have time off work to look after their child and to meet his or her health needs.

9. Emotional Well-being:

Being self-confident and having self-esteem is especially difficult for children who live in poverty. The messages that poor children receive from others about their worth and dignity undermines their self-esteem and confidence. This may limit the child's aspirations and expectations and so become a self-fulfilling prophecy in which the child does not succeed as an adult. Low self-esteem reduces an individual's confidence and the ability to bring positive change into his or her life.

The impact of adverse situations on children's emotional well-being may be illustrated by the consequences of:

- o Maltreatment
- o Having parents who are labour migrants in another country

These may be explained as follows:

o Maltreatment of children

Child abuse and maltreatment occurs to varying degrees at all socio-economic levels. Within the context of a family living within the labyrinth of poverty the resulting strain may create elevated levels of stress, which may trigger violent behaviour including psychological, emotional, physical and other forms of abuse. Violence between siblings and peers (for example at school) may also be more likely in stress inducing social contexts in which there are a lack of future prospects and aspirations are consequently low.

Violence against children happens in all countries. There is official data but much of it may be unreliable – especially violence in domestic settings – because of under-reporting by victims due to fear, stigma and shame or even a sense of solidarity with the aggressor (“Stockholm syndrome”). The consequences of experiencing violence are serious and may influence the entire life of a child.

The focus of any social policy must lay in safeguarding children. In the family context this may mean early intervention to support families under stress. Families have the right to be supported by the state in their parenting activities. The government has the duty to organize this support which may be delivered by service providers including NGO's.

o The unique position of children whose parents are labour migrants

Some Eastern European countries have experienced massive migration of people to work abroad. Many of these so called “labour migrants” leave their children behind – either to live with relatives or alone in their home country. Especially when migration is irregular there is no or little possibility for parents to visit their children back at home. Thus, many children have to live without their parents for a long time.

In early 2008, Caritas Moldova reported that about 30% of children in Moldova had their parents working abroad; this issue represents a worrying problem also in Poland and Ukraine.

Even if these children have material security, because their parents send them money, the absence of and separation from their parents often has a negative impact upon the children, particularly presenting attachment and other relationship problems. Thus, children whose parents are abroad may feel lonely, emotionally abandoned and lacking in protection. Even if children are left under the supervision of a relative, they may still feel abandoned by their parents. When not under the supervision of relatives the children have to organize their own life or even that of their younger siblings which may overburden the older child. This often leads to a loss of self-confidence and inability to go through the necessary developmental stages. Furthermore, communication with parents and the relationship with them may, frequently, decline. This leaves many children without functioning families and without guidelines or boundaries for their lives.

Up to now there are no social policy measures to improve the situation of these children. Clearly, this is a big challenge for the European states concerned.

[10. Discrimination:](#)

More efforts are needed in order to address the risk of social exclusion facing children suffering from discrimination, such as Roma and Traveller children; children with disabilities; children without parental care; children of homosexual parents; children of migrants; children whose parents are working abroad or who have psychiatric problems; street children or children living in very poor environments and children with one or both parents in prison. Discrimination may be an entry point into the labyrinth of poverty or a contributory factor in keeping children and families trapped there. Discrimination requires appropriate policies and procedures to counteract its effects.

[11. Educational Attainment:](#)

For considerations in this area, the reader is referred to the above paragraph at page 6.

[12. Economic Security - Impact of the economic crisis:](#)

The world wide economic crisis makes the situation of poor children and their families even more difficult. The employment opportunities for parents decrease because of the overall downwards slope of the economy. The state may have less tax revenue and thus may reduce expenditure on social services and transfers. It is, however, still the duty of the state in this time of crisis to care for the poor and to guarantee their well-being.

■ C. Overcoming the barriers - Towards a better understanding of the labyrinth

The metaphor of the labyrinth is appropriate not just for explaining the experience of the poor but it also reflects the multiple difficulties for policy makers and politicians. The way in which we explain or frame problems shapes the options we believe are available to solve them. In this section we seek to explore further the implications of the labyrinth for all stakeholders.

