

Towards a Theorization of the Relationship between Poverty and Family

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Poverty research is a vibrant field, especially when it comes to poverty measurement. But as things stand, the poverty-relevant significance of the accrual, circulation and use of resources in collective settings – especially within and among families and households – is under-theorized and under-researched. Existing work tends to focus on the household, taking it for granted as a fairly straightforward unit of sharing of income/resources, with measurement of poverty relying on a simplistic aggregation and disaggregation of income among household members to calculate income and poverty rates. Among other things, this means that there is little or no credence given to the possibility or significance of specific processes associated with income and resource distribution within a household or family setting. This seems a huge gap, weakening our capacity to understand processes associated with sharing in collective settings but especially to problematize how these are associated with poverty. There is another reason also to think further about potential relationships: new evidence is available, especially from studies focused on how people manage poverty and income risk and work theorizing families and intimate relationships. These two sets of scholarship provide a spur and underpinning to the thought exercise engaged in here.

This article aims for a theoretically and empirically meaningful engagement with family as affecting people's agency and dispositions regarding resource accrual and use and hence poverty risk. The bit of the explanation for poverty that this article focuses on – and it is of course only part of the overall explanatory constellation – is the circulation of resources in the family and 'private' sphere. For this purpose we engage at both the conceptual and empirical levels, opening up the question of how we might conceive of the relevant structures, processes and likely effects of family-based living arrangements and relationships as affecting poverty. In the past there was quite a vibrant conversation about these issues – sparked by concerns about inadequacies in poverty research practice especially from a gender perspective (e.g., Jenkins 1991; Glendinning and Millar 1992). One of the insights at that stage was the need to conceive of the sharing and exchange of income as associated with processes within collective units. We endorse that insight but also draw attention to some other factors that need to be better understood beyond individualization. The goal is not just to restart an older conversation but to broaden the conversation and take it forward. The piece is oriented especially to the 'poverty research community' – those who are engaged in the study of poverty and related fields and those who are concerned with the provision and quality of relevant data and evidence – but also analysts of social policy and welfare states more broadly.

The article is organized as follows. In the first section existing theorizations of the relationship between households/families and poverty are briefly reviewed. The piece then goes on to critically interrogate practice in the field of poverty research, especially as regards measurement. Here key weaknesses in existing practice are highlighted on the basis of conceptual and empirical insights from a range of work. To close, an overview section

presents the points of the argument in terms of a conceptual model and a set of insights for poverty research.

Some words are needed at the outset about focus and the definition of key terms. Poverty-related scholarship is faced with a major challenge of definition, especially in regard to how broad to go in the definition of relevant resources. If viewed too broadly it becomes impossible to separate out poverty from other situations or conditions, such as lack of well-being or inequality. In a field that is pushing - or being pushed towards - broader conceptualizations (such as capability, social exclusion or deprivation), the case might need to be made not to dismiss money and material resources too readily. They have huge actual and symbolic significance in market-based societies (Lister 2004: 9) and serve to configure key elements of everyday life in situations of low income and poverty especially (Daly and Kelly 2015). For the discussion here we adopt an operational view of poverty which is focused mainly on income but treats income as a shorthand for resource access more generally. It is perhaps also worth pointing out that we view poverty not as a state or condition that is fixed and/or homogeneous but as shaped by changing processes, practices and relationships around the accrual and use of resources.

The article's purpose does not require us to be wedded to a particular definition of family either (which is, like poverty, also a contested concept). We are reluctant to pose strict boundaries around family, as this would lock us into family as a specific location or to a strict differentiation between 'family' and 'non-family'. Neither is tenable in a context where family has meaning and agency across settings and where families have to be recognized as diverse. But some precision is necessary. We emphasize family on the one hand as structural - connoting an organizational unit and social institution - and on the other hand as relationship based. In the former regard, family is an economic and structural arrangement and a normative institution - the latter picks up on the fact of marriage and parenthood as involving legally binding obligations of support and protection for example. The second lens - family as a set of relationships and practices - draws from a range of perspectives, such as family-based culture and practices, the 'performance of family' or of 'living like a family' (Dermott and Seymour 2011; Morgan 2011). Agency is emphasized in this view as are the (personal and societal) expectations and obligations lodged in families, such that family-based practices and relationships typically encode and enact family membership (in its diverse meanings).

