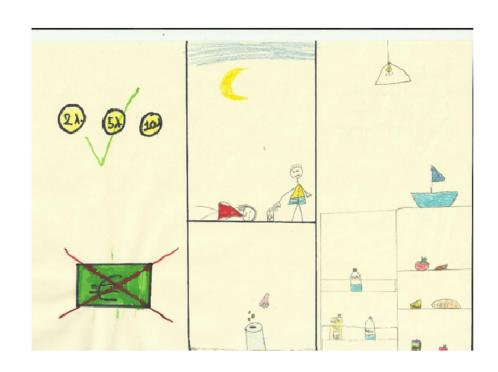
# Norwegian University of Science and Technology Faculty of Social and Educational Sciences Department of Education and Lifelong Learning

#### Eirini Pardali

# Ten years living in crisis: Children's experiences and perceptions under austerity in Greece.

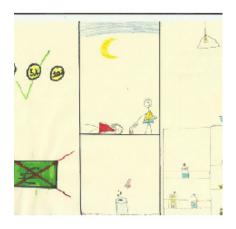
Master's thesis in Childhood Studies Supervisor: Vebjørg Tingstad May 2019





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#### **Comment on the cover picture**

This was drawn by an eleven-year-old girl, Agapi. This is her interpretation.

I drew four pictures out of crisis.

- a) In crisis, people have less money.
- b) It's nighttime and one man is lying down, and the other person helps him by offering him some money.
- c) The families save money to buy what they need, and everyone helps as much as they can.
- d) I drew a half empty fridge. The family eats what it contains, because they can't afford buying more.

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#### **Abstract**

Greece hit by the world financial crisis in 2009, has been in the centre of global attention for being one of the most affected countries mainly to its own fiscal deficiencies that lead the country to a chronical recession. Today, Greece ceased to have the spotlights on with its bailout formally ending on August 2018. Despite the formal ending of the crisis, the years of trauma left the country with a shrunk economy by one-quarter, the emigration of 300,000 people and the unemployment rate at 20%. Above all, the heavy weight of that socioeconomic political situation is mostly carried by families with children. In 2015, almost one in two children in Greece lived in a state of material deprivation, meaning that half a million children lived in poor families.

Within this context, there have been several studies exploring the financial and political reasons why Greece reached this point of recession or the effects of crisis on children's well-being. However, research in the specific context of Greece has been limited.

This study aims to explore the economic and social pressures that crisis driven poverty brings to children's everyday lives as well as the relational agency that children develop to fight back the consequences, by placing the children at the centre of the inquiry.

This research was carried out in a small sized town in the Magnesia district (central Greece) of medium socioeconomic status. The participants of this study consisted of 17 children between the age of 11 and 12 years old, who were raised during crisis. The study involved adult participants as well; six parents and six teachers who experienced living conditions before and during the crisis.

The study has been conducted with a qualitative, participatory research design. The methods used comprise semi-participant observation. drawings, ranking and spider diagram, individual interviews and focus group discussions. The study has drawn on social studies of children and childhood, which perceives childhood as a social structure and children as social actors. Structure is here represented by the highly restrained context of poverty and social exclusion driven by the financial crisis. Children's agency is explored both as restricted by the socioeconomic factors and as extended in intergenerational interdependencies, leading to a rethinking of the concept of agency.

The findings of this study reveal that children are great political commentators of the crisis' implications on their lives and their ways in dealing with the consequences of crisis. Children living under austerity talked about three areas in their lives being affected by the crisis; financial and material aspects, fitting in with their peers and family setting. Children's agency under the highly restrained context of austerity is revealed through their interdependent relations with parents, relatives and people in the community. The children's agency is extended to the community, through school and church as its agents, which act collectively as nonformal social welfare to cover the needs of people in need, in the absence of the state's responsibility.

It is suggested that in order to improve the children's living conditions under austerity, policies and intervention programs in Greece need to place the support of families with children as high priority and to integrate the society's knowledge of ten years interdependency in state-funded social policies.

