

OXFAM
RESEARCH
REPORT

Exploring BME Maternal Poverty

*The financial lives of ethnic
minority mothers in Tyne and
Wear*

Chris Warburton Brown for Oxfam GB

January 2011



Acknowledgements

First and foremost, the author would like to thank the members of the community research team at the Angelou Centre, Fenham, Newcastle upon Tyne: Umme Imam, Samira Ghiti, Rumin Hasanee, Barbara Kaur, Shamshad Iqbal, and Stella Magoye. Without their energy, enthusiasm, and insight, this report would not have been possible. Others who made a central contribution to the project were Zoe Smith, Sue Balcomb, and Sophie Fosker from Oxfam's UK Poverty Programme. Huge thanks also go to Oxfam for funding the project.

A number of people read drafts of the report and made invaluable suggestions: Susie Warburton Brown; Sundari Anitha of the University of Lincoln; Kirit Patel, Sue Smith and Helen Longworth of Oxfam. Without their comments the report would be considerably poorer. Professor Moira Munro and Dr Charlotte Pearson of the University of Glasgow helped the author think through many of the issues that underpin this report, including the deprivation scoring methodology it uses.

Finally, to the 30 women who agreed to be interviewed for this project, thank you for sharing your time, your experience, and your insights so generously. They have proved invaluable.

About the Angelou Centre

The Angelou Centre is a grassroots black women's organisation with a clear vision around supporting and enabling BME women's economic independence. The Angelou Centre works on a variety of issues that impact on women's ability to become economically independent. These include caring responsibilities, parenting, domestic violence and childcare. The Centre delivers advice, training, guidance and enterprise development support, and networks with service providers to raise awareness of the barriers black women face to achieving economic inclusion.

About Oxfam

Oxfam works to overcome poverty all over the world. Millions of people in the UK don't have enough to live on. Oxfam believes that in a rich country this is completely unacceptable.

Oxfam works to overcome poverty in the UK in three ways. We develop projects with people living in poverty to improve their lives and show how things can change. We raise public awareness of poverty to create pressure for change. And we work with policy-makers to tackle the causes of poverty.

About the author

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Executive summary

Background to the study

This report has grown out of Oxfam's commitment to tackling the poverty of black and minority ethnic (BME) women in the UK. It aims to improve our understanding of BME mothers' experiences of poverty, to address the way in which the poverty of BME mothers is hidden from conventional data collection, to raise awareness amongst policy-makers and practitioners of the material circumstances of low-income BME mothers, and to improve the ways in which poor BME women are supported to secure greater assets and resources.

The report shines a light into a neglected area: the financial lives of BME mothers. Census data shows that BME women are over-represented in the poorest households in the UK, while previous studies have found that women often bear the greatest burden of material hardship in low-income households. Using a methodology to measure poverty *within* the household, this study opens up the financial arrangements of BME families and explores how life on a low income impacts on BME mothers.

The study draws on in-depth interviews with 30 women from the Indian, Bangladeshi, Pakistani, Arab and Black African communities in the UK. All the women were married with children at home, had a family member in work, and a relatively low household income ranging from 50 to 85 per cent of median national household income. All were resident in Tyne and Wear, England. The interviews were conducted by a team from the Angelou Centre, a BME women's project in Newcastle upon Tyne, between January and April 2010. A survey of 109 other BME women was then used to check the key issues.

Key findings

1. High levels of material deprivation

Levels of material deprivation in the study households were generally high, especially for mothers. Women had the poorest access to material resources, with two out of three mothers experiencing a high level of material deprivation, but only one in nine children. Child deprivation levels had a weak connection to household income, suggesting that children's needs were supported by parental sacrifice. Poorer mothers were generally more materially deprived than richer ones, but maternal deprivation could be high even when the household had a reasonable income. Almost all of the women interviewed said that money was tight, and they had developed a range of ways to make their households' resources go further. This often meant 'going without', which had both

physical and psychological consequences for many of the women in the study. Many reported anxiety and depression.

2. Limited access to money

Many of the women had very limited access to money, and some had none at all. There were a number of reasons for this. Household incomes were low and household sizes sometimes large. In one-third of households, the father rather than the mother was the recipient of Child Benefit and Child Tax Credit. Half of the sample group was sending remittances to extended family abroad. Extended family in the UK, particularly in-laws, sometimes had significant control over household finances. In some cases, male financial irresponsibility meant that other household members went short.

3. Negative impact of gender roles

Cultural and personal beliefs about the roles of husband and wife had an important influence on the women's poverty. The families in the study generally had a traditional arrangement of gender roles, with the man earning the money and the woman doing the domestic care. However, there were some exceptions, with several women doing as much paid work as their husbands and some men taking a greater share of childcare. Most of the women interviewed wanted equality with their partner in financial matters, but few had it. Even where interviewees initially said there was equality, on further exploration it became clear that the husbands often had the final say. Three specific areas were commonly the cause of conflict: the amount of income each partner contributed to the household, who had control over spending and decision-making, and a woman's right to undertake paid work.

4. Barriers to paid work

The women interviewed were keen to undertake paid work. Almost all said that getting a job, or more hours in an existing job, would be the best way to improve their household finances. However, BME women face many barriers to work, including lack of childcare, poor English or weak numerical skills, low self-confidence, and the lack of availability of jobs. Some women had been forbidden by their husbands from taking employment. Those women who did have jobs made an important contribution to the finances of their household, and often had greater access to household resources than those without paid work.

5. Economic Violence

In several cases in the study group, the household financial arrangements were, or previously had been, so unequal as to suggest fundamental power imbalances which bordered on 'economic violence'. This does not just mean unequal access to resources; it describes a situation where a woman has so little access to money that key aspects of her life pass out of her own control and into her husband's, fundamentally curtailing her freedom. This can include preventing her from getting or keeping a job, withholding funds, spending family income without her consent, not letting her know of or have access to household income, or forcing her to ask for basic necessities.

Recommendations

- **Enable community organisations to help BME women gain employment.**

Respected grassroots organisations that can build longterm relationships with women are in the best position to tackle the barriers to BME women's employment, including poor English and weak numerical skills, a lack of affordable childcare, and low self-confidence. These organisations should receive increased support, including secure, longterm funding.

- **Provide safe spaces for BME women to discuss financial issues.**

It is vital to create supportive settings for BME women to explore issues around household resources, and to get appropriate financial advice. Trusted community-based organisations are also the obvious venue for this.

- **Involve BME fathers.**

BME fathers also need to be engaged in discussions of household resources, for example, through fathers' groups or partnership work in settings targeting men.

- **Improve childcare for BME children.**

The childcare needs of BME families must be better identified and met. Sufficient culturally-appropriate provision with trusted providers needs to be ensured, especially in school holidays.

- **Raise awareness of benefits.**

There should be further work, tailored to BME women, to maximise the take-up of child-related benefits in order to boost household incomes.

- **Improve mothers' access to benefits.**

Child-related benefits should always be paid into an account only in the mother's name or into an account to which she has full access.

- **Support BME savings groups.**

Credit unions and organisations working with BME women should be encouraged to set up (and support existing) 'kitty' or 'committee' saving systems, where women organise into groups and contribute an agreed amount of money each week.

- **Improve poverty measurements.**

National poverty measures need to be improved so that they are able to capture the poverty of all women and in particular BME women. Such improvements should lead to discussions of women's poverty by policy-makers, in the media, and by the broader public.

Chapter 1: Background to the study

Oxfam's anti-poverty programme in England aims to develop work to help 'ensure that poor women, particularly black and minority ethnic (BME) women living in poverty, secure greater resources and assets and are able to exercise leadership in the economic sphere'. In order to achieve these aims, much greater awareness is needed amongst policy-makers, researchers, and frontline practitioners of the realities of the material lives of poor BME women (Oxfam England Country Programme Implementation Plan 2008-2013, p.6).

One of the greatest triggers of poverty for women is becoming a mother (Pantazis and Ruspini 2006). Yet policy discourse in the UK is almost exclusively focused on child poverty, with mothers' (and fathers') poverty being seen as less important or only important in the context of addressing child poverty (Lister 2006). Maternal poverty is particularly hidden as the method used by the UK government to measure poverty is based on the household unit. This approach assumes that 'all individuals in the household benefit equally from the combined income of the household' (DWP 2010, p.1). However, resource use within households often disadvantages mothers, with the needs of fathers and children taking precedence. It is therefore essential to look below the household level if the material circumstances experienced by mothers are to be understood (Goode et al 1998, Pahl 1989).

'Individuals and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary... in the societies in which they belong.' (Peter Townsend, quoted in Alcock 1993, p.57)

In brief: Household poverty and material deprivation

A major problem when discussing poverty is finding suitable terminology. The word 'poverty' means many different things in different contexts and different countries. The definition offered by Bryan Perry would seem straightforward: 'A person or household can be said to be poor when their resources do not satisfy their needs...' (102). But how can this be easily measured? Most governments answer this by setting a minimum household income, which they believe ensures that all the members of that household can satisfy their needs.

According to the UK government, to be poor a person must live in a household with an income below 60 per cent of the national median household income. This 'poverty threshold' or 'poverty line' is roughly £360 a week for a family with two children in 2010. In this report, the term 'household poverty' or 'poor household' will be used to describe households whose income falls below this line.

However, household poverty measures have limited usefulness when assessing whether an individual's resources meet their needs. Research has shown that household income and individual material comfort are only broadly related. Moreover, the poverty line is an arbitrary one; government doesn't know whether an income just above the line really is enough to allow all needs to be met. And a poverty measure based on household income assumes all members of a household have equal access to its resources, whereas in reality children tend to have the first claim, followed by the father, and the mother's needs come last. Poverty therefore needs to be calculated on an individual basis for each household member.

Material deprivation (i.e. lack of access to certain material goods) is a better indicator of individual poverty. The term 'materially deprived' will be used in this study to describe those who lack certain things such as a warm house, a hobby, or a little money to spend on themselves each week. The full list of items used is described in Chapter 3.

The general lack of understanding of mothers' poverty in the UK is coupled with an even greater lack of understanding of the experiences and needs of different groups of BME women (Dyson et al 2009). Data from the 2001 census reveals that ethnic minority women often have poor health, low educational achievement, low household incomes, and limited access to paid employment (Office for National Statistics 2004). In all these areas, ethnic minority women fare worse than both ethnic minority men and White British women. The combination of gender inequality, racial inequality, and low income has serious detrimental consequences for the lives of poor BME women. This needs to be built into policy and practice in order to improve their livelihoods and wellbeing.

'It is estimated, on the basis of the Households Below Average Income data, that while 20 per cent of white women are living in poverty, the figure for Black women is 38 per cent, and for Pakistani and Bangladeshi women 64 per cent.' (Women's Budget Group 2005, p.2-3)

Accurate evidence of the realities of BME mothers' lives is needed in order to understand the realities of their material situation and to ensure that policy-making better reflects and meets the needs of these women. Currently this evidence is largely lacking. This report seeks to fill that gap. Getting the issue of BME maternal poverty onto the policy agenda is an important step in the ongoing fight for BME women's equality.

'More thorough analysis of the different and complex routes into poverty is needed to capture the substantial variation of poverty for ethnic minority women.' (Fawcett Society 2008, p.1)

Oxfam's maternal poverty project

In the summer of 2009, Oxfam's anti-poverty programme in England created a project that would address the lack of evidence around BME maternal poverty, ultimately leading to the production of this report. The project had four main aims:

- To improve understanding of BME mothers' experiences of poverty.
- To address the way the poverty of BME mothers is hidden from conventional data collection and to find ways to remedy this.
- To raise awareness amongst policy-makers and practitioners of the material circumstances of low-income BME mothers.
- To improve the ways in which poor BME women are supported to secure greater assets and resources.

Oxfam identified the Angelou Centre, a project based in the West End of Newcastle upon Tyne, as its research partner. The Angelou Centre is a voluntary organisation with a remit to deliver training, and provide advice and guidance around training and employment, to BME women. During the 15 years since its inception, the Centre has enabled many hundreds of women to access training and employment. Central to this has been the provision of childcare services and support from multilingual staff and volunteers. As well as its work with individuals, the Centre also works in partnership with other voluntary and statutory organisations across the North-East region through a range of projects and joint work aimed at improving policy and practice.