We must also say a word about the other prominent collective unit - households - which is by far the most widely-used concept of collective living in poverty research. This, we submit, is a unit of convenience rather than of interest in a theoretically-conscious way. Our purposes here do not require a strict definition of household or a rigid differentiation between household and family. Households and families may or may not resemble each other in terms of money- or resource-related practices or decisions. But the family is the higher test of the factors potentially influencing poverty that we want to explore here because, of the two, it is the more likely to be bound by kin-based and social norms as regards resource access, use and governance.

1. Existing Theorizations of Families and Poverty

To the extent that it has been theorized, structural or cultural factors dominate as explanations for the relationship between family and poverty (Stock *et al.*, 2014).

Viewed structurally, poverty has been conceptualized as determined by the collective unit's demographic composition and the implications of this for economic status and resources and thence poverty risk. One of the most striking and consistent findings from empirical research is that individuals who live in units with certain types of structure and composition have a higher risk of poverty as compared with the population at large. The patterning in this regard is quite striking and persists across time and place (in European countries anyway). A recent review (Culliney *et al.* 2013) for Great Britain highlighted the following types of unit as being particularly at risk of poverty:

- lone parent families;
- large families, i.e., those with three or more children;
- cohabiting families;
- families with at least one disabled adult.

Work on the broader European plane tends to confirm similar associations between particular household types and poverty risk (Wall *et al.* 2010).

What causal relationship is hypothesized here? Poverty in this view is mainly associated with factors inhering in how the income of individuals and the structure or composition of the unit in which they live lead to an under-supply of income (through too few earners for example) and/or an over-demand on the collective income (through too many children). The number of people matters as does their ages, in that both influence income-earning capacity and relative demand on resources. Lone mothers constitute a revealing case – a high-risk poverty group in most countries, their poverty is theorized as a function of a lack of income from employment due to child-bearing and caring responsibilities and too little compensatory income from other sources (either from private transfers or the state) (Chzhen and Bradshaw 2012). Conceptualization of the causal process is relatively simplistic – it is mainly the size of the collective unit and the number of earners vis-à-vis 'dependants' that are seen to be pivotal and the contributory factors involved are primarily viewed as income based (although this may vary by development context).

Culture is the focus of the second most widespread theorization of how poverty and family are related, with the collective unit depicted as a transmitter of (poor) norms, values and practices. While originally oriented to revealing the beliefs and practices of people in low-income and marginalized situations to see how their culture was associated with adaptation to their circumstances (as in the work of Oscar Lewis (1959)), later cultural approaches have tended to locate their focus of interest in people's characteristics and behaviour and their beliefs and cultural practices *per se* (Miller 1996: 570). More than this, though, a culture of poverty thesis, influential in the field, argues that particular cultures are implicated in causing poverty (e.g., Harrison and Huntington (2000) among others) and that family can be a significant conduit of poverty by virtue of the values and practices that certain families engage in and pass along. Family is viewed here especially as an intergenerational cultural arrangement. Some people are said to live in families without a work ethic, to lack proper (male) role models in their family or environment and to live in *milieux* where benefit dependency and anti-social behaviour are accepted as normal. Other work has used cultural or sub-cultural arguments to suggest that 'the poor' or subsections of those in poverty form an underclass. This argument, picking up on the persistence of poverty over time among particular groups, has found strong support in the US, where it is linked to race, taken forward especially by the work of Charles Murray (1984) and Herrnstein and Murray (1994). The culture of poverty hypothesis tends to dispense with the definitional and measurement precision that characterize the poverty field generally, identifying 'the poor' by behavioural,

moral and contextual factors, and resting on a series of binaries (especially in regard to ‘the poor’ and the ‘non poor’). The underlying ideas of innate and transmitted differences retain their hold, especially in media depictions of ‘the poor’. But academic work too has been identified as playing a role. Streib and colleagues (2016) argue for example that, while scholars might lend little explicit support to culture of poverty arguments, they implicitly reproduce them by routine scholarly practices and a general lack of reflexivity regarding research practice. Such practices include the selection of one-sided research questions, missing or false comparator groups or biased interpretations of research findings.