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#### **Abbreviations**

ECB European Central Bank

ELSTAT Hellenic Statistical Authority

ELSTAT Hellenic Statistical Authority

ENFIA Single Property Tax

ESAP Economic Structural Adjustment Programs

EUROSTAT European Statistical Office

GDP Gross Domestic Product

IMF International Monetary Fund

OECD Organisation for Economic Cooperation and Development

OECD Organization for Economic Co-operation and Development

PRA Participatory Rural Appraisal

PRSP Poverty Reduction Strategy Papers

UN United Nations

UNCRC UN Convention on the Rights of the Child

UNHCR United Nations High Commissioner for Refugees

VAT Value-added tax

### **Chapter 1 Introduction**

Greece entered a severe economic crisis from 2008 onwards with unbending consequences for both economy and society. In 2008 the unemployment rate was 7.8% to reach the high percentage of 26.6% in 2014. The entire Greek banking system went out of debt resulting in Greece's default on its debt in 2012. Greece was the first OECD (Organisation for Economic Cooperation and Development) member country to default on its debt and at the same time with the largest default in world history. To Greece's rescue came Eurozone countries and the International Monetary Fund (IMF) with a bailout package that imposed unseen austerity measures to Greek citizens with severe consequences in health system, education, employment and the entire social structure (Gourinchas, Philippon, & Vayanos, 2017).

As the focus of this thesis is set on children, it is wise to mention the living and welfare conditions of children in Greece. The severe economic recession of the country and the following austerity policies have ended in diminished social spending which has especially affected families with children. Eurostat's figures indicate that child poverty risk was 23% in 2009 to raise up to 28.8% in 2012 and decrease to 26.6% in 2014. In other words, it means that half a million children live in poor families (Papatheodorou & Papanastasiou, 2017).

Lots of studies have researched why Greece reached this point of recession studying the financial and political reasons why, while other studies explored the consequences of the crisis on the health system, education and unemployment. Several also studies center on the effects of financial crisis on children (Cameron, 2001; Mendoza & Strand, 2009; Richardson, 2010), whereas research tries on perceptions of children about the financial crisis in Greece are limited (Akrivou, Bonoti, & Dermitzaki, 2016; Christopoulou, 2013, 2014; Doliopoulou, 2013; Kafterani, 2017).

As Hart (2008) indicates there is a great need to understand the dynamics between macro processes of political economy and the everyday reality of children living on the borders of world's powerful nations. In order to understand how children born and raised inside the crisis experience the financial crisis, we need to move beyond the numbers and figures and examine the individual cases. As living and growing up inside the crisis entails many factors such as socioeconomic, school, family dynamics that work together to formulate the experiences of children, this study is

dedicated to listen to children's voices that are hardly surfaced when it comes to political or financial issues.

The coping mechanisms of children is also of paramount importance when financial deprivation is evident in all life settings from school, home, free time to future aspirations and plans. Hence, this study sets particular attention to the children's views on crisis with focal point the ways the crisis affects the family and the coping mechanisms of children towards it. Listening to what children have to say about living in the crisis is supposed to provide a valuable understanding of the issue at times when the majority of adults assume that children are unaware of political turmoil, financial deprivation or even ways to deal with the consequences.

#### 1.2 Personal interest

My interest in the topic derived from the fact that I am an economic migrant, emigrating from Greece due to limited job opportunities under the conditions of debt crisis. As an adult, aged 28, I experienced the consequences of crisis in my early years of adult life. After finishing my bachelor studies in Psychology, I was unable to find a related job to my field for the next three years. In 2015 the unemployment rate in young population of 15-29 years was 41.3% according to the Hellenic Statistical Authority (ELSTAT, 2019a). As a result, I took the decision to emigrate from Greece and leave my family and friends back to pursue the dream of further education abroad. In Norway, I got accepted in the Master of Childhood studies and under the student status, I became familiarized with ideas regarding children and childhood. A main argument in the field of Childhood studies is that children have a right to express their mind about matters that influence their lives. Personally, I have experienced the crisis as an adult, but I could never imagine how a child lives and experiences the same situation. That intrigued my interest in finding out how children in Greece experience the consequences of the crisis, what financial crisis means for them and how it influences their life.

#### 1.2 Topic

The main focus of my study can be articulated into two questions. In what ways does the crisis affect families and children included? How are the children along with their families, kin and community deal with these consequences? In order to explore these questions, I had to look into children's lives and find out about the financial state of their families, the dynamics in children's intergenerational relationships, their daily activities as well as the strategies children follow to make up for things they cannot afford.