Six members of staff at the Angelou Centre were trained in community research techniques as part of this project. They worked with the report's author to design the research methodology and the interview questions.

The interviews

In the first stage of the research the research team interviewed 30 women in depth. The interviewees were from five ethnic groups: Indian, Bangladeshi, Pakistani, Arab, and Black African. All the women were married or living as married, with children at home and a family member in work. They were all from households with relatively low incomes, ranging from £250 to £600 (50 to 85 per cent of median national household income). The majority of those interviewed lived in the West End of Newcastle upon Tyne, with some from South Tyneside and Sunderland.

In the second stage of the research, a group of a 109 Angelou Centre users were asked to comment on the interview findings, and to identify which they thought were the most important. The membership of this group was not controlled, but most of the women in it shared the characteristics of the group who were interviewed in depth. The findings from this survey are presented in Chapter 6 and given in full in Appendix 1.

Differences between ethnic groups

There are of course cultural, linguistic, and religious differences between the five ethnic groups in this study. Their ethnicities and countries of origin are very different. Some were born in the UK and some were born abroad. However, few of these differences emerged as significant when undertaking the research. Looking at the interview transcripts, it was generally difficult to know which ethnic group interviewees belonged to. There seemed to be a very strong shared body of experience between the women in the study group, regardless of their ethnic origin. In the few places in the study where clear ethnic differences did emerge, these are noted, but generally all the women are treated homogenously. What links them as poor BME women emerged as much more significant than what separates them. It is hoped that future studies will be able to deal with individual ethnic groups and may shed more light on significant differences between groups.

Key points from Chapter 1

- The aims of this study are:
 1. To improve understanding of BME mothers' experiences of poverty.
 2. To address the way the poverty of BME mothers is hidden from conventional data collection and to find ways to remedy this.
 3. To raise awareness amongst policy-makers and practitioners of the material circumstances of low-income BME mothers.
 4. To improve the ways in which poor BME women are supported to secure greater assets and resources.
- Becoming a mother is a trigger for poverty, but maternal poverty is hidden in the UK because poverty is measured at the household level rather than for individuals.
- The study is based on interviews with 30 BME women from the West End of Newcastle upon Tyne, South Tyneside and Sunderland.
- The interviewees were from five ethnic groups: Indian, Bangladeshi, Pakistani, Arab and Black African. Some were born in the UK and some overseas.
- All the interviewees were married mothers, and they or their husbands were in work.
- All the interviewees were from households with low incomes, ranging from £250 to £600 weekly (50 to 85 per cent of median national household income).
- The interviews were conducted by a team of community researchers through the Angelou Centre, a project for BME women.
- Although there were some differences between the ethnic groups in the study, there were far more similarities and the report focuses on these.

Chapter 2: What we already know

The 2001 and 2006 censuses provide a wealth of statistical data for BME women. A number of qualitative studies also shed light on key elements of their lives. These need to be reviewed before any new research is presented, and that is the purpose of this chapter.

It is clear that BME women's experience is different from both that of white women and of BME men (Warren 2006, Barn 2008). 'Race' is not on its own a sufficient explanation for the poor economic position of BME women, and issues of gender must also be considered (Barn 2008). The category of 'woman' is as much a source of discrimination as the category 'BME'. There is also a danger that focusing solely on ethnicity as a category of analysis blinds us to the similarities that all women living in poverty share. Likewise, there is a danger that focusing solely on women blinds us to the importance of ethnicity. Socio-economic position has a very strong influence in shaping BME women's lives. Thus the women in this study are not just BME women, but are poor BME women, and this sets their life experience apart from other groups of BME women. The women in this study stand at the intersection of ethnicity, gender and poverty, and each of those three factors has shaped their lives. It is often impossible to separate these tangled strands.

'The systematically inferior position of women inside and outside the household in many societies points to the necessity of treating gender as a force of its own... To concentrate on family poverty irrespective of gender can be misleading in terms of both causation and consequences.' (Sen 1990, p.124)

What we already know about BME women as a whole

The 2001 census collected substantial information on BME women (Office for National Statistics 2004). At that time, 7.9 per cent of the total population of the UK were from BME groups. More than half of the Pakistani population, and just under half of the Bangladeshi population, were born in the UK. BME women were more likely to be married than White British women. Motherhood played a major part in their lives, with relatively large families and over half of all ethnic minority households containing dependent children, twice the rate for White British households. The women and their male partners tended to work in certain sectors of the economy such as catering, food processing, and textile working. Although their actual experience of violent crime differed little from that of the population as a whole, they were much more likely to fear it. They were much less likely to be providing long-term unpaid care, suggesting that BME women's care responsibilities were much more focused on children than on elders. They were concentrated in certain parts of the country: London, the West Midlands, and West Yorkshire.

Ethnic minority households tended to cluster together in certain neighbourhoods, often post-industrial districts characterised by the run-down older housing which was offered to first generation immigrants.

A major study published by the Equal Opportunities Commission in 2007, *Moving On Up?*, provided a valuable overview of the employment situation and experiences of BME women in Britain. Despite a pattern of rising educational achievement and aspirations among BME women overall, they had low rates of employment and were poorly represented in senior jobs. Moreover, the negative impact of these employment gaps is rising as the number of BME women reaching working age grows. The report also points out that as well as disadvantaging individuals this has wide-ranging implications for the national economy and for community cohesion. Four sets of external barriers to the employment participation and progression of Bangladeshi, Pakistani, and Black Caribbean women were identified: racism, sexism, and prejudice; outdated workplace cultures and systems; lack of support for working parents and carers; and the invisibility of BME women's issues within policy and service delivery.

'We must address the widespread, subtle, but nonetheless powerful barriers which are preventing many ethnic minority women who do want to work from joining a workplace or thriving in it.' (Equal Opportunities Commission 2007, p.4)

What we already know about Bangladeshi women

In 2001 there were 300,000 people of Bangladeshi origin in the UK. Bangladeshi women are one of the country's most deprived groups. Half live in household poverty, three times the rate for the population as a whole. Almost half have no qualifications. More than three-quarters are economically inactive. Their levels of disability and long-term limiting illness are high. Bangladeshi men are three times as likely to be unemployed as White British men and are heavily concentrated in poorly-paid work in hotels and catering. Their families are large, with an average household size of 4.5, twice the national average. Barriers of language and culture often leave Bangladeshi women isolated, with weak support networks, especially for those born in Bangladesh. There is some evidence of high levels of domestic abuse and poor mental health. Gender divisions are very marked, with conservative gender roles and significant differences in statistics for Bangladeshi women and men (Office for National Statistics 2004).

'Socio-economic status represents the most potent factor in adversely affecting the health status of Bangladeshi women.' (Barn and Sidhu 2005, p.11)

'Bangladeshi mothers are the most socially excluded parents.' (Dyson et al 2009, p.362)

What we already know about Pakistani women

In 2001 there were 750,000 people of Pakistani origin in the UK. Half were in household income poverty (national average 15 per cent). Pakistanis in the UK share many characteristics with Bangladeshis in the UK: low incomes, high male unemployment, and female economic inactivity, low levels of qualifications, and high levels of long-term ill-health. Pakistani men often work in taxi driving and women in food processing. Gender roles are strong, with gender differences clearly reflected in statistics (Office for National Statistics 2004).

What we already know about Black African women

In 2001 there were around half a million Black Africans in the UK, and with immigration from countries such as the Congo and Zimbabwe, numbers have since increased. Black Africans are nearly twice as likely to live in poverty as the national average. Both Black African women and Black African men are three times more likely to be unemployed than the rest of the population. Levels of economic inactivity are high. Those who do work are concentrated in the public sector. However, they often have good educational qualifications and low levels of long term ill-health and disability. Their average household size is only a little bigger than the national average, but their households are significantly more likely to contain children. Gender differences are less marked than for other ethnic communities (Office for National Statistics 2004).

What we already know about Indian women

In 2001 there were a million people of Indian origin in the UK. Indian women differ from the other ethnic groups in this study because of their relative economic success. Average household incomes are well above the national average. Indian women are much more likely to be in work than any other ethnic minority, as are Indian men. They are significantly represented in professional jobs, especially in medicine. However, levels of unemployment, economic inactivity and household poverty are all above the national average. The Indian community is a very diverse one, with many prosperous families and many poor ones. As a result, low-income Indian women are likely to have more in common with Bangladeshi and Pakistani women than with Indian women in wealthier households (Office for National Statistics 2004).

What we already know about Arab women

Very little research has been done on Arab women in the UK. Although one of the oldest ethnic minority groups in the country, numbers were historically small. In the 2001 census, Arabs were simply classed under 'other ethnic minority'. As a result, no statistical information is available for this group. Since 2001 numbers have risen as a result of the war in Iraq. Previous studies have suggested that Arab society is especially patriarchal (Joseph 1996).

What we already know about BME women in Newcastle upon Tyne

According to the 2001 census (Angelou Centre 2009), almost seven per cent of the total population of Newcastle was from BME groups. Of the 259,536 people then living in Newcastle 3,098 (1.2 per cent) were of Indian origin, 4,842 (1.9 per cent) were of Pakistani origin, 2,607 (1.0 per cent) were of Bangladeshi origin, 959 (0.4 per cent) were Black or Black British and 3,231 (1.2 per cent) were of Chinese origin. The census does not break these numbers down further into British-born people and migrants. Whilst there have been considerable changes in the ethnic composition of the population nationally and locally since 2001, the three largest non-white groups remain Pakistani, Indian, and Chinese. However, the number of Black Africans in the city has increased substantially since 2001, due to government dispersal policies for asylum seekers. Within the city, most of the BME population is concentrated in the inner West End where the Angelou Centre is based.

There are considerable variations between the employment experiences of different ethnic groups in Newcastle. Recent figures show that 34 per cent of Indian women are employed full time, compared with only five per cent of Bangladeshi women. The comparable figure for the city as a whole is 37 per cent of women (O'Donnell et al 2008). In Newcastle, 28 per cent of Indian women (and 38 per cent of Indian men) are in professional jobs, compared with 11 per cent of Bangladeshi women (and nine per cent of Bangladeshi men) and with 13 per cent of White British women (and 16 per cent of White British men) (Buckner et al 2003). Bangladeshi, Pakistani, and Chinese men and women who work are heavily concentrated in the wholesale, retail, restaurant and hotel sectors, while those of Indian background are more concentrated in health and social work (Stiell and Tang 2006). Bangladeshi and Pakistani women are substantially less likely than other women to be employed as managers and professionals. A research project focusing on the West End of the city found that a much higher proportion of Bangladeshi and Pakistani women were looking after a home and family full time than other local women, reflecting national trends (Stiell and Tang 2006).

What we already know about women's poverty

Because the UK government measures poverty at the household rather than the individual level, we cannot estimate the actual material circumstances of the women *within* those households. Nevertheless, even measures of poverty based on household income show that more women live in poor households than men. There are five key reasons for this: a significant gender pay gap; more women working part time to fit around their caring responsibilities; women receiving lower pensions than men; the concentration of poor women in areas of high unemployment; and lone parenthood (Bradshaw et al 2003).

'Poverty in Britain is highly gendered. And yet, the gender dimension in the government's anti-poverty strategy is largely implicit rather than explicit and indirect rather than direct... Tackling gender inequality in poverty does not appear to be an explicit objective or outcome to be achieved'. (Bradshaw et al 2003, p.iii).

Detailed qualitative studies which have looked inside the household have consistently concluded that women are more materially deprived than men in the same family (Pahl 1983, 1988, and 1999, Goode et al 1997, Land 1983, Charles and Kerr 1987, Glenndinning and Millar 1989, Laurie and Gershuny 2000, Cantillon and Nolan 1998). Neither resources nor domestic work are shared equally between men and women. Men often consume more, or higher-quality, items bought from the common 'housekeeping' purse. Women may reduce the household heating during the day, may scrimp on their personal food consumption, and may go longer without new clothes than their male partners. Usage of the car, in theory a shared household resource, generally favours men. Spending on leisure also favours men: whereas typical leisure activities for fathers involve expense and activity outside the home, mothers' traditional 'leisure' activities are done at home alongside babysitting or involve a degree of self-provisioning (for example knitting or cooking). Women are usually the financial managers in low-income households, and the need to make ends meet when money is very tight often leads to stress, anxiety, guilt and increased levels of mental ill health.