There are two other types of explanation linking family and poverty that are current today. They could be said to fall some way between the structural and cultural approaches. One is the growing emphasis on ‘jobless or low work intensity households’ which is now part of the EU’s anti-poverty target and measurement toolkit for poverty and social exclusion (European Commission 2010). While this is in part an economic conceptualization, it is also cultural in that at least part of its focus is on an assumed transmission across generations of bad habits and poor behaviour when ‘worklessness’ is the norm. A second relevant perspective is the life course approach. In this literature, life course invokes complex social processes and especially long-term impacts of (repeated or even persistent) poverty (Dewilde 2003). In a life course and intergenerational perspective, poverty can be theorized as potentially caused and shaped in a number of different ways. For example, socialization practices may cumulate over time and result in a path dependency whereby disadvantages are transmitted; life courses are shaped by factors in social background which may operate as relatively permanent influences; and poverty can be caused by exogenous changes affecting life courses (e.g., social policy reform, economic crisis) and risks associated with life transitions. At this stage, these two perspectives are still being developed, especially empirically. Neither has a strong theoretical underpinning and for that reason - and because their main lines of argument are encapsulated by the structural and cultural orientations - they will not be taken further here.

While some of the culture of poverty literature can be said to run too much in the direction of categorizing and objectifying ‘the poor’, culture is potentially useful but only if we distance ourselves from existing value-laden approaches and utilize it to countenance how attitudes, values and commitments confer meaning to behaviour and feed into the enactment of relationships. The notion of a structural component to poverty as a household- or family-associated risk and condition is also of course an enduring and much less controversial insight as compared with the cultural argument. It picks up on the idea that economic status and its intersections with the demographic composition and structure of a household or family as well as the family life course characteristics may lead to increased or diminished resources and therefore poverty. Both relational/cultural and economic/structural dimensions are taken forward here. However, rather than being separated out from each other as in most of the existing literature, they are treated as intersecting and complex (rather than as binaries) and both are understood in a broader way than in the current literature.

2. Critiquing Current Practice: Emerging Knowledge

The most widespread way of conceiving of poverty is in terms of lacking income and for this purpose a cut-off of 50% or 60% of median, household equivalized disposable income is usual in European countries. While income poverty may dominate, the field is diverse and there is a considerable body of work which treats poverty as multi-dimensional and broadens the understanding of poverty to take in psychological, social and political factors along with economic and other resources (for example, Tomlinson *et al.* 2008; Alkire and Santos 2010). We do not particularly follow up these threads here. But the thought processes we develop

and our focus on families and the everyday aspects of living in poverty and low income mean that the entire analysis is informed by a complex understanding of poverty (and actually the processes which we seek to explicate apply also to these other approaches to poverty since all of them have to contend with the individual-collective interface).

There are three main reasons not to be complacent about current practice. First, the assumptions around income and/or resource pooling (typically through equivalizing income) are untested. Second, there is research available that suggests that practices around resource pooling and income disbursement are very different to what is assumed. Third, little account is taken of the collective unit as a producer and/or variable type of consumer of resources.

2.1 Assumptions around income pooling

Regardless of which conceptualization of poverty is used, quantitative (but also qualitative) poverty measurement usually takes the household as the unit of analysis. It tends, moreover, to be assumed that the unit functions in a unitary fashion as regards issues of sharing and modes of resource accrual and usage. It is also assumed that the household is a superior unit to either the family or the individual for the purposes of poverty measurement. Why? Ponthieux (2013: 9) suggests that this may be routine, accepted practice rather than thought through, due to the existence of a long tradition of surveys aimed at households and the fact that both collecting data at the individual level and separating households and families are complicated and costly.

The use of equivalence scales that weight for household size and composition to compute a per capita income for poverty measurement purposes is the classic way of taking account of unit size and composition. A range of equivalence scales exists. Among western countries, the most widely used are either the OECD equivalence scale (which assigns a value of 1 to the first household member, of 0.7 to each additional adult and of 0.5 to each child) or the OECD-modified scale which Eurostat adopted in the late 1990s (which assigns a value of 1 to the household head, of 0.5 to each additional adult member, and of 0.3 to each child (OECD 2013)).¹ None of these is based on research specifically undertaken on real life practice², rendering the weightings used ‘guesstimations’.