The age range of the children participating in the research is 11-12 years, attending the sixth grade at primary school. The research takes place in a small sized town in the Magnesia district (central Greece) of medium socio-economic state with the majority of inhabitants being involved in agricultural business either as farmers or workers. The research includes 17 child participants and additionally several adult participants such as the parents/caregivers of children and teachers of the school.

In order to get a full understanding of children's experiences in crisis, I tried to look at it from different angles by talking to three different kinds of participants. My central participants are children because this thesis is written to represent what they think of the crisis and how they experience daily life. At the same time, I wanted to have complementary insight on children's views from parents and teachers by performing individual interviews and focus group discussion with them.

#### 1.3 Aims and objectives

#### **1.3.1** Aims

This study attempts to answer the two questions above by placing children at the centre of the inquiry and exploring the economic and social pressures that crisis driven poverty brings to their everyday lives as well as the relational agency that children develop to fight back the consequences.

#### 1.3.2 Objectives

To be able to give answers to the aims of the thesis, the following objectives were formulated.

- To explore what children identify as implications of crisis in their everyday lives.
- To explore how children's agency is played out in relation to their family, kin, community and others.

#### 1.4 Research questions

In order to answer to the objectives of the research, the following research questions were formulated.

- How do children discuss the implications of crisis in their everyday lives?
  - How are the children informed about the financial crisis?
  - What does the financial crisis mean to children?
  - What are the consequences of crisis for children?
- How is children's agency expressed in familial and sociocultural contexts?
  - o In what ways do the children cope with the consequences?
  - o How do children picture themselves in the future?
  - o In what ways does the community cope with the consequences?

#### 1.5 Significance of the thesis

This thesis contributes towards the knowledge of children's everyday lives under austerity. The idea of asking children about their perceptions of economic and social disadvantage is recent (Redmond, 2008; Ridge, 2002). Children's lives in my study take place in family, school and community contexts and the focus is to show how children's lives are affected by crisis inside these settings. The economic debt crisis hit Europe in 2008 and ever since there has been a tremendous number of research on the impacts of crisis on families and children. However, little or no research has focused on intergenerational relations as a means of coping with the consequences of austerity and this is the main contribution of my thesis. There have been several reports on how family, kinship and community are interdependent in poverty contexts in non-European countries like African ones, but no or little reports how these dynamic relations contribute to overcome economic disadvantage in times of austerity in developed countries like Greece (Abebe, 2019; Abebe & Kjørholt, 2009; Payne, 2012). What is presented here has an aspiration of shading a light on this matter.

#### 1.6 Outline of the thesis

The thesis consists of seven chapters. The current chapter is introducing the topic of the thesis, its rationale, aims, objectives and research questions.

Chapter two deals with the background of the financial crisis, its onset and duration as well as the locational context of the fieldwork setting. Later in the chapter, there is information about linked topics to the contemporary scene of Greece with particular focus on children's livelihoods in this country.

Chapter three continues with the theoretical framework that informed the research approach and was used for interpreting the data. The theory used relies on the social studies of children and childhood, the poverty concepts and theories of rethinking agency.

Chapter four comprises the methodology and methods that were used during the fieldwork. Additionally, there is information about the process of being in the field, the challenges encountered and the ethical considerations accompanying me throughout the study.

Chapter five includes the first analysis part, which follows the empirical data that were formulated during the fieldwork. This analysis reveals what the crisis means to children and what problems are identified as driven by the crisis. The second part of the chapter explores how children discuss the implications of crisis in their everyday lives.

Chapter six is the second analysis part and deals with the concept of agency. Here, I work with children's accounts on how they deal with the consequences of crisis that were explored in the previous chapter. In addition, I try to explore agency as a relational concept that connects children to kin, communities and others.

Chapter seven presents a summary of the findings accompanied by concluding remarks. It finally provides arguments for future policies.

# **Chapter 2 Background**

The current chapter provides contextual information on macro and micro level about the location and topic of the study. The chapter is divided into four parts presenting the demographic, cultural, economic and political context of Greece that is important for understanding the issue of the financial crisis and the place of children in it.

The chapter starts with demographic information on Greece and the fieldwork setting. Then, I present the meaning of three notions central to Greek history and culture. Following, there is an outline of the debt crisis (2009-2019). There is an overview of the impacts on society due to the austerity measures while there is a short reference on the steps undertaken by the government to fight back the crisis. Further, the political context along with linked topics to the contemporary scene of Greece, like the refugee crisis and the rise of extreme right parties, are described. Ultimately, I will present data about the current state of children in Greece that goes hand in hand with the austerity measures imposed to Greece during the ongoing ten years of crisis.

