



# Social assets, low income and child wellbeing

## Policy implications and practice recommendations

It is important to emphasise that children's social, emotional and behavioural wellbeing is responsive to the social assets and financial vulnerabilities of their mothers. The fact that children of such a young age are displaying lower SEB development when maternal social assets are low or their financial vulnerabilities are high, is a central finding of this research. This raises three points: (1) children's SEB development is highly sensitive to their mothers' socioeconomic status and their social assets; (2) this implies that SEB is a malleable, rather than a fixed trait, and, therefore may respond to direct or indirect interventions; and (3) child SEB wellbeing is responsive to closeness/support from others.

It is possible that these beneficial effects of social assets prevent problems and that a lack of social assets may contribute to future problems. Previous research shows that physical distance is a barrier to social assets. Policies that facilitate living close to friends and family and support the wellbeing and maintenance of intra-familial adult relationships, eg between adult parents and adult children and between adult siblings, may be of benefit to families.

For practitioners working with children and families, four key points are: parent(s) on a low income but who have high closeness/support from extended family and friends have children with higher SEB wellbeing; parent(s) experiencing low income and low closeness/support from extended family and friends have children with especially low SEB wellbeing; the closeness and support from extended family and friends

available to parent(s) has a strong statistically significant association with better children's SEB wellbeing; and it is hypothesised but not substantiated by this research that social assets may be beneficially associated with adult wellbeing and outcomes too, e.g., parenting, stress, depression, mental health, warmth of parent-child relationship, and attachment, amongst others.

This research shows that parent(s) living in persistent low income with low levels of closeness/support from friends and family have children with the lowest SEB outcomes, a combination that may render children living in persistent low income particularly vulnerable. Those working in practice might look for ways to: support or signpost those with low closeness/support from extended family and friends to organisations that are likely to assist the development of social assets; support or signpost them to organisations that can help to support/maintain family relationships, support or signpost children to undertake activities that will develop their own social assets outwith those of their parent(s); support or signpost children to maintain contact with extended family and friends if other family relationships break down.

It is important for all concerned with the wellbeing of children and families to appreciate that much of the association between poverty and negative child SEB wellbeing occurs due to the economic disadvantage and poor social assets of such families rather than the characteristics of the family per se. It is common to confuse causes and consequences of poverty. Front-line practitioners are well placed to observe and measure (lack of) social assets and financial vulnerability and either intervene directly, or, signpost to a statutory or voluntary organisation that could help.

## References

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## Author and acknowledgements

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**Social assets is a composite score that measures closeness and support from friends and family. Mothers having high levels of social assets removes the negative relationship between children's social, emotional and behavioural (SEB) wellbeing and living in lone/separated families. Furthermore, children living in the lowest household income have SEB wellbeing that extends above the average for all children when their mothers have high levels of social assets.**

## Background

There is substantial evidence that poverty is linked to poorer social, emotional and behavioural (SEB) wellbeing for children, the consequences of which are felt in childhood, through adolescence and into adulthood (Treanor, 2012).

Not all children growing up in poverty will necessarily have poor outcomes in adulthood. Children's experiences of poverty are complex. Protective factors include children's social relationships within their families and their inclusion in their peer group (Ridge and Wright, 2008).

'Social assets' describe the level of closeness and support between mothers and their family and friends.

A research study to explore the effects of children's social assets, within the family, at school and in the local neighbourhood, concludes that having social assets lowers children's health complaints and is associated with higher levels of subjective wellbeing. Of the three areas explored, social assets within the family was found to be the most important (Eriksson et al., 2012). Further research finds that parents with greater educational and financial resources are able to mobilise greater social assets for children (Ferguson, 2006: 4).

Knowing that parents with higher socioeconomic status enjoy higher levels of social assets and that this benefits their children

## Key points

- Children from lower income households are more likely than children from more affluent households to experience behavioural and emotional problems, before other characteristics are taken into account.
- On average children in stable two-parent or stable lone parent families have the fewest behaviour problems. Children in families where the parents have recently separated, or the mother has recently begun living with a new partner have more difficulties, before income or social support are taken into account.
- Lone mothers who have strong emotional links with family and friends, no matter how poor they are, have children with fewer problems than the average for all families.
- The negative effects on children when their parents split up may be minimised if their mother has close friends and relations for support.
- Children in the poorest lone parent families display fewer challenging behavioural or emotional problems if their mother has close social ties.
- Families experiencing persistently low income but good social support have children whose wellbeing extends beyond the average for all children.

in many areas: schooling, learning, health and wellbeing among others, this research aimed to explore the social assets of those with lower socioeconomic status to find out whether such families could also have high levels of social assets and if so, whether these assets made a difference to their children's wellbeing.