Such studies have exposed three factors which are invisible in household level surveys: the often unfair distribution of income within the household itself; women's role as the money managers in poorer households; and the widespread willingness of mothers to forego their own material needs in favour of their children. These factors are rooted in unequal earning power and unequal power relationships.

'Most studies of poverty have focused on the financial circumstances of families or household units... The focus is therefore generally on the ability of men to provide, through waged labour or welfare, for women and other dependents'. (Glendinning and Millar 1987, p.3-4)

It is not being suggested that men in economically disadvantaged households have an easy time. Resources are limited for them too and they commonly make many sacrifices, especially for their children. They too suffer stress, anxiety and guilt. Nor is it being suggested that the majority of low-income men deliberately and overtly bend access to household resources in their own favour, although of course this does happen. Life is often hard for all members of low-income households. Nevertheless, previous research does strongly suggest that mothers carry the greatest burden of material hardship.

'In order to properly assess the likelihood and severity of ethnic minority women's poverty, it is essential to understand intra-household dynamics and people's real situations.' (Fawcett Society 2009, p.9)

Key points from Chapter 2

- Many statistical and qualitative studies already shed light on life for economically disadvantaged BME women.
- The economically disadvantaged BME women in this study have unique life experience, different to that of white women, BME men, and richer BME women. The interviewees stand at the intersection of ethnicity, gender, and poverty.
- Bangladeshi and Pakistani women are some of the most deprived in the country, with very low levels of household income, low qualifications, high unemployment and economic inactivity, and poor mental and physical health. They generally have large households.
- BME African women have low levels of household income and high unemployment and economic inactivity. However, their qualifications and health are around the national average.
- Indian women are relatively economically successful. However, levels of unemployment, economic inactivity and household poverty are still above the national average. The Indian community is a diverse one, with many prosperous families and many poor ones.
- Little is known about the situation of Arab women in the UK.
- Current governmental measures of poverty obscure women's material circumstances behind those of their household, but it is clear that women are generally poorer than men.
- Studies have consistently shown that women are more materially deprived than men in the same family and have less access to the material resources of the household, including heating, food, leisure time, and transport.

Chapter 3: Let's talk about money

This chapter considers the financial and material circumstances of the women interviewed, their household composition, and their work arrangements. It also explains the research methodology in more depth.

The interviews

The research involved conducting 30 in-depth interviews with women from five ethnic minority groups: Bangladeshi (six interviewees), Pakistani (eight), Arab (six), Black African (five) and Indian (five). These ethnic groups are those which predominantly use the Angelou Centre. The women interviewed were all mothers with children under 18, were married or living as married, and with a household income below £30,000 a year. Because families reliant on benefits have been better researched in previous studies, all the women interviewed were required to have at least one family member in paid work.

The women interviewed were all known to the Angelou Centre and had an existing relationship of trust with its staff. This relationship of trust meant that women agreed to be interviewed who would normally be outside the reach of research of this kind. Because they knew and trusted the interviewer, they were prepared to speak openly and frankly about the sensitive topic of family finance, generating unique and original insights. Nevertheless, the topic was so sensitive that a number of women approached declined to take part, and a number of others had to seek permission from their husbands before agreeing to be interviewed.

Those interviewed were assured of complete confidentiality and this was crucial in their agreeing to take part. The names and personal details of all the women mentioned in this report have therefore been changed. The large majority were interviewed in the Centre itself. A number were interviewed in their first language, and the interviewer then translated the interview. Six members of the Angelou Centre staff, all themselves BME women and mothers, conducted and transcribed the interviews. All the interviewees were asked exactly the same questions. Depending on the depth of answers given, interviews lasted between 40 and 90 minutes. The analysis of the interviews was carried out by the interviewing team, facilitated by the report's author and Oxfam staff. The interview questions are given in full in Appendix 2.

The interview structure

The interviews themselves consisted of three parts. These were:

- A conventional assessment of household income, based on earnings and benefits, to establish household level poverty, work circumstances, and other income sources;
- An assessment of material deprivation. Questions were developed which enabled poverty to be measured separately for different members of the same household, for the interviewee herself, her family as a whole and for her children;
- An in-depth qualitative interview. Questions explored gender relations, decision-making, control and management of the family finances, strategies for making ends meet, and the interviewee's personal beliefs about gender roles.

What about the husbands?

When the project was designed, it was decided not to interview husbands. Previous research has shown that interviewing both spouses together has a strong effect on the answers given, while interviewing them separately creates major logistical difficulties, in particular around getting joint consent (Cantillon and Newman 2005). It was also considered very important to preserve the confidentiality of the women interviewed; women needed to feel safe to speak freely, including about their husbands. For many of the women in the study, agreeing to be interviewed required considerable courage and took them outside their comfort zone; interviews were often based on a long-term relationship of trust with the interviewer. For all these reasons it was felt inappropriate to involve husbands. However, a future study could use the same methodology but focus on husbands, perhaps through a men's centre or other initiatives targeting men such as a sports group.

Household composition

All of the households contained a husband and wife couple plus one or more dependent children. Five also contained in-laws or adult children who were not included in the study. Family size was large, with an average of 2.7 children. This fits with the general pattern of ethnic minority families in the UK. Some households were facing serious overcrowding: for example, one family with three children were sharing a three-bedroomed house with the father's elderly parents. All but one of the couples were married, and none had re-partnered or re-married, with all of the children being biologically related to both parents. This is unusual in modern Britain, where, for example, three in ten parents are co-

habiting (ESRC 2004), and is indicative of traditional family values in the study group.

Household income

All of the households in the study had someone in paid work: in fifteen households only the husband was employed; in twelve households both partners; and in three households only the woman. Five interviewees did not know how much their husbands were earning, making analysis of their household income impossible. For the remaining 25 households, incomes varied from 51 per cent to 84 per cent of the household median (£215 to £360 a week after equivalisation). Six households in the study group were in income poverty; in every case this was due to having fewer than 30 hours of paid work a week.

In brief: Assessing household income

Household income was calculated in this study using the methodology used by the UK government. All income from paid work after deduction of income tax and national insurance is counted, plus benefits (including Child Benefit) and tax credits. Council Tax is taken off but no other housing costs are considered. The figure is adjusted ('equivalised') to take account of family size, so that all families are directly comparable. The total weekly income can then be expressed as a figure in £s or as a percentage of the national median household income. The national median household income for 2009/10 is expected to be around £424.

Example: Household A has one earner, who earns £370 a week, or £293 after tax and NI are deducted. They get £117 tax credit and £33 Child Benefit for their two children. Council Tax is £19 a week. Household income is therefore $£293 + £117 + £33 - £19 = £424$. This is equivalised to allow for the household size (two adults and two children) to £303, or 71 per cent of median household income. A full description of the method used appears in Households Below Average Income Appendix 2 (DWP 2010).

Paid work made up between 30 and 90 per cent of household income, with an average of just over half. Two-thirds of the households derived the majority of their income from paid work. Husbands earned three-quarters of all wages earned. Male paid work was predominantly full time, and female paid work almost all part-time. Earnings from paid work were low, averaging £222 a week for men and £145 for women. Where both spouses undertook paid work, husbands' weekly earnings were, on average, double those of wives'. However, women's earnings made an important contribution to their household income; in six dual earner families the earnings of the female partner were keeping the household out of income poverty.

The households in the study group were highly dependent on state transfers through tax credits and Child Benefit. On average, state transfers made up almost half of household incomes. Nine households derived more than half of their income from state transfers. Fifteen of the 25 households were kept out of household poverty solely by tax credits.

In brief: Child Benefit and Tax Credits

All families with children are entitled to receive Child Benefit weekly. The rate is £20 for the first child and £13.20 for each subsequent child.

Tax credits are in two forms, Child Tax Credit and Working Tax Credit. Families with children get Child Tax Credit – a basic lump sum (the family element), plus an additional amount for each child. Working Tax Credit is paid to those who work more than 16 hours a week, with an additional element for working more than 30 hours. Tax credits are means tested: the higher the household earnings, the less tax credit is paid. Child Benefit and Child Tax Credit are supposed to be paid to the main carer of the children, usually the mother.

Material deprivation

All 30 households in the study group provided information which enabled material deprivation scores to be calculated (see box below). Because the methodology used in this study is a new one it is difficult to estimate just what constitutes an unusually low or high level of deprivation. However, levels of deprivation across the study group do seem remarkably high.

In brief: Assessing material deprivation

The material deprivation measure used here is an adaptation of the UK government's measure (Willetts 2005, DWP 2010, p.197). Fifteen items have been selected as *indicators of deprivation*; they are not prescriptive measures. Five items were selected to measure the deprivation of the mother, five for the family and five for the children. The items chosen were:

For the mother: an annual holiday, friends round for a meal monthly, a little money to spend on herself weekly, a hobby, two pairs of all-weather shoes.

For the family: home decently decorated, household contents insurance, saving £10 a month, ability to replace broken electrical items, a warm home.

For the children: an annual holiday, sports equipment or bicycle, space to play outdoors safely, a hobby, friends round for a snack fortnightly.

For each item, the interviewee could answer 'I have this' 'I would like to have this but cannot afford it' or 'I do not want this', giving a score of zero (have this/do not want this) or one (cannot afford this) for each item. Thus three scores from zero to five were generated; one for the mother, one for the family and one for the children. By totalling these scores, a fourth score, zero to 15, was created for the household as whole.

Example: In a household where the mother lacked an annual holiday and two pairs of all-weather shoes, where the house had no contents insurance and where the children had no safe place to play outside and no hobbies, the mother would have a deprivation score of two, the family one and the mother would have a deprivation score of two, the family one and the children two, giving a household deprivation score of five.

Household material deprivation scores ranged from zero (lowest) to 11 (highest), with ten households scoring seven or more. The average score was five. These scores were underpinned by high deprivation scores for mothers, averaging 2.4. Seventeen women in the study group had a deprivation score of three or more, with only six having a score of zero or one. Family deprivation and child deprivation were much lower, averaging 1.1 for the family and 1.5 for the children. These figures strongly suggest that the mothers in the study group have less access to material resources than other members of the household. Material deprivation scores of three or more are suggestive of considerable hardship and this was borne out in the in-depth interviews (see box, Anisa's story).

Anisa's story: Barely managing

Both Anisa and her husband were born in Pakistan and have been in the UK since they married two decades ago. They have three teenage children, one of whom is disabled. Anisa's was the most materially deprived household in the study group, despite having a reasonable income from her husband's work and Disability Living Allowance. The mortgage is high and her daughter's disability has many financial implications. The family does not have enough money to manage comfortably, and are behind with payments for bills. Anisa uses credit cards for Christmas and Eid. She manages the money day-to-day, but her husband oversees the budget and tells her monthly how much there is. She has to be very careful and cut back on herself. Her husband has overall control and she finds this difficult, she is always worrying about money. She finds the need to visit their family in Pakistan very stressful financially. Anisa found talking about her financial situation very difficult.

Linking household income and material deprivation

The assumptions made in household-level studies would suggest a clear connection between household income and the material deprivation levels of the members of that household. Low household income should result in high levels of material deprivation, and vice versa. In the study group there was indeed a broad connection between the two. Table 1 compares income and material deprivation levels for the 25 households in the sample for whom all data is available.