A plethora of disembedding mechanisms operate that create and increase poverty and social exclusion of poor families. The poor may find themselves outside of the “mainstream”, unable to access the services that many of us take for granted. This may involve:

- o Lack of information or understanding of their individual rights and unawareness about the available services and entitlements; literacy, access to information and communication technologies or language skills may be a contributing factor in this.
- o The reluctance of banks and other legitimate financial institutions to locate their services in poor areas or extend credit to the poor with the resultant lending at exorbitant rates of interest by “loan sharks” which in turn leads to even greater poverty and insecurity.
- o A reliance upon public transport, which may reduce the ability to access the large markets or centres where shopping is cheaper and a range of healthier food choices exists; the same goes for limited access to publicly funded and less expensive sports centres and recreational facilities which promote a healthier lifestyle. Of particular concern is access to health services because these may not be located on poor housing estates and high travel costs may be incurred.
- o A wide range of public and other service providers are reluctant to go into poorer areas because of fears for their own health and safety when delivering services or carrying out the duties of the state. This means that the poor are left alone in the labyrinth. It is as though a mental, if not a physical, barrier exists which exacerbates and perpetuates the ghettoisation of the poor.

A question arises about why intergenerational transmission of poverty persists despite attempts to improve educational outcomes, employment, health, and housing of poor children and their families. We now explore some explanations that may help us to understand this phenomenon; and discover other risks that lurk in the labyrinth.

The networks between people, which hold a community together, are sometimes referred to as its “social capital”, by analogy with financial capital. A lack of social capital also involves a lack of social networks that will also help or advise parents on how to change the script/story that they tell about themselves. On a very practical level it can include not having the knowledge or the people who will advise on how to identify a good school where children achieve good academic outcomes. It can include the lack of confidence to go to a good school because no one in the family has done well at school and parents and their children have no role model in their social network to tell them otherwise. The lack of social capital within the field of schooling may thus be reproduced in subsequent generations, helping to maintain positions of poverty

and social exclusion. This may also involve an acceptance of one's own position within the social world and may include psychological or emotional factors such as lacking confidence, ambivalence or even a sense of inadequacy.

Social capital is increased by its use; it is depleted by neglect. It can be, and must be replenished, but this requires our society to rediscover the centrality of personal responsibility and the gift of services to others¹. Regarding the intergenerational transmission of poverty, this means that policies and programmes are needed which increase social capital for example providing advice to increase the likelihood of schooling success. And – sometimes even more important – to foster a feeling of being someone who can decide about their own lives.

There can be no doubt that the work undertaken by the many Caritas organisations across Europe, greatly enhances the social capital and longer term futures of the poor with whom they work today and ensures that these will not be the poor with whom they work tomorrow.

■ D. Recommendations

Fighting poverty is a process which goes far beyond material and financial assistance – although these are needed to guarantee a dignified life for everybody. These recommendations are based on the following fundamentals in accordance with the UN Convention on the Rights of the Child:

- o In the collective political endeavour, on behalf of the EU and its Member States, to fight against child poverty, utmost attention should be given to the situation of families. In most cases, child poverty occurs within the context of the family. Caritas Europa, therefore, suggests adopting a political terminology whereby “family poverty” is considered together with “child poverty”. As family structures and forms differ considerably, this must be taken into account when thinking about policies.
- o For children’s economic, social and cultural rights to have substance, states must guarantee that they are duly enshrined into national law and are made enforceable. This would ensure access of children to their own rights. General access to justice is a precondition of fighting poverty successfully.
- o Children should be able to play and socialise with other children, make friends and learn how to relate to a group. Communities and social networks are necessary to give children the opportunity to interact with adults other than their parents.
- o The engagement and participation of children in community and public life should be fostered. Children should specifically be consulted about policies that affect them. Children require training and support to enable them to do this effectively.
- o Children have the right to grow up in good health. Health care, housing conditions, infrastructure and environment must foster the health of children regardless of the income of their family.

¹ Catholic Bishops Conference of England and Wales, Choosing the Common Good.

- o Politicians and policy makers need to look at the possible unintended and undesirable messages and consequences of policies that target poor children and families as these may increase the very social exclusion they are seeking to address.
- o Fighting child poverty requires multi-dimensional policy measures which take account of the various stakeholders: the state, the local communities, educational authorities as well as teachers and kindergarten workers, welfare institutions, churches, volunteers, etc. Above all, the attitude of the society as a whole is crucial for overcoming poverty and requires political will.
- o In order to avoid the intergenerational transmission of poverty, solidarity between generations must be strengthened, in particular through holistic support to families.