All equivalence scales assume full pooling and equal sharing among adults and between adults and children within the collective unit. This means, as Betti *et al.* (2015: 5) point out, that the income of men and women living as a couple is *equal by construction* (emphasis in original).

There is information available to cast doubt on this crucial assumption. Research on the EU 27 member states – using a special module of the 2010 EU Survey on Income and Living Conditions (EU-SILC) – found that some 30% of households do not fully pool their income, with 22% partially pooling and 7% not pooling (Ponthieux 2013: 17). Work on individual countries tends to confirm this – for example – only 60% of Irish households report full income pooling (Cantillon *et al.* 2016). It is important to note that much of this evidence is based on couple households which are more likely to share. The full pooling assumption is challenged in another way also by Ponthieux’s (2013) work which highlights some dissonance between what people say regarding their use of their own money and patterns in their household or family. Given this, the proportion of couples not fully pooling their income is likely to be even greater and full pooling may indeed be a minority practice. But more than this, it is also clear that ‘pooling’ encapsulates a variety of behaviours. Furthermore, we know

far less – and need research on – sharing practices in lone-parent, peer-shared and multi-generational households.

Some studies have tried to engage with the implications of the assumptions, experimenting with different assumptions about intra-household distribution of income. For example, Corsi *et al.* (2016) compare a measure of financial dependency – based on women and men's personal incomes – to the equivalized household income so adjusted. They find for the EU in the period between 2007 and 2012 that the gender gaps in income jump from 4-6% when the latter is used to 47-55% when the former is used. In terms of poverty (measured as below 60% of the national median equivalized income), the jump for women is from around 16% to 42% and for men it changes from around 14% to 21% (averaged over the different years). The gender gap in poverty jumps from around 2 to 21 percentage points.

The practice around equivalence scales is therefore likely to result in biased estimates of the extent of poverty in the aggregate. It is in this and other ways consequential from the point of view of estimating not just who is poor but, more generally, what resources people have access to and what choices they have about using those resources.

2.2 *Redistribution processes*

A second problem is that the standard approach not only assumes away internal processes but makes intra-familial variations – and contestation and inequalities – virtually impossible to either identify or assess (Ponthieux 2013: 9). Recent and emerging work helps us to understand the complexities here.

The question of how resources are shared within collective units has exercised scholarship for a considerable period of time. Economic and sociological work has been prominent here. Viewed economically, there are two main existing theorizations of internal redistributive processes. These, following Kulic and Dotti Sani (2015), can be usefully thought of as unitary models on the one hand and the relative resources and bargaining theory on the other. The unitary model is associated especially with the work of Howard Becker (1991) (and the so-called 'new household economics'). Becker's model of collective decision making foregrounded altruism within the household – conceived by Becker to suggest that someone gains positive utility from an increase in another's consumption – which led him to view the household/family as led by a benevolent leader capable of both representing and taking into account the tastes and preferences of members of his unit in such a way that ensured an efficient distribution of resources. Becker does not ignore issues of inequality or conflict within the collective unit but they are not seen by him as especially problematic as long as they are internalized within the utility maximization process (Kulic and Dotti Sani 2015: 6). Becker's theory had a number of blindspots; for our purpose the most significant of these is the failure to theorize cooperative or non-cooperative models of decision making in households and to take into account the possibility that decision making might be non-rational or non-utilitarian (Bergmann 1995). Much work has been devoted to testing Becker's model and the field has been taken forward especially by scholarship highlighting household bargaining and the conditions under which income is pooled in households and/or families (e.g., Lundberg *et al.* 1997; McElroy 1990).

Within and beyond economics, sociological and feminist analyses have sought to build in the presence of inequality and relations of power to household and family interactions. The unit that they have preferred to work with is family. This work approaches families as complex, multi-layered and diverse and as arenas of negotiation, performance and agency rather than as

a fixed institution or form of organization (e.g., Ribbens McCarthy *et al.* 2012). The idea of ‘family practices’ as developed in the work of David Morgan (2011) is helpful in directing attention to the ways that family members organize their lives and the manner in which they ‘enact’ (i.e., perform and live out) family life, family roles and family relationships in everyday settings. This work tends to distance itself from the idea of ‘the family’ as a reified or static entity, and foregrounds variations in the meaning of close kin-based relationships, the relational character of family phenomena, and the ways in which relationships are understood and lived, instead of taking institutions or cultural systems as fixed (Ribbens McCarthy 2012; Castrén and Ketokivi 2015). This perspective has not been specifically developed or applied in the context of poverty or low income, but there are several ways in which it is helpful in developing understanding of the phenomena being explored in this article. In particular, it directs attention to the norms and practices that constitute and affect resource sharing or circulation within and among families.