Table 1: Comparison of household incomes and material deprivation levels (*the higher the score the greater the deprivation*)

Quintile (% of household median income)	Number of households	Average household deprivation	Average mother deprivation	Average family deprivation	Average child deprivation
Top (77-84%)	5	1.8	0.8	0.2	0.8
Second (72-76%)	5	7	2.8	1.6	2.4
Third (66-71%)	5	3	2	0.2	0.8
Fourth (60-65%)	5	6.6	2.8	2	1.8
Bottom (50-59%)	5	6.8	3.4	1.6	1.8
Whole	25	5	2.4	1.1	1.5

The table shows that income makes a clear impact on all four material deprivation scores for the top quintile and the bottom two quintiles. However, for the second and third quintile results are much more ambiguous, and for them no clear connection between income and deprivation emerges.

The rise in the deprivation of mothers as income falls is clearly shown in the table, and suggests that low income has a serious impact on maternal material wellbeing. However at all income levels there were mothers with very high deprivation scores; even in the top quintile of the household income spread one woman scored four. Higher household income is therefore no guarantee of lower deprivation for mothers, undermining attempts to calculate women's poverty levels based on household income.

Child deprivation was the least affected by falling income. Moreover, in 27 of the 30 households, children had a deprivation score of two or below. This suggests that children are largely protected by the sacrifices of other members of the household; clearly mothers, and quite possibly fathers as well, although this study does not explore that.

Overall, while households with higher incomes do generally have lower levels of material deprivation, it is not absent even in the top quintile of incomes. Thus the assumption that income of a certain level, whether it be 60 or 70 per cent of the national median, guarantees enough resources for all household members is shown to be flawed.

The material deprivation figures also show it is extremely difficult to meet all material needs at an income level below 65 per cent of national median; none of the households in the study group could do so. It is, however, possible for some households to meet all material needs at an income level above that, at least on this range of indicators. This raises the question: what sets apart those households who can meet all material needs at a certain income level from those who fail to do so? This question will be explored further in Chapter 6.

Interviewees who didn't know their husband's income

In five cases, the husband's income was kept hidden from the interviewee. In two cases, this was because the husbands took complete control of the family finances. In two others, it was because the husband paid the mortgage and bills and then gave his wife a regular housekeeping allowance. In one case, it was because the husband made no contribution to the household finances at all (see box below, Akhtar's story). Deprivation levels in this group of households were above the average. In all five cases it is clear that the fact that the wife did not know her husband's earnings was indicative of his dominance in the household and control over household resources.

Akhtar's story: Managing on her own

Akhtar was born in the UK, of Bangladeshi origin. She has three small children. She works full time for a low wage. Her husband is self-employed but won't tell her how much he earns. She has to pay all the bills from her wages; she handles all the finances. She has tried really hard to get her husband to contribute financially but he won't; he only goes to work when he wants money for himself. She doesn't know what he does with his money, although he sends some to Bangladesh. This is very stressful for her: she compensates by over-spending on herself when she feels low. They argue a lot about money. She feels that women always get blamed when money is short, and that is not fair; she wants something much more equal.

I do most of the handling of the money and I buy everything and do everything myself. And I don't want this, but no matter what I do it ends up being the same way of life. Because I bought the house we live in before he came to England he says that I am responsible for paying the mortgage.

Differences between ethnic groups

As the numbers of women from each ethnic group were small, any differences should not be given too much weight. However, there were some clear difference between the incomes and material deprivation of the different ethnic groups. These are shown in Table 2, below.

Table 2: Household incomes and deprivation scores by ethnic group

Ethnicity	No.	Average household income (% of national median)	Average household deprivation	Average mother deprivation	Average family deprivation	Average child deprivation
Bangladeshi	6	73%	3.5	1.3	1	1.2
Pakistani	8	64%	4.8	2.4	1	1.4
African	5	70%	6.2	2.6	1.6	2
Arab	6	65%	5.2	3.2	0.7	1.3
Indian	5	70%	7	3	2	2
Whole group	30	68%	5.3	2.5	1.2	1.5

Rather surprisingly, the table shows that Indian households had the greatest material deprivation and Pakistani and Bangladeshi households the least. In this study group, mothers were least deprived in Bangladeshi households and most deprived in Indian and Arab households. In Bangladeshi and African households deprivation was spread fairly evenly, whereas Arab mothers were significantly more deprived than both their family and their children.

Key points from Chapter 3

- The interviews involved three sections: a conventional assessment of household income, an assessment of material deprivation, and an in-depth qualitative interview.
- Husbands were not interviewed as part of the study.
- Households in the study group were generally large, averaging 2.8 children.
- Household incomes varied from 51 to 84 per cent of the household median (£215 to £360 a week after equivalisation).
- Six households in the study group were in income poverty.
- In 15 households only the husband was employed, in 12 households both partners, and in three households only the woman.
- For the average household in the study, just over half of income derived from paid work, and the remainder from state transfers in the form of Child Benefit and tax credits.
- Where women did paid work, their earnings were important, often keeping the household out of income poverty.
- Levels of material deprivation were generally high, especially for mothers. Maternal deprivation could be high even when the household had a reasonable income.
- Five interviewees did not know their husbands' income, indicative of strong male financial control.
- Child deprivation levels had a weak connection to household income, suggesting children's needs were protected by parental sacrifice.

Chapter 4: Making ends meet

This chapter explores the ways in which the households in the study organise their finances: who is in charge of what, what strategies are used to make money stretch, what happens when money is short, and the role of extended family in the UK and abroad.

Who's in charge?

That a woman should have a say in the financial affairs of her household is a crucial element of gender equality. Within the study group there was a full spectrum of female financial power, from the woman having no say at all to having almost complete control.

At one end of this spectrum were six households where the woman had almost no access to money. This was usually in families where the husband had been in the UK longer than his wife, and the woman justified it by saying he 'knows the system here better than me'. *My husband left for Bangladesh for two weeks. Paying the bills I did not know what to do, I found it was very hard. I was stressed, my husband said he could not leave me again. When we go out shopping he does everything that we need, buying food and groceries and putting them away* (Parveen, Bangladeshi). It was clear, however, that in these situations there was little attempt to prepare the woman for taking more responsibility. In one household, though, the woman was running a slow campaign to assert her independence (see box below, Fullara's story). This group of households generally had high deprivation scores in all areas. These households were classified as having 'full male control'.

Fullara's story: Finding her own feet

Fullara was born in Pakistan, and came to the UK when she got married. She has two young children. Her husband believes she does not understand the system here and so he controls all the money, including the Tax Credits and Child Benefit. She doesn't know what he earns. She doesn't like to argue and accepts what he says. He is very much in charge. However, when her husband discouraged her from opening a bank account, she went ahead anyway, opening accounts for her children as well. She is pleased with this achievement and now wants to learn to drive. She is now looking for a job, but hasn't told him; he doesn't think she will be able to get one. She attends the Angelou Centre to improve her English and learn new skills and hobbies.

A nice job would make things better – part time when the children are at school. It does not matter what type, cleaning or whatever. Major items would still be my husband's responsibility of course. But perhaps one day if I had a job, and he lost his, I would take on the responsibilities.

In eight couples, the wife received only a house-keeping or shopping allowance, while the husband paid all the bills and controlled any discretionary spending. *I have an allowance of £250 a month to buy food. All our other finances are all handled by my husband. He pays the rent, pays the bills, buys things for the home. I will ask for something and if he is okay with it, I can buy* (Chedza, African). Such systems are reminiscent of the house-keeping system popular in the UK in the 1950s, but now rarely seen in White British families (Pahl 1999, Nickenig 2005). This conservative attitude to money management seemed to be rooted in cultural attitudes to gender roles: *In our culture it is a sign of dignity and respect and a man would feel inferior if he doesn't manage his family's finances. My role is to support my husband* (Salma, Arab). *In our culture, a man should pay the bills* (Patience, African). Households in this group were described as 'mostly male controlled'.

However, a majority of households in the study had a greater degree of sharing in financial matters, with 11 women stating that their relationship was one of financial equality. Typically, such couples had a joint account to which they both had access. In most cases, the man was responsible for the mortgage or rent, bills and larger household items while the women took care of the day-to-day shopping. *Both of us have same responsibilities, the same level. If I am busy and need shopping, he does it, if I can't pick my daughter up, he does. I am the right hand, he is the left hand – both work together and share responsibilities* (Zobediah, Arab).

Answers to other interview questions, however, often cast doubt on the actual degree of equality in the marriage. While some of these couples did indeed seem to have genuine equality, in others the final decision-making power still remained with the husband. Sandeep, for instance, began by claiming equality: *Money comes into our joint account, he may do the calculations but we both make decisions about spending*. But later she admitted: *When he wants to buy something, even if we say no he still goes ahead*. (Sandeep, Indian). In other cases, men had the final say over spending while women had the much more stressful job of making ends meet. For example, Saira's statement of equality early in the interview contrasted with her later comments: **(Qu4)** *We both as a couple share the money and discuss what the money should be used for. We both decided that.* **(Qu16)** *I think we both are careful but I am most, I do feel bad for being the more careful one than the husband. I feel no-one supports me, I feel alone. I feel depressed and stressed, I forget things* (Saira, Bangladeshi). And some women only had a say in financial matters because they earned themselves: *If I wasn't working I wouldn't have claim on the money. That's why I never gave my husband the opportunity to control my wage. It is my choice to spend on the children and the household* (Wafa, Arab). Despite these reservations, it was decided to describe these households as having 'near equal control'.

Finally, there was a group of five women who seemed to have the dominant say in their household's money management. In these households, men handed their wages or benefits directly to the women to control. *Me, I am an independent woman, in my own country I ran a business since I was 18, relied on myself. I do not think when I grow up someone will control me - no - thank God I met someone who does not have this attitude. If not we would not have got together* (Gisela, African). However, for three of these women, taking financial control was a response to a family crisis: for one woman, her husband's alcoholism (see box below, Bibi's story); for another, her husband becoming unemployed; and for a third, his refusal to contribute financially (see box, Akhtar's story, page 27). In these cases, being in charge of the family budget had serious costs for the woman and was effectively a last resort. All three women said they wished it was different. Households in this group were classed as having 'full female control'.

Bibi's story: Living with a drug user

Bibi and her husband were both born in Bangladesh but have lived in the UK all their adult lives. They have three teenage children. Between them they earn about £350 a week. Her husband's drug addiction has put a great strain on their marriage and finances. Bibi has only recently discovered his drug habit, and how much it was costing. The bills and mortgage are in a mess, they have credit card debts and have borrowed from friends and family. Her husband used to manage the money but now Bibi has to do everything. She finds it very stressful.

Four years ago my nephew's bike went missing, and I questioned my boys; I blamed them, at which they were very upset. One year later my husband came home drunk and said that he was taking drugs and that's where the money went. He would never bother us at home, would be always great with the kids. My world turned upside down when I realised that it was him to blame and not the kids. I have managed to get him support to get him off the drugs; it has not been easy for me and the kids. I have had to get a job for the first time in years. I am trying to keep the family together.

Table 3, below, shows the four different control types alongside the average household income, average household deprivation score and average mother deprivation score for households of that type.

Table 3: Comparison of household income and deprivation scores by control type

Control type	Number of households	Household Income (% national median)	Average household deprivation	Average mother deprivation
Strong female control	5	72%	4.2	2.8
Near to equal control	11	70%	5.2	2.1
Mostly male control	8	68%	6.2	2.9
Strong male control	6	?*	5.7	2.7

* This figure is not known as only three of this group knew their household income.

From the table, the impact of women’s control on material deprivation is clear: the higher the level of female control, the lower the level of household deprivation. Where decision-making was more equal, deprivation scores for mothers were also lower. However, where mothers had strong control it seems they were prioritising the material needs of other household members above their own, something discussed in Chapter 5. It is also interesting to note that households with higher incomes generally tended to be more equal. This has been noted in a number of previous studies (Pahl 1989 and 1999, Morris 1984).

Getting the credit

In Chapter 3 it was shown that state transfers were crucial to most of the families, making up almost half of the income of the average household. Although the take-up rate for Child Tax Credit was high, two interviewees were not claiming anything. She does not get any Child Benefit and does not know if there are any tax credits coming in. When asked about tax credits, she talked about her husband paying tax. Clearly, she is not aware of the tax credits or Child Benefit system (interviewer’s comments about Preet, Indian).