More specific policy recommendations can be subsumed into five main requests:

1. Establish and guarantee the minimum income needed for a dignified life,
2. Enhancing capabilities and education,
3. Enable children to grow up in health and confidence including guaranteeing good housing conditions.
4. Monitor and evaluate policies to fight child poverty, also by involving children in the process.
5. Foster intergenerational solidarity within families and society in general.

[1. Establish and guarantee the minimum income needed for a dignified life](#)

1.1 Access to the labour market

Access to the labour market for parents must be facilitated. There must be instruments which promote the employment of parents, for example flexible, accessible and affordable day care facilities for children which guarantee a high quality of care. Working conditions and times must be flexible to enable parents to spend time with their children. This applies in a special way to single parent families.

Working conditions, including a fair remuneration and a flexible time arrangement, must be compatible with family life. Work-life balance objectives should be pursued, having family well-being as a first concern, instead of aiming at adjusting family needs to the job market.

Access to training and special qualifications is essential for vulnerable adults wishing to enter the labour market. These measures may target specific categories of parents, such as lone parents, the unemployed or parents in jobless households. Special education and training for young parents should be complemented, especially for mothers, with adult literacy programs when necessary.

However, irrespective of income, all families should have the opportunity to raise their children at home should they wish to. Governments have a positive contribution to make in this respect by providing a statutory right to extended paid maternity and paternity leave after the birth or adoption of a child. In

addition governments may legislate for additional parental leave allowances, both paid and unpaid, in the early years of a child's life or at points of significant transition in the life of a child. Governments should work with employers, trade unions and others to develop such schemes.

1.2 Social transfers

The social system has to address the reality that just having dependant children may lead a family into poverty.

Social transfers must guarantee the minimum income for everybody to secure a decent position in society without creating a culture of dependency.

1.3 Access to financial services

Access to financial services may be hindered in many ways. In many countries it is impossible or very difficult for indebted people to have a bank account. However, having a bank account is one requisite for leading a "normal" life: wages and rents are paid, direct debit may be required etc. Guaranteeing full access to bank accounts is a necessary step to fight poverty and social exclusion. Further, counselling for indebted people has to be provided.

Given that commercial banks may not always be located in poorer areas and the poor often resort to "loan sharks" charging higher rates of interest because banks will also be reluctant to extend loans to the poor, we would recommend that governments and NGOs improve access conditions for capital for self-employment. Such facilities might include credit unions, micro finance and co-operative initiatives.

[2. Enhancing capabilities and education](#)

2.1 Capability enhancing

Families: It is of utmost importance to focus on programs to support families and to strengthen the positive influence of parents on their children. Some families need assistance and support to organize their life and to cope with struggles. Local social networks can provide significant help in this task. It is therefore important to strengthen those networks for example by providing rooms where they can meet.

Further, there should be counselling and advice programs to support families in making decisions about choosing appropriate educational opportunities for their children.

Children: There must be sufficiently developed infrastructures which enable children to undertake cultural, sport and leisure activities and to participate in social life.

Early identification of developmental delay in children requires appropriate specialist services to address this (for example speech and language delay which can have a significant impact on the early progress of the

child in school).

Where children from a migrational background do not speak the language of the country sufficiently, additional support should be given to accelerate their new language acquisition. Schooling support for young people is also necessary.

2.2 Education

Education is a way to end the perpetual cycle of poverty. It is a crucial factor if children from a disadvantaged background are to enjoy equal opportunities and life chances. This should come from:

- o free education and schooling from an early age,
- o to provide grants that finance not only tuition costs but also maintenance and transportation costs for the poorest students,
- o school aid, for example to fund books, clothes, breakfasts and lunches,
- o measures to prevent early school-leaving.

Easy access to education is necessary – including information for parents about the opportunities schooling can provide for the future economic success of their children. The schooling system must guarantee equal opportunities for all.

Education inequalities existing between rural and urban areas need to be addressed.

The school curriculum should address education in citizenship and conflict resolution.

To avoid the early entrance into poverty of young people it is important to enhance their financial competence in budgeting and personal financial management by addressing these subject areas in the school curriculum.

[3. Enable children to grow up in health and confidence including guaranteeing good housing conditions](#)

There must be sufficient homes for families. Poor families should be supported by finding a home which is adequate. This could be done either by directly subsidising social housing or by financial support of families. Furthermore,

- o rural/urban differences should be reduced,
- o slum areas should be eradicated,
- o temporary accommodation should be reduced,
- o strategies should be developed to prevent children from being evicted from their homes,
- o urban policies should promote access to culture and sport in impoverished neighbourhoods.