Research on families in situations of poverty and low income helps significantly too. It indicates that there are at least three principles for redistributing resources in families in low-income circumstances – need, place in or relation to the power hierarchy, and emotional and moral grounds. These are not necessarily consensual or voluntaristic and are as likely to be informal and *ad hoc* as formal and systematized.

The evidence on practices around resource use in low-income families especially highlights need and exigency as primary considerations in money management (e.g., Dowler 1997; Daly and Kelly 2015; Hall 2016). This manifests in rational behaviour like careful planning of expenditure around perceived need, with a prioritizing of the most essential spending such as that on rent/mortgage, utilities and food. Work by Walker and Collins (2004) and Hall (2016), among others, underlines how carefully and painstakingly people plan and utilize budgets: setting priorities, storing money for later, making lists even before wages or benefits are received, tallying up the bill as they shop, shopping frequently to avoid supplies at home being used up prematurely, shopping in a range of outlets (see also Kempson *et al.* 1994; Hill *et al.* 2016). The notion of family strategies has been suggested to pick up on the approaches employed (Dewilde 2003). It is women who typically take on such activities, especially being given or assuming responsibility when the income is low (Lundberg *et al.* 1997; Kenney 2006). Such ‘work’ is extraordinarily time-consuming. One respondent in recent research on low-income families in England by Hill *et al.* (2016) said it takes her up to two days to shop for the family groceries online. Most of this ‘bargain hunting’ is consumed by comparing prices across sites and identifying offers and discounts (including discount codes) and (re)planning accordingly. It is important to point out, though, that ‘need’ and ‘family survival’ are not necessarily fixed in meaning nor interpreted to relate to material matters only (Daly 2017). This is because even they are reasoned about through other, not necessarily economic-rational, lenses.

This brings us to other principles of distribution that sit alongside need. Authority and power are important considerations here (Bennett *et al.* 2012). In the hands of some economists the outcomes in terms of individual resources levels and access depend on bargaining whereas in the service of more feminist- and sociologically-informed work bargaining is not the originating concept but, rather, power and authority. Unequal control over income and other resources follows from this, with patriarchy as a concept widely employed to understand relationships within families from a gender perspective (Hartmann 1981; Sokoloff 1980). Bennett (2013: 588) draws attention to how intra-household inequality may be influenced also by a combination of different factors including (access to and level of) employment,

marital status, ideologies of breadwinning and domesticity, and gendered perceptions of income earning and consumption as individual or collective (*inter alia*).

The obverse of orienting spending around need is not necessarily irrational or ‘luxury’ spending but, rather, spending guided by moral relational agency. This brings us to a third set of possible distribution principles - the ‘other-oriented dimensions’ which, on the basis of what we are learning through research on families in poverty, must be theorized as at least cutting across if not superceding a rational and/or a power based approach. This is arguably among the newest set of research insights. The evidence suggests that the concern may not be the family in a physical sense but rather family as a socio-emotional entity and a site of loyalty-inducing and unit-protective behaviours.