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**The research**

This research uses data from five years of the Growing Up in Scotland survey – a study documenting 5217 children born in 2004-5. The social, emotional and behavioural (SEB) wellbeing of the children was measured by asking about any conduct problems, emotional symptoms and hyperactivity, and about their relationships with peers and altruistic (pro-social) behaviour using the widely used Strengths and Difficulties Questionnaire (SDQ). Mothers provided the answers on behalf of children aged 4 and 5. The answers were coded into an overall score. The mothers' social assets were measured by asking how many people they were close to, whether they were close to most of their family, whether their friends took notice of their opinions, and how much support they received from their friends and family. Other variables used to explore the issues in detail were household income, child's gender, family composition, birth order of the child, and the age of the mother at the birth of her first child.

**Methods**

Using statistical methods, a single measure of mothers' social assets is first derived from 8 'social support from family and friends' survey questions using a method called Exploratory Factor Analysis (EFA). Then an analysis of variance (ANOVA) is carried out to determine whether there are significant differences in maternal social assets across income groups. A multiple regression model looking at the interaction between social assets and income groups explores the relationship between social assets and income, on child SEB wellbeing while controlling for other factors.

**Findings and conclusions**

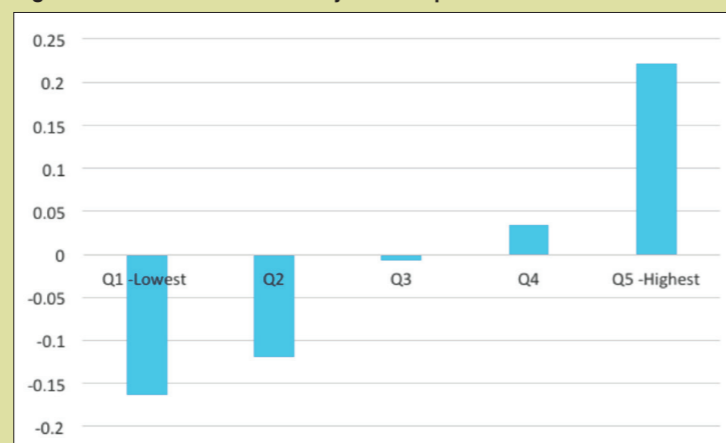
Families living in the bottom two income groups (bottom 40%) have significantly lower social assets than the other three income groups (see figure 1). This means they have access to far lower levels of support from family and friends than their wealthier counterparts. In contrast, families living with a continuously high income (quintile 5 – top 20% of income) have the highest level of social assets compared to every other income category.

Before social assets or any of the control variables are taken into consideration in the statistical modelling, figure 2 shows the mean of child SEB wellbeing by income group only. We can see that the poorest children have, on average, the lowest levels of SEB wellbeing and the wealthiest children the highest levels of SEB wellbeing, before we consider other factors.

Figure 3 shows that, before income, social assets or any of the control variables are added to the model, child SEB wellbeing is below average for all family types other than stable couple family. This changes considerably, however, when social assets and income are taken into account.

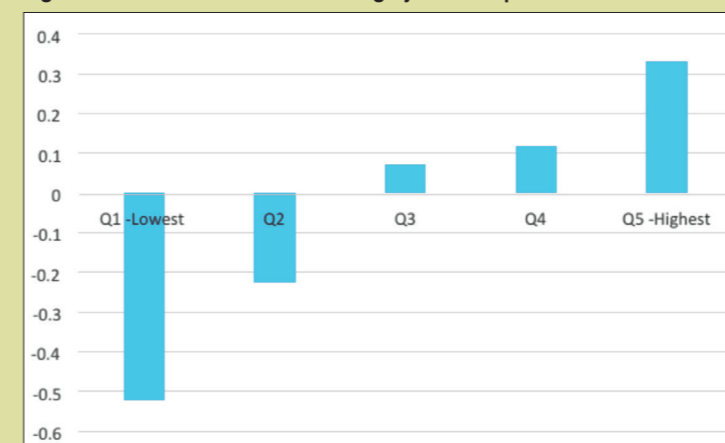
When we add social assets into the model (but not yet income) figure 4 shows the average of child SEB wellbeing for different