Both Child Benefit and Child Tax Credit are supposed to be claimed by the main carer in the family. In the large majority of cases this means the mother. Previous research has shown that when mothers have control of this money, it provides an important independent source of income and gives them at least some degree of financial freedom (Pahl 1989, Goode et al 1998). However, in almost one-third of the households in the study both Child Benefit and Child Tax Credit were being claimed by the husband,

were paid into his bank account and controlled by him. This was especially evident when the interviewee had come to the UK to get married; such women were often ignorant of the system in the UK. *Because I am British-born, when I had my child I completed the Child Benefit form, therefore I have access to it. However, [in the case of] women who have joined their husband, don't know the system and don't speak English, the husband puts his details and the money goes into his account (Amina, Pakistani).*

Counting every penny

When money is in short supply, developing effective strategies to manage it is vital. Numerous strategies were used by the interviewees and their partners to make sure limited resources stretched as far as possible.

Almost all agreed that 'prioritising' was crucial – knowing what was really essential and what was not. For example, reducing the heating, cutting back on food expenditure and reducing social activities were common strategies. Not buying clothes was mentioned by many women, both as a general principle and when money was particularly tight. *Sometimes I have stopped buying clothes for myself. I have spoken to my husband about this. He is sympathetic, but there isn't anything we can do (Anisa, Pakistani).* Knowing where to shop for the cheapest bargains, be it food, clothes, electrical items or cosmetics, was seen as important. Self-control was seen as a key skill; being conscious of every penny and never overspending was vital. *We have to prioritise. We also spend reasonably within our means, for example, we shop from cheap supermarkets and we are always careful with our spending. Children have pack lunches because it is the cheapest option (Wafa, Arab)*

Particular importance was placed by many interviewees on the avoidance of debt, other than mortgage debt and loans from family members for setting up businesses. This appears to be a strong cultural taboo for all the ethnic groups in the study except for the Indian families. *No credit or borrowing, we don't think this is good (Samira, Pakistani).* However, those born in the UK were more likely to use credit cards or small bank loans when needed. There was no mention of doorstep lending by any of the interviewees.

Several interviewees spoke of the importance of saving through a kitty or 'committee' (see box, In brief, page 35). This provided an opportunity to save and a kind of insurance system if a crisis should occur.

In brief: The committee or kitty

A committee or kitty is a group of people who save an agreed amount regularly over 50 weeks in the year. The committee is the Pakistani version; the kitty is the Indian version.

Each committee has a co-ordinator who takes responsibility for deposits and payouts.

Each person has to commit to deposit the agreed amount with the co-ordinator every week over 50 weeks in the year.

The weekly payout is done through negotiation and prioritises anyone in immediate need. If there is no specific claim, lots may be drawn or people might leave their claim until the end of the year.

In a typical committee, the weekly payout of £2,500 is based on a weekly deposit of £50. Two people could get together and deposit £25 each for one committee, or one person could deposit £100 for two committees.

The system is based on trust, and most committees involve family and close friends. Individual members have to take on the liability if they refer others for membership.

The co-ordinator needs to be well trusted as they could disappear with the deposits (this has been known to happen).

I started doing the committee in 1981; I got to know about it from a friend who was helping women to manage on very limited incomes. Being a mother with four children, wanting to buy something nice for them [but] not having the money to do that, I thought that this was a great way [by] cutting back on the weekly shopping to put a few pounds a week into the kitty, and to get a lump sum for whatever I needed to spend it on. I would put £3 a week into the committee and I got £150 which was a lot of money in 1981. I have now been running the committee successfully for many years (A Committee Co-ordinator).

The impact of going without

Living with little money had both a physical and a psychological impact on the women in the study group. The physical impact has already been touched on in the material deprivation scoring, and this was also reflected in the in-depth interviews. The physical impact included sometimes being cold, hungry or living in overcrowded conditions:

I'd love a bigger house. We are ten in a small, three-bedroomed house (Shindo, Indian).

What I do is bulk buy food and freeze. But then during the month, there is milk and bread. Sometimes, we have to do without, just use up what we have in the fridge and freezer, until I am paid (Patience, African).

One of the interviewers observed: *When I arrived at 7pm, they were all sitting in the living room with the gas fire on and wrapped up in blankets. At one point, the daughter opened the door to the kitchen, and I felt the chill – obviously they were heating only one room (comments regarding Patience, African).*

For most of those interviewed, the psychological impact was worse than the physical. Many talked about the worry and stress of trying to manage on a low income: *I don't feel good, and I get upset, stressed and unhappy. I have to just get by (Bibi, Bangladeshi).* Such feelings were widespread among the interviewees. *It's depressing knowing that we are in debt with money, and it's tough. It makes me feel down about things. I have the kids and house to run, I can't be like that. I just try to be happy and spend time with the children and my*

husband (Yalda, Pakistani). For some interviewees, worry also had an impact on physical health: I get fed up and depressed. I suffer from blood pressure, and worrying has caused it (Preet, Indian).

The role of extended family

In several cases, the extended family had a significant impact on how household resources were allocated. This was either because large remittances were being sent to them, or because they lived in very close proximity to the interviewee and had some kind of direct control over her household. In some cases, one or both parents-in-law lived with the interviewee and made a regular financial contribution, balancing out the high cost in household resources and emotional energy. However, in most cases the effect was strongly negative, with the in-laws placing a significant drain on the limited money available (see box, Lakhbir's story).

Lakhbir's story: The dominant in-laws

Lakhbir and her husband were both born in the UK of Pakistani origin. They have five young children. Lakhbir's husband is a partner in a family business, while she works part time. She is responsible for managing the household finances, as his money is tied up in the family business. She blames his family for the control they exercise over him. Until a few years ago, all the Child Benefit, tax credits and both their wages were placed in a family pool controlled by Lakhbir's extended family; her husband's wages are still controlled in this way. She finds there is not enough money for five kids and she feels guilty spending money, especially on herself. Her husband works seven days a week and has little time for his family, and he won't spend money on them.

Now I have my own money, my wages, I have control, although my husband's money is still under extended family control. I can't say, 'can you bring £500 for this or that', so many questions would be asked so I can't talk to him freely about money. For example, when booking holidays I would rather do it myself with my own money. I do not blame my husband, it is his family. But I am frustrated; my whole situation is as a result of his finance being controlled by the family. I am responsible for five children; really I manage on my own.

Remittances and visits abroad

Half of the households were sending money to family abroad or elsewhere in the UK, and this put an additional strain on their finances. In almost all cases, this money went exclusively to the husband's family. Amounts varied greatly, from a regular payment of £25 a week to occasional payments of several thousand pounds for family weddings. *Yes, we send money to John's mother. We know it's not just for her; she shares it with the brothers and sisters. That is how it is in our culture. We help each other out. We **have** to send money, otherwise how would John's mother eat? (Patience, African).* Several of the households that were sending money had high levels of deprivation and low incomes, so this additional call on the household's resources was having a real impact (see box, Parveen's story).

Parveen's story: Sending too much to the in-laws

Parveen is British-born, her husband was born in Bangladesh. They have two toddlers. Her husband is self-employed and manages all the family finances. They don't have enough money due to her husband not earning enough. She says she is not interested in taking responsibility for finances; the thought stresses her, but she wants to help by working in the future. Her in-laws seriously affect her household finances, with a substantial amount of money being sent to them in Scotland every month. Supporting the in-laws financially affects her family life, but she also feels a duty and responsibility to do this.

I do feel upset. I could have spent that money on myself, my kids, my house. I could have paid bills off. I had savings but I gave it to them. I have never said no. I struggle myself, and never let on to them. They like me a lot. I do not want to hurt them.

The need to visit family abroad also put a strain on scarce resources. Ten of the women interviewed said they preferred to save up to visit family every few years rather than take an annual holiday closer to home. But getting two adults and three or four children to Pakistan or the Middle East is a very expensive undertaking. *I try to visit my own family every three to four years. So we have to save for this, £650 for tickets for me and the children, plus gifts to take back (Salma, Arab).*

The desire to visit family was a major source of conflict in some relationships. The large majority of visits were to the interviewee's family rather than her husband's, and he often objected. *To be able to visit my family, I have to save not less than £4,000. For this reason, I only take my children once in four years. It puts pressure on the finances. My husband refuses to be involved. He says, 'you want to go at this price it has nothing to do with me'. If it was up to him I wouldn't go, and my children wouldn't have known their family (Nadia, Arab).* In other cases, women were unable to visit their family abroad at all, as their husband explicitly forbade it.

Key points from Chapter 4

- Many of the women in the study had very limited access to money, and some had none at all.
- Even where interviewees said there was equality, husbands often retained the final say in decision-making.
- A small number of women had taken full financial control in their household. This was often in response to a crisis such as unemployment, and not something they were happy about.
- In one-third of households, the father rather than the mother was claiming and controlling Child Benefit and Child Tax Credit. Two households were not claiming at all.
- Almost all of the women said that money was tight, and they had developed a range of ways to stretch resources.
- There was a strong aversion to getting into debt amongst all the ethnic groups except the Indian interviewees.
- 'Going without' had both physical and psychological consequences for many of the women in the study. Anxiety and depression were regularly reported.
- Extended family, particularly in-laws, sometimes had a major impact on household finances and on the interviewee.
- Half of the sample group was sending remittances to the husband's extended family, and in some cases this was causing financial problems.
- The need to save money for trips to see the interviewee's family abroad also put a strain on household finances. Sometimes the husband objected, leading to family conflict.

Chapter 5: His role, her role

Underpinning many of the issues noted in the previous chapters are fundamental assumptions about the different roles that husbands and wives should have. These assumptions are explored in more detail in this chapter.

Gender roles yesterday and today

Traditionally, both in the UK and in the countries of origin of those in the study group, society defined the role of the man as 'worker' and of woman as 'care-giver'. The assumptions about the family were clear: a married man would work full time, earning a wage sufficient to support his family. Married women would be economically dependent on their husbands, keeping the home and raising children (although in reality, women throughout the world have commonly worked long hours on the land or in paid employment). In the UK, this kind of division in gender roles has been steadily eroded over the last five decades. Today, there are as many women as men in paid employment and men have generally taken on a greater role in childcare (Millar et al 2006, Siann and Wilkinson 1995, p.10). However, it is not at all clear what 'normal' expectations now are; families which consist of two financially-independent partners who equally share caring responsibilities are still very much a minority. For example, in 2004, 44 per cent of all working women worked part time (Millar et al 2006), but only 11 per cent of men; women are far more likely to undertake part-time employment at all times of life, to fit around their family responsibilities. In most modern households, the female partner remains somewhat financially dependent on male earning, and the male partner remains somewhat dependent on female care-giving. An additional complication for the families in the study group was the blending of traditional cultural and religious attitudes with expected gender roles in British society, including dual earning. For every couple in the study group, the roles undertaken by each partner were areas of negotiation and complexity.

In brief: The male-breadwinner model

'The male-breadwinner model' describes a set of assumptions about family life which sees the man as responsible for earning the household income and the woman as responsible for domestic care. This does not preclude the earning of a small income by the woman. Such a model underpinned UK family policy after the Second World War, when only one married woman in eight was in paid work. However, in 2010, married women are as likely to be in paid work as their husbands. Families consisting of a full-time working father, a stay-at-home mother and their children, account for less than ten per cent of families. The situation is further complicated because a large proportion of family income is now through state transfers in the form of tax credits.

Breadwinning and female employment

In 16 of the households studied, only the husband did paid work; in nine households both partners worked; and in three households only the woman was employed. In all of the households where both partners worked, the man worked full time and the woman part time. These figures show a pattern of gendered employment which is not typical of the UK population as a whole. Attitudes to female work were often rooted in religious or cultural traditions. *In our religion it is man's main responsibility [to work] in our thinking. Women do housework (Irmtiaz, Pakistani). I believe that the husband traditionally has the main role to earn for the family (Kaynat, Bangladeshi).*

However, even in the study group the male-breadwinner model is not in the majority, as shown in Table 4 (see box, In brief, page 39).