One of the most widely-reported occurrences in the actual redistribution of resources in low-income families is of parents (and especially mothers) often compromising their own needs to ensure children do not go without (see for example Kempson 1996; McIntyre *et al.* 2003). The principle of ‘children first’ - which may require considerable altruism from parents – seems to be quite widespread (Kochuyt 2004; Daly and Kelly 2015; Main and Bradshaw 2016). Synthesizing findings from a subset of studies that focused on diet, nutrition, and health in poor families, Attree’s systematic review (2006) found that low-income mothers felt obliged to purchase foods that were similar to what children from more advantaged households ate so that their children would fit in with their more affluent peers. This kind of behaviour is repeated across the spectrum of decision-making. But there are other family dimensions also – research has found that everyday financial activities of spending, saving and borrowing are family-based practices in the sense that they are bound up with the relational and emotional experiences and negotiations of family life (Hall 2016). Some of what we call here ‘relational practices’ may relate not (only) to the welfare of any one individual or age group but to collective family considerations as a whole - what Bourdieu (1996: 22) has called the ‘constant maintenance work’ whereby the feelings, dispositions and commitments necessary for the integration of the unit as a whole are engendered in each individual family member. Protecting the reputation of the family or avoiding shame are other factors identified by research as influencing how resources are disbursed in situations of low income (Daly and Kelly 2015).

All of this reminds us that there is no simple relationship between the amount of money available and how it is distributed. It is likely that in every family more than one principle of resource distribution exists and, as argued above, that the practices are affected as much by relational factors as by rational considerations. Hence consideration of culturally-based practices, values and belief systems has to be set alongside structural factors. This means that even if the current practices around calculating income of individuals and families/households were perfect, poverty research would still need to countenance collective and individual behaviour and practices that are not necessarily rational or functionally instrumental.

2.3 *Family as unit of both productive and consumption activities*

A further weakness in existing research practice is that the household or family is generally treated as passive in another sense also: as a limited unit of consumption only. Why might this be a problem?

First, there are cost reducing mechanisms involved in collective living. One of the primary factors here is economies of scale in recognition that, *ipso facto*, living with others tends to reduce one's risk of poverty and low income because of economies associated with sharing fixed and other costs among more than one person. Roberts (2004, cited in Handler and Hasenfeld 2007: 287) calculated for the US that if a couple with one child separates into one two-person unit and one single-person unit they would need an extra 40% on top of their original income to avoid poverty. Or, considered in a different light, we know from existing work that moving in with others can actually be an effective anti-poverty strategy and that household/family compositional change is often associated with poverty avoidance, whether as an explicit strategy or not (Haider and McGarry 2005). While the use of equivalence scales gives a nod in this general direction, they are not designed with this in mind.

Second, the risk of poverty may be affected by the extent to which the collective unit engages in resource generation/regeneration and servicing.³ To the extent that this happens, the collective unit is more than a unit of income redistribution. There are different aspects to this. When viewed as an economic unit, the household or family is a major producer of goods and services (e.g., meals, laundry, and personal care). This draws attention to domestic labour which in low-income settings especially is likely to contribute hugely to cost saving. For some this is social reproduction (Rai *et al.* 2014). A somewhat different perspective sees this as 'care' or support. Finch (1989), for example, identified five types of caregiving or mutual support that can be exchanged among family members: economic, accommodation, personal (hands on), practical and child care, and emotional and moral support. In a low-income setting where ill-health and disability tend to be widespread, such care and support can make a huge difference to the risk of poverty, as well as how it is experienced (Hill *et al.* 2016). The point here is not to set up families as necessarily settings of care and support, or to claim that caring-related behaviour is limited to a familial or kinship setting but rather that caregiving and receiving are constitutive of family life in profound ways and affect resource availability, either positively or negatively, and are in turn resources capable of being depleted (Rai *et al.* 2014). To date we have adverted to exchanges as occurring primarily within the residential family unit but of course there are also family-based exchanges among non-residential kin and intimates. We know from research that co-location is not essential for short- and long-term family-based financial exchange (Heath and Calvert 2013;) and that vibrant kinship networks can be a significant source of financial and other forms of support across the income spectrum but especially for those on low incomes (Saraceno *et al.* 2012). Against this backdrop, it is important to note that the main form of regular inter-household redistribution of income officially recognised in low income statistics in the UK is child maintenance, although many other resources flow among households (including minority ethnic families, who may be sending or receiving remittances from abroad) (Bennett and Daly 2014).

Again here it is important to underline that this is hypothetical – we cannot be sure that caregiving and support actually occur; nor are we claiming uniqueness for the family in this regard. However: a) strong norms (and in some cases laws) exist to construct the family as a unit of protection, care and support and b) to the extent that such norms are operating they will have an effect on poverty risk and experience.