**Figure 1 Mean of Social Assets by income quintile**



Source: Growing Up in Scotland sweeps 1 to 5

**Figure 2 Mean of child SEB wellbeing by income quintile**



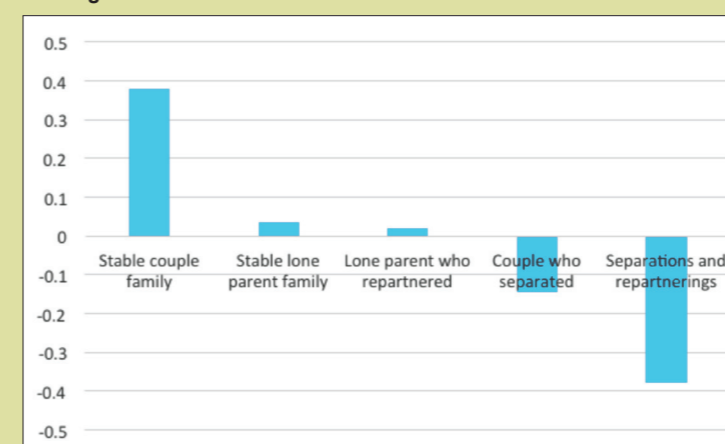
Source: Growing Up in Scotland sweeps 1 to 5

**Figure 3 Mean of child SEB wellbeing by family transitions**



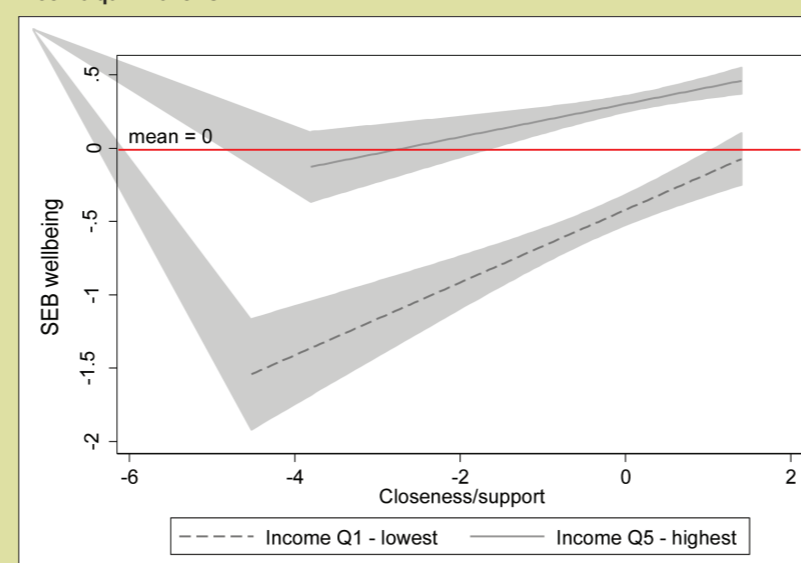
Source: Growing Up in Scotland sweeps 1 to 5

**Figure 4 Mean of child SEB wellbeing by family transitions with high social assets**



Source: Growing Up in Scotland sweeps 1 to 5

**Figure 5 Interaction of social assets and lowest/highest income quintile for SEB**



Data source: GUS, sweeps 1 - 5

family transitions when those families enjoy high social assets, ie when they are well supported by friends and family. This tells us that mothers' social assets are highly significantly associated with child SEB wellbeing.

Social assets also:

- remove the negative relationship between a stable lone parent family and child SEB wellbeing. This suggests that when social assets are high, being a stable lone parent family has no negative impact on child SEB wellbeing.
- remove the negative relationship between a lone parent who re-partnered and child SEB wellbeing. This suggests that when social assets are high, being a lone parent who re-partnered has no negative impact on child SEB wellbeing.
- reduce the negative relationship between a couple who separate and child SEB wellbeing. This means that when social assets are controlled for, being a couple who separate has less negative impact on child SEB wellbeing. This suggests that it is the reduced level of social assets and income of couples who separate, rather than the fact of their separation per se, that is associated with a negative impact on child SEB wellbeing.
- being in a family with repeated separations and re-partnerings continues to be associated with lower child SEB wellbeing indicating that these families may be in a state of flux and particularly vulnerable.

As being in a stable lone parent family or being a lone parent who re-partnered is not associated with a negative impact on child SEB wellbeing when social assets are high, it is reasonable to suggest that the negative effect of a couple separating may be temporary.

We know from the research that social assets improve child SEB wellbeing for those living in poverty and persistently low income. We also know that the negative effects associated with most family transitions disappear when social assets are high. Figure 5 shows the interaction of social assets with persistently low and persistently high income:

The graph shows the relationship between child SEB wellbeing and social assets for those in persistently high and persistently low income. The slope is steeper for more disadvantaged children which shows that social assets weaken the negative relationship between income and child SEB wellbeing more for children living in poverty. For children living in persistently low income, social assets are associated with much higher levels of SEB wellbeing than would otherwise be the case. This shows that the high levels of social assets that some people enjoy through support from family and friends have a positive impact on child social, emotional and behavioural wellbeing. By contrast those who are living in poverty and who experience low levels of support from friends and family have children with the lowest SEB wellbeing, which suggests that this is a combination that makes mothers and children particularly vulnerable.