Table 4: Households by breadwinning type

Household type	Male breadwinner	Shared breadwinner	Female breadwinner	State transfer dependent
Number	9	8	2	9

Moreover, there was one household where both partners were working full time and two where both were working roughly equal part-time hours. Female earnings made an important contribution to the family, keeping their household out of income poverty in six households. Several of the women interviewed were very consciously challenging the traditional gendered division of roles: *I think that women should work; I work and my husband works. I think that women should be independent. I was brought up by my father to be independent and that's how, financially, I started up on a good step (Akhtar, Bangladeshi).* Where women did work, men were taking a greater role in care work, with the husband often looking after pre-school children during the day.

Overall, then, the picture is of a generally traditional pattern of paid work, but with around one-third of families showing more gender balance in their family earning.

Patience's story: Female breadwinning

Patience and her husband were both born in West Africa and have been in the UK for a decade. They have two children. Patience works full time and is fairly well-paid; her husband is unemployed. She handles all the finances, bills and shopping. They have different financial priorities; he spends his money on going out, whereas she thinks about the home. She is frustrated and angry with his attitude, but she recognises it is hard for him too; in their culture, a man should pay the bills. She struggles to pay the heating costs in winter, and sometimes even to buy food, especially at the end of the month. They have a car on credit but no other debts. She sends money abroad to his mother. Patience finds life in England very hard. She is doing the double shift and says she wonders what the use of the man is.

I would not trust him with the money. We have different priorities. If I involved him in spending my wages, I think he would spend all the money on useless going out, eating out, before we can pay bills. It is hard enough now. I changed from utility bills to meter. I thought that it would help us control spending on gas and electricity, but I have found it very tough. This winter has been bad, and what do we do if we don't have money to put into the meter?

The desire for paid work

In spite of the rather traditional approach to breadwinning in many of the households studied, there was a consistently strong, and perhaps surprising, desire amongst the women interviewed to undertake paid employment. In answer to the question 'What sort of things would help make things better for you financially?' the great majority of interviewees answered either 'getting a job' or 'working longer hours'. For women already in jobs, they were an important source of self-esteem, independence, and personal spending money. *My husband used to work and wanted me to stay at home. I did not like it, but because of kids it was okay to do that. Now at last I have started to work. It's hard after all these years, but I enjoy it, and the social setting of being out is good* (Bibi, Bangladeshi).

For those not in employment, having a job was seen as the best way to improve the family's financial circumstances. It was commonly felt that mothers of pre-school children should not be in paid work, but several women who had pre-school children were already preparing themselves for a return to paid work through training. *I would like to work as well as my husband, to get a job. I have progressed with my English a lot. I was only allowed to do English classes in the last two years, so that I could help my children and myself in doing things* (Bahaar, Pakistani). The women recognised many potential barriers to paid work, including the availability of jobs, their English language and numeracy skills, a lack of affordable childcare, and, in some cases, the attitudes of husband or extended family.

One note of caution should be sounded here: most of the women interviewed had already made the decision to undertake training at the Angelou Centre, and so they may not be wholly typical of their communities. Nevertheless, for more than half of the women in the study group, their desire to find employment was in clear contrast to their actual position as stay-at-home mothers. When it comes to gender roles, ethnic minority women, it seems, are often more progressive in their attitudes

than their husbands. *Getting a job is important. I have trained and got experience through volunteering; now I need a job to be self-reliant. Then I can spend more on the things that I want to without having to justify it to someone else. Everything is done according to what men think should happen* (Samira, Pakistani).

Providing for the children

So far, discussion has mostly focused on the interviewees and their husbands. But of course the need to provide for children was a crucial aspect of the finances of all the households in the study group. Most of the families were large, with an average of three children, and in some cases five or six. All but one of the women interviewed said they had the responsibility for making sure their children's needs were met. *I am responsible for the needs of the children. I decide how much to spend, according to the priorities which arise at different times* (Wafa, Arab). Even when the husband had complete control of the family finances, the woman was still charged with making sure the children got what they needed: *I tell him when the children need new clothes, coats, shoes, and so on* (Chedza, African). Having the responsibility for meeting her children's financial needs could lead a mother into conflict with them: *My daughters and I often quarrel over money. It is usually over them asking for money to go to town, eat out with friends, and buy clothes. I can't afford to say yes all the time. I feel bad we argue over money* (Diljeet, Indian).

Often, making sure that the children had what they needed meant hardship for the woman. Material deprivation scores for children were consistently lower than for their mothers (averaging 1.5 and 2.5 respectively). Interestingly, deprivation scores for children showed very little variation according to household income; clearly, the sacrifices of other household members, especially mothers, protected children. Even amongst the lowest-income households, half of the children had deprivation scores of zero or one. These findings were borne out in the in-depth section of the interviews: *My children have a greater claim on money than I do. Their needs are more important. When they ask for something, I just buy it. If I need something, I wait for the sale* (Nadia, Arab). *Yes, it is my daughter, then him, then me. When I am going to buy, that is how I think. It is me last* (Patience, African).

The belief that material sacrifices should be made on behalf of children, and the recognition that the bulk of such sacrifices would fall on mothers, were two of the strongest findings of the study. *Someone will have to make sacrifices and it is usually the mother* (Saira, Bangladeshi).

Who should manage the money?

It has already been seen in Chapter 4 that a substantial number of the women had little or no access to money. At the other extreme, a few of those interviewed had taken complete control of their household finances because they said their husbands weren't capable of managing the money responsibly. But what did interviewees think *ought* to happen in an ideal world? A small number of women saw the household finances as a major burden and were delighted that their husbands took a dominant role in decision-making. *I am not good, not careful with money. It will drop out of my pocket or I will put it in the kitchen cabinet then forget about it. I stress too much if can't pay bills on time. My husband does not like me to stress too much so does it himself* (Parveen, Bangladeshi). Most, however, argued that ideally there should be equality. *Ideally, a mother is better at home, but only if her role is valued and respected. [Her] husband must recognise that her role is as important as his role, and she must have control over the money as well* (Wafa, Arab). Yet such a desire for equality was rarely reflected in reality; in most of the households, the man retained overall control of financial decision-making, even when the woman had day-to-day control of a pot of spending money. A consistent theme throughout the interviews was a desire for gender equality that was not reflected in the reality of interviewee's lives.

Nabila's story: Very far from equal

Both Nabila and her husband were born in North Africa, but have lived in the UK for years. They have four teenage children. Nabila works part time and her husband full time. Her self-respect means she never asks what he earns. He pays the bills, and the mortgage is already paid off. He gives her a weekly housekeeping allowance and she has her wages. She manages all the day-to-day expenses. They never go out as a family; she takes the kids out, but he thinks it is an unnecessary extravagance. She doesn't have enough money to live comfortably and has very high material deprivation. However, she manages to save through a committee and send money to family abroad. Her husband won't let her visit her family. She believes in equal sharing in financial issues, but this is very far from her reality.

I think both the man and women should provide the important things, discuss and decide together, but I never discuss money with him. He never gave me money for food or nappies. I used to borrow from my mother-in-law and pay her back. He just keeps everything to himself. My mum and dad were different, they shared with each other.

There was also a widely-held view that women were better at managing the household finances on a day-to-day basis. *[Women] would certainly create a better lifestyle for their children and the whole family because they are wise and think deeply and consider their family home as their own kingdom* (Nadia, Arab).

A number of women said that men were irresponsible with money, usually based on their personal experience: *When he gets money, he buys clothes, shoes, goes to the pub, buys cigarettes. It is all up to me. He can promise, but that is all, so I have to be careful, and plan only [based] on what I have. I have priorities, food, bills. He spends on himself* (Cerise, African). As a result of

this, several women were trying to maximise their control of the household finances, and several more wished they were able to. For these women, having a job meant the chance to have a source of money which only they controlled. *I don't justify my spending to my husband. My salary is mine; I control it and I spend it according to my judgment. I work hard to enjoy this independence* (Nadia, Arab).

Conflicts over gender roles

While some women in the study group were happy with their financial arrangements, they were in a clear minority. For most, control of the family finances was, or had recently been, an area of conflict and they were engaged in a struggle to increase their access to household resources. Sometimes such conflict was overt but more often the wife was unable to discuss money issues openly with her husband. As has been seen, these conflicts centred on three main areas: the amount of income each partner contributed to the household, who had control over spending and decision-making, and a woman's right to undertake paid work. These conflicts are well illustrated by the following quotes:

Life in England is hard. It's tough juggling a working life with working in a business. The problem is that, in our community, it's an expectation that the woman does the work at home. So you go for the nine-to-five, then get home and do the six-to-twelve job, cleaning, homework, cooking. It brings a strain on the relationship because if I can do all that, what is the use of the man? I am doing all the worrying about finances (Patience, African).

I should have a say, but he decides on how money is spent since he controls it. I should have a say. In all societies women are flattened down and not allowed to grow (Samira, Pakistani).

[Not doing a paid job] will deprive the woman from her rights like meeting people, opportunities for socialising. If a man meets friends, improves himself and his language, the woman should have the same opportunities. What opportunities are available in the house? None. A person who doesn't go out and meet people is like a domestic animal. Animals eat, sleep and obey their master, which is wrong (Salma, Arab).

Key points from Chapter 5

- Cultural and personal assumptions about the different roles of husband and wife had an important influence on women's lives.
- The families in the study generally had a traditional arrangement of gender roles, with the man earning the money and the woman doing the domestic care.
- Despite traditional work patterns, only nine of the households could be described as 'male breadwinner'. Eight were shared breadwinner, two female breadwinner, and nine primarily dependent on state transfers.
- There are some clear exceptions to the generally typical gender roles in the group, with several women doing as much paid work as their husbands and some men taking a greater share of childcare.
- The women interviewed were keen to undertake paid work, with almost all saying that getting a job or more hours in an existing job would be the best way to improve household finances.
- Women were almost always primarily responsible for the material needs of their children. Often these were met by the mother sacrificing her own needs.
- Most of the women had a desire for gender equality in financial matters, but this was not often reflected in the reality of their lives.
- Three specific areas were commonly the cause of conflict: the amount of income each partner contributed to the household, who had control over spending and decision-making, and a woman's right to undertake paid work.

Chapter 6: Discussion and recommendations

The key findings of the research project have already been presented in summary form at the end of each chapter. They will not be repeated here. Instead, this final chapter aims to provide an overarching framework for the findings already presented, to seek to explain them, and to present recommendations for improvements in policy and practice that would better the lives of the women in the study and others like them.

Testing the core issues

Although the in-depth interviews were the main research tool in this project, a survey was also used to test the findings from the interviews. Between March and July 2010, 109 women who used the Angelou Centre were asked whether they identified with any of the 'headline' issues from the qualitative interviews. Twenty key issues were identified by the research team and were written up on the wall. The background and aims of the research were briefly explained to all the respondents consulted. They were then asked to place a sticky dot next to the issues which they felt resonated with their own experiences and lives (the full findings are given in Appendix 1).

Unlike the interviewees, the survey respondents were not controlled in any way; they were not necessarily mothers, living on a low income or from a household with a full-time worker. However, anecdotal evidence from the Angelou research team suggests that the majority did fit these categories. The ethnic breakdown of the respondents loosely reflected the five ethnic groups interviewed, but with a predominance of Pakistanis and Bangladeshis: 42 Pakistani, 39 Bangladeshi, nine Indian, eight Arab, four African, and seven 'other'.

All of the issues were recognised by at least one-quarter of the respondents, and six were recognised by more than half. These six issues were: 'Most women are responsible for finding money for the children'; 'I have to justify spending to my husband'; 'I feel most women are more careful with money than men'; 'There is influence from the extended family over finances and husband's wages'; 'Men/husbands have control over women's finances including trips abroad'; and 'I want to work to get financial independence'.

These results show that the key issues identified by the interviewees clearly resonated with others. The issues which the interviewees spoke about were not just particular to them, but genuinely reflected the lives of wider communities of BME women. The survey responses therefore provide strong evidence to support the interview findings, and for using them to draw conclusions about the lives of BME women and make policy recommendations.