In planning such accommodation, governments should have due regard to the needs of children to live in safe, healthy and child-friendly environments.

There is a growing need to increase access to health services for young children and their families. Examples include: preventative care such as health care for young children; regular health checks for children and free maternity and child clinics; health consultants in schools who offer vaccinations, provide dental care, give advice on mental health, provide information on drug misuse, contribute to relationship education combined with family values, the promotion of healthy eating habits, the development of training packages for health and social services professionals.

More effort is needed to address the risk of social exclusion facing children suffering from multiple disadvantages who tend to be particularly marginalized, such as Roma, Gipsy and Traveller children; children with disabilities; children without parental care; children from a migrational background; children experiencing violence; abuse or trafficking; children living in families where there is domestic abuse or problems related to drug and alcohol misuse; poor health or psychiatric problems; street children or children living in very poor environments; children forced into child labour; children whose parents are working abroad; children with one or both parents in prison.

Further, the participation of excluded groups has to be enhanced. This means involving and empowering people experiencing poverty in the policy-making process. All stakeholders should be engaged in policy dialogue. The idea is to involve people rather than assist them. This refers not only to politics but also to the design of social and health programs.

Child participation is a core principle of the UN Convention on the Rights of the Child; children's opinions must be taken into account for decisions affecting them, especially for the most vulnerable children (for example children of separated parents, children in alternative care, street children and migrant children).

[4. Monitor and evaluate policies to fight child poverty, also by involving children in the process](#)

Monitoring and evaluation are important to appraise progress, assess impact and design effective policy measures.

The reviews and commitments which were undertaken on child poverty during the year 2007 (light year on child poverty in the frame of the EU social protection and social inclusion strategy) should be followed up and developed further.

It is necessary to continue efforts to strengthen the overall monitoring and evaluation of policies to fight against child poverty whilst taking into account the situation of the most vulnerable children. This will require the implementation of specific monitoring instruments. Children and their families should be involved in this process.

The same criteria should be used in each country in order to allow comparison and mutual learning throughout the European Union.

5. Foster intergenerational solidarity within families and society in general

Intergenerational solidarity should be used to help overcome some of the disadvantages created by child poverty. Governments should foster such intergenerational solidarity by encouraging and funding programmes which facilitate the co-operative and creative energies of people from all generations to work together to overcome the disadvantages created by child poverty. An example of this would be, for older people, to compliment existing school services by voluntarily assisting poor children with homework or reading. This would require an appropriate period of training and support for these volunteers.

■ E. Conclusions and further questions

To invest in childhood policies is to invest in the future of us all. Early interventions in the life cycle of children and early help and support for families are crucial in combating the intergenerational transmission of poverty. The only family inheritance of a child should never be that of a life lived trapped within the labyrinth of poverty. With targeted and timely interventions it should be possible to build a safe and nurturing environment in which children can be given aspirations and the wherewithal to achieve them. Children are vulnerable and are too often the first victims of poverty. Too often governments do not hear them because children do not vote but children are themselves part of the solution and our task is to listen, learn and to deliver the change that will end child and family poverty.

At a time of global financial crisis we are mindful that governments and local authorities are inclined to make reductions in public expenditure. This highlights the need to find new cost effective and innovative ways of delivering support and services to vulnerable and poor children. We believe that within Caritas organizations in Europe there are projects which may be under threat of closure at a time when they are most needed. We are keen to know how these organizations are responding to the needs of children and families in new and imaginative ways with fewer resources. We are also keen to understand the greater complexity that the global financial crisis has brought to the labyrinth in which poor children are located.

It is part of the mission of Caritas Europa to continue to ensure that the voices of these children and their families, hidden within the labyrinth, are heard clearly within the public arena. It is only then that their needs can be effectively addressed.

In the context of the new Europe 2020 strategy, Caritas organizations will continue monitoring the impact of the crisis and work towards proposing new solutions to contribute to achieving the headline target of lifting more than 20 million people out of poverty. 2012 will provide an appropriate opportunity to deepen the general understanding of intergenerational solidarity and how it may be one solution among many to help eradicate child poverty.

The above outlines our proposals for the future focus of Caritas Europa's work on child poverty.

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