This is something which to all intents and purposes is unmeasured and unrecognized in existing poverty-related and other research. Some efforts have been made to value the activities involved, though, many of them by feminist scholars.⁴ For example, using both the opportunity cost and market replacement approaches to analyse evidence from the EU-SILC

with the Harmonised European Time Use Surveys, Gianelli *et al.* (2012) calculate the total value of unpaid family domestic work and unpaid family childcare for 2006 to range between 17% and 31.6% of the EU Gross Domestic Product (GDP), depending on the methodology applied. This kind of work is very important but needs to be supplemented by work that investigates these issues at micro level also.

Overall then, resource access and generation are more complex than is generally conceived in poverty research and the effect of both structural and relational factors is important as is their interactions. In the next, concluding, section we develop a framework and set out some implications and suggested steps for research going forward.

3. Research Insights

Who people live with and how they live as part of a collective grouping matters. Policy clearly recognizes that family (and household) plays a central role – the Universal Credit reforms are fundamentally a readjustment of assumed economies of scale and changed expectations around sharing of resources for example (Millar and Bennett 2017). In similar regards, welfare states' increasing moves to subsidize out-of-home childcare and elderly care can be seen as a move to outsource some domestic work (Estévez-Abe and Hobson 2015). In some contrast, poverty researchers have remained generally unreflexive about the treatment of individual and collective income and resources and largely blind to everyday political economy. For this and other reasons, research has been slow to examine how family considerations and processes potentially change both the resources available and how they are utilized or deployed. How might these relations be conceived of theoretically and what are the implications for poverty research?

3.1 A Conceptual Framework

On the basis of the foregoing we are able to formulate a general analytical framework for research into how family and/or households influence poverty (Figure 1). We suggest, first, that the intra-unit processes and activities, both material and normative in nature, around income and resource accumulation and disbursement be theorized and, second, that another stage of income or resource process be included in the theorization and empirical work on poverty.

The model we suggest conceives of two sets of factors as mediating influences on poverty as a potential outcome and experience for individuals and families. These encompass on the one hand activities and factors that generate or degenerate resource levels for the unit as a whole – those that we have talked about in section 2.3 above – and on the other hand the normative and other practices associated with resource disbursement within the family setting which also mediate outcomes. Overall, what the model suggests is that the likelihood of poverty – for individuals and the collective unit as a whole – is theorized to be signally influenced by activities undertaken in a family context and the practices, principles and processes governing the disbursement of resources in a family setting. While these take place within the family (or household) setting, their range and impact is not limited to it. In key respects the processes identified can be theorized as taking place in families and households across the income spectrum but they are especially significant in the context of scarce resources because when one's income and resources are low it is difficult to avoid poverty independently of others with whom one is close and especially those who are co-resident. Moreover, if what we call here 'relational processes' are not taken into account, there may be 'hidden' poverty of individuals within a family counted as living either above or below the poverty line.

3.2 Implication and Insights for Poverty Research

Taking the points developed throughout this article into account offers five important insights for poverty analysis going forward. Many of these points are also relevant to policy evaluation and especially policy impact assessments.

First, to be properly understood *poverty needs to be theorized from a family perspective*. For this we have to add another level or dimension – the collective – into the research process. Research needs to start with relationships and families rather than from a perspective of atomized individuals or households as shells. This means taking family as the unit of analysis and actively investigating and allowing for a causal influence of family-related processes and relationships on poverty as a (potential) outcome. It also means adopting a complex perspective on families. To be precise, research should conceive of families as more than a household economy, not just as functioning economic units but also as sites of normative investment and emotional and moral agency, and power (especially in gender and generational terms). This also spells a more complex perspective on individual behaviour in that the status of a person *vis-à-vis* a family or household is not necessarily a good shorthand for how they behave, or are required to behave, when it comes to resources in a family setting. This kind of thinking also introduces a dynamic component into the research and may render it more sensitive to period and life-cycle.

Second, in terms of improving research practice and evidence/data, *we need more research on what actually happens in collective units*. Although economists and others have developed elegant household bargaining models, an understanding of exactly how and if income and resources are pooled awaits additional empirical analysis (Haider and McGarry 2005: 26). The special EU-SILC module run in 2010 on ‘intra-household allocation of resources’ could provide a possible template here for survey research. Focused on couples, this investigated income organization, individuals’ contribution to common expenses, as well as access to and control over money within households. In essence, though, research needs to go beyond the collective unit, beyond heterosexual couples, and beyond treating the shell as the entirety. For all of this qualitative research is especially needed.