What wasn't said

Before returning to what *was* said by the interviewees, it is important to note a number of major issues that weren't mentioned. None of the women interviewed talked about the possibility of leaving their husbands, even where there seemed to be very considerable difficulties in the relationship. For the ethnic minority communities covered in this project, marital breakdown carries considerable taboo and stigma; linked to marital breakdown are issues of shame and family honour. It seems likely that the strong taboo surrounding marital breakdown for many of the women in the study deprives them of a critical bargaining tool when unequal monetary arrangements are being made.

Research has shown that one in five women in the UK will at some point be victims of domestic violence, and ethnic minority women are no exception to this (Walby and Allen 2004), but this was not mentioned by any of the interviewees. It is, of course, hardly surprising that interviewees did not make disclosures about domestic violence, but it is probable that at least some of those interviewed were living with the reality or the threat of it. Previous studies have argued that excessive male financial control of household resources is intimately linked to domestic violence, and that there is no hope of financial equality where the threat of male violence, however veiled, is present (Sen 1990). Some authors have suggested the terms 'economic violence' or 'economic abuse' to describe the way men can control household resources at the expense of their wives (Fawole 2008, Adams et al 2008). Economic violence does not just mean unequal access to resources; it describes a situation where a woman has so little access to money that key aspects of her life pass out of her own control and into her husband's, fundamentally curtailing her freedom. This can include preventing her from getting or keeping a job, withholding funds, spending family income without consent, not letting someone know of or have access to household income, or forcing someone to ask for basic necessities (*Hidden Hurt* 2010). In several cases in the study group, the household financial arrangements were, or previously had been, so unequal as to suggest fundamental power imbalances which bordered on economic violence. In particular, women who are prohibited from going to work by their partners or who receive no family maintenance from working husbands are the victims of economic violence (see the boxes Akhtar's story, Lakhbir's story and Nabila's story, pages 27, 36 and 43).

Equality and inequality

Earlier research has argued that the unequal distribution of incomes across society means that some households will be unable to meet the material needs of household members, even when a household member is in paid work (Kenway 2008). Other studies have suggested that women receive an

unequal share of household financial resources (Pahl 1989, Bradshaw et al 2003, Millar 2003). This study has considered both kinds of inequality, and confirmed both these suggestions.

The material deprivation scoring used has revealed that three-quarters of the households in the study were unable to meet the material needs of all their members, and half had very high levels of deprivation. Comparison of material deprivation and household income levels suggests that any household with an income below 65 per cent of the national median is very likely to have high levels of material deprivation. Households with higher incomes may have very high levels of material deprivation too, even where household income is over 75 per cent of the national median. While there is a broad connection between household income and material deprivation, a relatively high income is no guarantee of little or no household deprivation.

The material deprivation scoring has also revealed that access to material resources within the household unequally disadvantages mothers. Two out of three mothers in the study had a high level of material deprivation, compared to only one in nine of the children. In more than one-third of the households, the mother has a deprivation score twice that of her family or her children. Although the study did not allocate material deprivation scores to fathers, evidence from the in-depth interviews strongly suggests that the control of family finances exercised by men, plus personal and cultural beliefs about the roles of men and women, often slants access to household resources towards men and away from women.

Explaining the unequal distribution of resources

It is possible to find explanations for the material deprivation levels of nearly all of the women in the study by looking at their answers to the in-depth interview questions and at their household income data. The women fall roughly into three groups:

A group of five women had zero or very little deprivation. All of these five either had a high household income (over 75 per cent of median) or a strong and clearly-defined role in financial management and decision-making.

A second group consisted of the 11 women who had some deprivation but shared it more or less equally with their family and children. Low household income (below 65 per cent of median) coupled with a clearly articulated belief in gender equality was the key explanatory factor in most of these cases.

The final group consisted of the 14 women who had a level of material deprivation that was both high and significantly greater than that of both their family and children. A number of factors were at work here: low household income, sending significant remittances abroad, control by in-

laws, not claiming tax credits, male financial irresponsibility, and a very self-sacrificial maternal attitude or a husband who monopolised control of family finances. In some cases, several of these factors were at work simultaneously. No one simple explanation is possible for the weak access these women could gain to the resources of their household, but all these explanations have been explored in depth earlier in the study.

Tackling BME mothers' material deprivation

Two issues emerged as crucial to women's material circumstances: the level of household income and the intra-household distribution of that income. These will be dealt with in turn.

For a substantial number of the women in the study, low household income was the main explanatory factor for their material circumstances, and increasing their household income would have a marked impact on their deprivation level. Securing paid work was the single thing most likely to improve the financial circumstances of these women.

Those women who were already in paid work earned on average £145 a week, an important contribution to household income equivalent to around 12 percentage points of household median income after tax. In eight households, the earnings of the female partner were keeping the household out of income poverty. Because of issues around the intra-household distribution of resources, female wage-earning was not always correlated with low levels of material deprivation. Nevertheless, of the five women in the study group with no household deprivation of any significance, three were in paid work. Moreover, in the small number of extreme cases where women had little or no access to their husband's wages, their own earnings were crucial in enabling them to provide for themselves and their children (see Akhtar's story on page 27, Bibi's story on page 32 and Lakhbir's story on page 36).

Several of the women interviewed who weren't in paid work stated a clear desire to find a job, and said that getting a job would greatly improve their financial circumstances. This is difficult to dispute; for example, getting the second partner into a half-time minimum wage job would add about £80 a week to the household income. This would be enough to lift all six of the income-poor households in the study out of household income poverty.

Barriers to work identified by the women interviewed included the availability of jobs, their English language and numeracy skills, and a lack of affordable childcare. The availability of jobs depends to some extent on the macro-economic climate in the UK, but improving the confidence, English language and work skills of BME women, and encouraging them to apply for a wider variety of jobs, can all improve their chances of

securing those jobs that are available. The most obvious way to do this is through community organisations.

Such community organisations are able to build long-term relationships of trust with women; indeed, this research project would have been impossible without such relationships. These relationships can prove crucial in giving women the confidence to identify their career aspirations, to improve their English language, literacy and numeracy skills, and to undertake work-focused training. Peer support has a vital role to play in this process, as demonstrated in the Angelou centre's own 'Aspire2' and 'Aspire2be' projects (Angelou Centre 2009). The local reputation of such community organisations, and the promotion of their services through word of mouth, has a crucial role to play in attracting women to what they offer. Community organisations also provide employment opportunities for local BME women in a number of capacities, from cleaners to managers. Apprenticeships and other employment schemes need to be fully accessible to community organisations so they can support the maximum number of local women into work. To achieve their full potential, such organisations need secure, long-term funding and to be fully supported by statutory providers like Jobcentre Plus and local authorities. This is not always the case.

Childcare was identified as a significant barrier to work by women in the study. Local authorities should already be ensuring that childcare is widely available in local communities. However, it is important to ensure that this is in culturally-appropriate venues; mothers need to trust the childcare provider that will be looking after their children. There were serious doubts among the research team about the adequacy of local childcare provision for BME women in the West of Newcastle, particularly after 3pm on school days and during school holidays. Awareness of the Childcare Tax Credit and childcare vouchers seemed very low amongst those interviewed, and this needs to be further promoted alongside Child and Working Tax Credits as discussed above.

Setting national targets for reducing the economic inactivity of different groups of BME women would be challenging, but potentially transformative, in focusing attention on the issue.

Surprisingly, raising the personal income tax allowance to £10,000 a year, as proposed by the coalition government, would have a very limited effect on household incomes in the study group, unless tax credit withdrawal thresholds were also increased. Even where two adults in the household earned a reasonable wage, income would increase by less than £10 a week after equivalisation.

Looking beyond paid work, for two women in the study just claiming the Child Benefit and Child Tax Credits to which they were entitled would have an immediate and striking impact on their situation, lifting both of their households out of income poverty. This suggests the need for further

work around benefits maximisation, perhaps targeted at BME women and delivered through, or in partnership with, trusted community organisations such as the Angelou Centre. Support for women not fluent in English seems especially important.

The second group of issues identified centres around intra-household income distribution. Figures in Chapter 4 (Table 3, page 33) strongly suggest that households with gender equality in control of finances have lower levels of both maternal and household deprivation. But ensuring that women have equal access to the material resources of their household is a considerable challenge, and is less amenable to traditional policy solutions. However, better access to Child Benefit and Child Tax Credit would significantly improve the financial circumstances of some of the women in the study. Child Tax Credit and Child Benefit are supposed to be paid to the main carer in the family. Yet in one-third of the cases in the study group it was paid to the man, either into a joint account which he controlled or into an account in his name. One of the simplest ways to increase the proportion of household resources accessible to women would be to change the rules so that Child Tax Credit and Child Benefit in couple households must always be paid into an account controlled by the mother. Supporting women to set up bank accounts in their own name would be an additional bonus of this policy. At the very least, Child Tax Credit and Child Benefit should never be paid into an account held only in the father's name.

Working to promote gender equality within BME communities means challenging existing cultural norms, something which can be deeply uncomfortable because it intrudes into people's private spaces. The most obvious way to do this is through working to support BME mothers themselves. The interviews revealed that many BME women are already aware of the inequality of their situation and are trying to do something about it. They need support, preferably from other BME women from similar backgrounds and in settings where they feel safe and relaxed. The stories of women such as Fullara and Amina (see boxes, pages 30 and 52) show that it is possible for determined BME women to take greater control over their family finances and their lives. Projects need to be developed with the specific aim of helping BME mothers to increase their share of household financial resources.

Work also needs to be undertaken with BME fathers. This could be done through dads' groups such as those supported by Sure Start, where issues of intra-household resource distribution could be explicitly tackled. It could also be addressed through other projects involving men, such as employment, health and sports projects. Religious organisations also have a role to play; for example, Oxfam's experience of campaigning on domestic violence in India suggests that working in partnership with imams and priests can prove a powerful tool for changing men's attitudes.

Just getting the issues dealt with in this report more widely talked about in BME communities would be a significant step forward.

Amina's story: Working for equality

Amina and her husband are both British-born, of Pakistani origin. They have two teenage children. He works and is well paid, she doesn't. She controls Child Tax Credit and Child Benefit while he has his salary. They each have their own accounts. She likes to shop, and does so often. She doesn't struggle with money at all, has no problems making ends meet, no debts and has money to save each week. He has had to learn to be careful from her; he used to waste his money going out, drinking and even womanising, but she put a stop to it. She has very strong ideas of gender equality; both decision-making and sacrifices should be shared, although she thinks men can't be trusted with money.

He's a bit clumsy with money; he spends without thinking. I was frustrated at first, wanted to take control of his account because I didn't know what he was spending it on, but now I have learned to let go. It's his money and it doesn't affect our finances. Asian men take a while to learn. You find women are always compromising. When I look back at how we used to be, I feel like I picked him up from the gutter and cleaned him.

Finally, this project has shown the need for significant improvements in the way poverty is measured in the UK. It has revealed two important facts which would be missed in current governmental poverty surveys: significant material deprivation can exist in households with an income above the 70 per cent median, and the ways in which households organise their resources often seriously disadvantage mothers. A methodology has been put forward which is capable of shining light on these gendered inequalities in household resource distribution, which current surveys obscure. If the poverty of women, and in particular the poverty of BME women, is to be effectively dealt with, it needs to be clearly and explicitly monitored. A change in poverty surveys so that they can do this is long overdue. Such improvements in measuring women's poverty need to be coupled with serious discussion of it in policy-making arenas, in the media, and by the broader public. In a time of public spending cuts, it is especially important to have a clear picture of the effects those cuts are having on women.