Third, we need evidence for *both the individual and collective unit*. Individualization – in the sense of working only with individuals as the unit of analysis - is not the answer, not least because the evidence suggests that people in low-income situations rely more than others on transfers and support from their familial and other private networks. Ponthieux (2015) underlines the need to be able to combine individual-level and household-level information in order to avoid replacing the past neglect of individuals within households by a neglect of the household/family dimension of individual well-being and resource levels. Moreover, we also need to problematize and be very clear about the unit for which the income is collected.

Fourth, in the absence of detailed income information on both individual and collective levels, *research needs to experiment with various ways of computing income and attributing it to individuals in a collective setting and seeing how these lead to very different estimations of poverty*. Unproblematic attribution to collective units of resources and experiences of individuals – and *vice versa* – is not good scholarship (even though it is a frequent occurrence). Drawing from a gender-sensitive perspective, reference has been made to the utility of measuring dependence on others (Millar 2003; Corsi *et al.* 2016)

Finally, there are issues of *methodology involved*. There is a continuing role for income or resource counting, and for ascertaining the factual elements of how resources are accrued and

dispensed (what one might call the 'hard calculations'). But the existing practice of relying mainly on counting is insufficient and needs to be supplemented by a more relational-oriented methodology (learning about the 'softer calculations' and decisions). This should look especially at agency (recognizing also the constraints on agency) but also try and divine the meanings, norms and understandings that people bring to bear on their practices and see if and how decisions around money and other resources as grounded in personal and familial life histories and experiences. Methodologically, socio-anthropological methods are the most suitable for this kind of research exercise but, overall, methodological diversity is called for.

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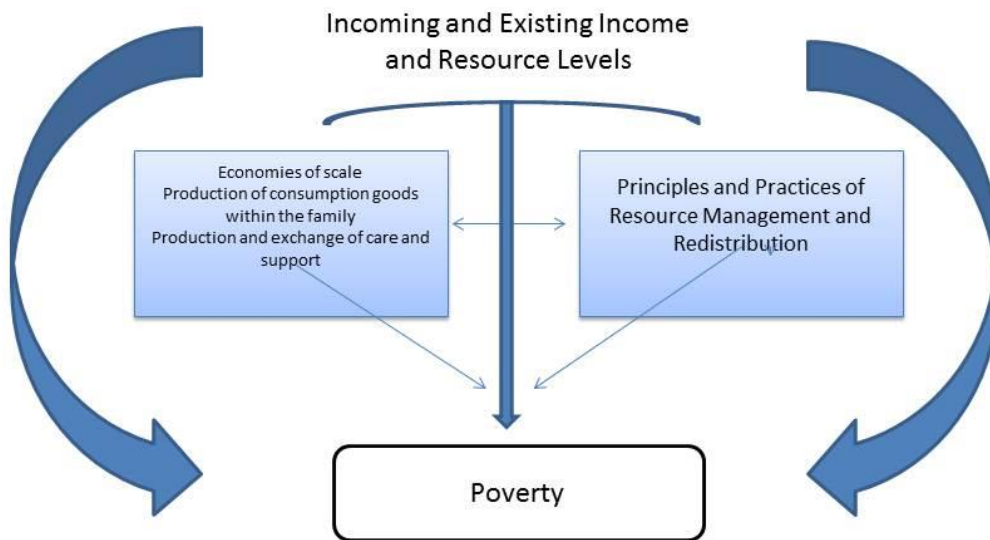
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Figure 1 A Model of Family-centric Processes and Poverty



¹ While these might appear like rather small differences, the results for the estimation of poverty are quite consequential (see Davies and Joshi 1994).

² See Buhmann *et al.* (1998) for a review of different equivalence scales.

³ See Power (2013) for an overview of the concept of provisioning.

⁴ This work has typically proceeded along a number of lines but has especially converged around time use surveys, the imputation of a monetary value to time spent on unpaid work and the creation of so-called ‘satellite accounts’ to shadow the national accounts (Waring 1988).