Key points from Chapter 6

1) Findings and discussion

- Access to material resources within the household unequally disadvantaged mothers. Two out of three mothers in the study had a high level of material deprivation, but only one in nine children.
- Three-quarters of the households in the study could not meet the material needs of their members, and half had very high levels of deprivation. There was a broad connection between household income and material deprivation, but a relatively high income was no guarantee of low deprivation.
- Half of the mothers in the study had a level of material deprivation that was both high and significantly greater than that of both their family and children. Causes were: low household income, sending significant remittances abroad, control by in-laws, not claiming tax credits, male financial irresponsibility, a very self-sacrificial maternal attitude or a husband who monopolised control of family finances. In some cases, several of these factors were at work simultaneously.
- Several of those interviewed expressed a strong desire for paid work, and this would mean a real improvement in their household incomes.
- None of the women in the study group raised issues of domestic violence although, statistically, some were probably experiencing it. However, the financial situations of some were so unequal that the term 'economic violence' could be used to describe them.
- There is a strong stigma surrounding marital breakdown in BME communities. As a result, women may be reluctant to leave their husbands even when faced with very significant inequality.
- In order to improve the material circumstances of these women, two things are generally needed: an increase in overall household income, and greater access to that household income by the mother.

2) Recommendations

- Issues of weak English and numeracy skills, a lack of affordable childcare and personal self-confidence can best be dealt with through respected community organisations who can build long-term relationships of trust. They should be properly supported to improve employment rates amongst BME women, including secure funding.

- The childcare needs of BME women need to be better identified, and sufficient culturally-appropriate provision with trusted providers needs to be ensured, especially in school holidays.
- Further work to maximise the take-up of Child Tax Credit and Child Benefit is a clear way to boost household incomes for those not currently claiming them or not even aware of their existence.
- Child-related benefits should always be paid into an account only in the mother's name, or at the very least into an account to which she has full access.
- It is vital to create supportive settings for BME women to explore issues around household resources for themselves and to get appropriate financial advice. Trusted community-based organisations are the obvious venue for this.
- BME fathers also need to be engaged in discussions of household resources, for example through fathers' groups or partnership work in settings targeting men.
- National poverty measures need to be improved so that they are able to capture the poverty of all women and in particular BME women. Such improvements should lead to discussions of women's poverty by policy-makers, in the media, and by the broader public.
- Credit unions and organisations working with BME women should be encouraged to support women to set up 'kitty' or 'committee' saving systems (see box, page 35).

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Appendix 1: Survey responses

Feedback on exposing BME maternal poverty findings

Feedback was gathered from two groups: 46 women who attended the Angelou Centre's International Women's Day for Muslim women on 6 March 2010, and 66 women who completed ESOL or numeracy courses at the Angelou Centre during July 2010. In total, 109 women participated. Their ethnic breakdown was: 42 Pakistani, 39 Bangladeshi, nine Indian, eight Arab, four Bosnian, four African, two Chinese and one Iranian.

The research findings were briefly introduced as follows to all the groups consulted:

- *Women and men don't always have the same access to money or possessions in a household.*
- *This impacts on women's income, spending, savings, security, ability to get what children need, and happiness.*
- *The Angelou Centre, with Oxfam, has spoken to 24 women from different ethnic backgrounds, to find out more about their experience of these issues.*
- *We'd like to know what you think of our findings so far.*

Part 1

The women were asked whether they identified with any of ‘headline’ issues from the qualitative interviews. These were written up on the wall. The women then placed a sticky dot next to the comments, which they felt resonated with their experiences and lives.

ISSUE	% (n. =109)
Most women are responsible for finding money for the children	77
I have to justify spending to my husband	70
Feel most women are more careful with money than men	66
There is influence from the extended family over finances and husband’s wages	63
Men/husbands have control over women’s finances including trips abroad	55
I want to work to get financial independence	51
Would not be able to cope without Child Benefit or Child/Working Tax Credits	44
Women don’t have hobbies or leisure time	40
We support extended family, who have a say in our finances	38
Mothers should sacrifice for children	37
It is mothers who take children out, not fathers	37
Wives don’t know their husband’s income	36
Going to see family is a better use of time and money than holidays	35
I feel men should provide and women stay home with young children	35
A man controls the money even if he is not working	34
I have strategies in place to help manage finances so they work better for me	34
In general I am struggling for money	34
I would rather do without than get into debt	33
We don’t save for special occasions – just for holidays/visits	31
I feel men should pay for rent or mortgage, bills, some food – and women the rest	27

Part 2

The International Women's Day group were also asked to place post-it notes with their comments below the following statement.

Do you think women are creative in the ways they manage limited funds?

Can you tell us some examples?

- Recycle goods
- Buy what you need
- Save for a rainy day
- Enjoy free days out
- Always do without to buy for the kids
- Saving with 'the committee'
- Having a separate savings account
- Take time when shopping to look for discounts and offers
- Cannot work because of health
- Will take time to fill in forms for saving cards, e.g. Tesco and Boots card

Appendix 2: Interview schedule

'Exposing maternal poverty': Short interview schedule

NB: QU questions must be asked of all interviewees. Questions in brackets need not be asked but provide a prompt/help. Make sure that all the information from the questions in brackets has been given by the interviewee in the interview. The timings are for guidance only; the interview can last up to 90 minutes.

Showcards were used to prompt people in certain questions below. The showcards used were as follows:

Showcard 1

1. Woman's regular wages
2. Man's regular wages
3. Child Benefit
4. Child Tax Credit
5. Working Tax Credit
6. Child maintenance from a previous partner
7. Occasional wages or pay bonuses/tips
8. Money from other members of your household
9. Other income

Showcard 2

Less than £50

£50-£99

£100-£149

£150-£199

£200-£249

£250-£299

£300-£349

£350-£399

£400-£449

£450-£499

Over £500 (can you roughly estimate how much?)

Showcard 3

1. I have this.
2. I would like to have this but cannot afford this at the moment.
3. I do not want/need this at the moment.
4. Does not apply.

Interview questions

1. Family (three minutes)

QU1: Can you describe your family set-up for me?
(Relationship with partner, number of adults in the house, number of children, previous relationships/stepchildren)

QU2: Were you or any members of your immediate family born outside the UK?

2. Sources of income (ten minutes)

QU3: Please look at Showcard 1. Can you tell me which of these sources of income your family receives?

QU3b (asked if 1 applies): Please look at Showcard 2. Can you tell me roughly how much you receive each week from this source? (Check if this is before or after tax). Can you tell me about your paid work? (Place of work, weekly hours, length of service).

QU3c (asked if 2 applies): Please look at Showcard 2. Can you tell me roughly how much your partner receives each week from this source? (Check if this is before or after tax). Can you tell me about your partner's paid work? (Place of work, weekly hours, length of service).

QU3d (asked if 6,7, 8 or 9 apply): Please look at Showcard 2. Can you tell me roughly how much your household receives each week from this source? (Check if this is before or after tax). Can you tell me a little about that source of income? (What is the source of the money? Who earns it/ gets it? How much is this and how often does it come in? What happens to that money?).

QU4: Can you briefly describe how you organise your family finances? (What money management system is used? Does the interviewee have control of any wages they earn? Who receives Child Tax Credit/Child Benefit? How does it fit into the family's finances? How was that decided?).

QU5: Why do you do it that way? How did that come about?

3. Entitlement to money (seven minutes)

QU6: Are you able to do things as a family at all? Does that involve expenditure?

(Who decides if and when you will do that? Who finds the money for that? From where?).

QU7: Do you manage to do things as a couple sometimes?

(How often? What sort of things do you do? Who decides what to do? Who pays for that? Is doing things as a couple important to you? And to your partner?).

QU8: In what sort of ways do you spend money on yourself?

(How often are you able to do that? Does it mean spending any money? Where does the money come from for that? How does it feel to spend money on yourself?).

QU9: Do you have particular strategies to ensure you have some money for your own needs?

QU10: Who has the main responsibility for making sure the children have what they need?

(Who decides how much to spend on the children? Who 'finds' this money? Do the children receive regular pocket money?).

4. Making ends meet (ten minutes)

QU11: Do you feel you have enough money to live comfortably most of the time?

QU12: Where do you generally shop for food? Why?

QU13: Where do you generally shop for clothes? Why?

QU14: Sometimes people are not able to pay every bill when it falls due. Are you up-to-date with all your bills at present, or are you behind with any of them?

QU15: In the last year, have you used any kinds of credit or borrowed money? (What for, source of credit?).

QU16: Do you ever find that there isn't any money left at the end of the week? How do you deal with that?

QU17: Do you ever have any money left over at the end of the week? What do you do with it?

QU18: How much (if anything) do you save for your children's future? How does this affect your finances?

5. Division of labour when managing money (ten minutes)

QU19: Which of you would you say is more careful with money, you or your partner?

(Can you give an example of this? How do you feel about being the more/less careful one? Do you ever feel frustrated about the fact that you have a different approach?).

QU20: Who would you say has the main responsibility for managing money on a day-to-day basis? Why is that? And what would you say is the other partner's role?

QU21: Are there times when you consciously cut back on spending on yourself?

(When? On what? Is the decision to do that something you'd talk to your partner about?)

QU22: Do you ever feel the need to justify your spending to your partner? Can you give me an example?

QU23: Does it ever seem to you that others in the family have a greater claim on the money than you? Can you give me an example?

QU24: Do you worry about money generally? How does it make you feel?

QU25: Generally speaking, do you feel you have enough of a say in how money is spent? Who has the final say – or does it depend? On what?

6. Extended family (five minutes)

QU26: Do you receive any financial support from your extended family, grandparents etc?

QU27: Do you give any financial support to your extended family, grandparents etc?

QU28: Do you regularly send money to family abroad or in this country?

QU29: Do you ever get any gifts of money, clothes or other items from family members or friends who don't live with you (including for religious festivals and birthdays)?

QU30: Do you feel pressure to save for weddings and special occasions?

QU31: Does visiting family abroad put pressure on your finances?

7. Gender ideology (five minutes)

I am now going to read a series of controversial statements. For each one, I'd like to ask for your personal views. I want to hear your views on each one, rather than hear about what you actually do in your present situation.

QU32: Some people think that a man should go out to work full time while a woman stays at home and looks after the children and the house. What is your view?

QU33: Some people think women are much better at looking after family finances than men. What is your view?

QU34: Some people think that it is a man's role to provide the money for the really important things, while any money the woman earns pays for the 'extras' in life. What is your view?

QU35: Some people think that it is a mother's fault if she can't find the money to provide all the things her children need. What is your view?

QU36: Some people think that when money is tight a mother should sacrifice spending on herself in order to buy things for her children. What is your view?

8. Material deprivation questions (seven minutes)

This next section is about the sorts of things that some families have, but which many families have difficulty finding the money for.

For each of the following items, please tell me which answer from Showcard 3 best describes whether you have it or not. In addition, any extra information you tell me about the items will help me build up a better picture of your circumstances (just a sentence or two for each item would be very useful).

Adult deprivation questions

QU37a: Do you have a holiday away from home for at least one week a year, whilst not staying with relatives at their home?

QU37b: Do you have friends or family around for a drink or meal at least once a month?

QU37c: Do you have a small amount of money to spend each week on yourself (not on your family)?

QU37d: Do you have a hobby or leisure activity? (What is it?).

QU37e: Do you have two pairs of all-weather shoes?

Household deprivation questions

QU38a: Does your family have enough money to keep your home in a decent state of decoration?

QU38b: Does your family have household contents insurance?

QU38c: Does your family make regular savings of £10 a month or more for rainy days or retirement?

QU38d: Does your family replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?

QU38e: In winter, are you able to keep your family home warm enough?

Child deprivation questions

QU39a: Does your child have/do your children have a family holiday away from home for at least one week a year?

QU39b: Does your child have/do your children have leisure equipment such as sports equipment or a bicycle?

QU39c: Does your child have/do your children have outdoor space or facilities nearby to play safely?

QU39d: Does your child/do your children have a hobby or leisure activity? (What is this?)

QU39e: Does your child/do your children have friends round for tea or a snack once a fortnight?

8. Conclusion (three minutes)

QU40: What sort of things would help make things better for you financially?

QU41: Are there any areas you feel we haven't covered, or anything else you'd like to say?

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The information in this publication is correct at the time of going to press.

Published by Oxfam GB under ISBN 978- 1-84814-779-9 in January 2011.

Oxfam GB, Oxfam House, John Smith Drive, Cowley, Oxford, OX4 2JY, UK.

Oxfam is a registered charity in England and Wales (no 202918) and Scotland (SC039042).

Oxfam GB is a member of Oxfam International.