#### 2.1 Demographic context of Greece

#### 2.1.1 Country profile

Greece, officially known as the Hellenic Republic and historically known as Hellas, is located in Southern and Southeast Europe and populated by 10,816,286 million people<sup>1</sup>. Greece's capital is Athens which is the largest city of Greece with a population of 3.8 million people, followed by Thessaloniki.

Greece's location at the crossroads of Europe, Asia and Africa has been the bone of contention for many countries across history, some of which have desired to conquer it for profiting from commerce among the three continents. It borders Albania to the northwest, the Republic of Macedonia and Bulgaria to the north and Turkey to the northeast. The country is divided into nine geographic departments: Macedonia, Central Greece, The Peloponnese, Thessaly, Epirus, the Aegean Islands, Thrace, Crete and the Ionian Islands.

<sup>&</sup>lt;sup>1</sup> http://www.statistics.gr/el/statistics/-/publication/SAM03/-

Greece is viewed as the cradle of Western civilisation, being the birthplace of democracy, Western philosophy, literature, political science, scientific terms and last but not least of Olympic Games (Slomp, 2011). With a short glimpse on history, starting from the fourth century BC Alexander the Great succeeded in conquering much of the ancient world, from the eastern Mediterranean to India. In the second century BC, Greece became part of the Roman Empire and later of the Byzantine empire. In the first century A.D the Greek Orthodox Church started shaping the modern Greek identity until the mid-fifteen century that Greece was conquered by the Ottoman dominion and reaching 1830 to gain independence and create the modern state of Greece (Ferguson, 2017).



Figure 1. Map of Greece

#### 2.1.2 The fieldwork setting

The fieldwork took place in a small sized town in the regional unit of Magnesia. Magnesia is situated southeast of Thessaly (one of the nine geographical departments mentioned before) and

includes a continental part, the Sporades islands and some smaller uninhabited islands. The area of the district is 2.638 km<sup>2.</sup> and has a population of 208.500 people <sup>2</sup>. Its capital is Volos, which is the second-largest city in Thessaly and the third busiest commercial port in Greece (Albertos, 2008). It is estimated that Volos has a population of 144,449 according to the most recent census (2011)<sup>3</sup>.



Figure 2. Map of Magnesia (regional unit)

#### 2.1.3 Regional economy

Magnesia is the most industrially advanced region in Greece, following the municipalities of Athens, Thessaloniki and Achaia. The agricultural production combined with the revenue derived from commerce, tourism, transactions and fishing is notable. Magnesia's economy relied on the building and development of both the city and the port in Volos, which was addressed as the commercial and industrial center of the entire Thessaly. The industrial development blooming of Volos ceased during the second half of the 20<sup>th</sup> century, leading to the deindustrialization of the

<sup>&</sup>lt;sup>2</sup> http://www.kedke.gr/uploads2010/FEKB129211082010 kallikratis.pdf

<sup>&</sup>lt;sup>3</sup>http://www.statistics.gr/documents/20181/1210503/A1602 SAM01 DT DC 00 2011 03 F GR.pdf/e 1ac0b1c-8372-4886-acb8-d00a5a68aabe

area. Nevertheless, the economy of Volos relies mainly on commerce, services and tourism and second on craftmanship and industry (Albertos, 2008).

Looking the regional economy from an agricultural view, one notices that in Magnesia municipality, the tree agriculture represents more than one third and consists of olive trees (3/4) and the rest of almond, apple, pear trees while Skopelos produces the largest part of regional prunes (Albertos, 2008).

Finally, tourism is a significant source of economic revenues mainly on the flatland of Thessaly. Even of greater importance is its place in Magnesia's economy with a large hotel infrastructure in Pilio and the islands of Northern Sporades. Except the high touristic activity on the islands of Skiathos and Skopelos, there is a rather balanced development between tourism and the other financial activities on the rest of Thessaly (Paloumpis & Sidiropoulos, 2003).

#### 2.2 Cultural context: 'Fatherland, Religion, Family'

Gazi (2013) explores the origins and the significance of one of the most representative slogans in modern and contemporary Greece, namely 'Patris, Thriskeia, Oikogeneia' (Fatherland, Religion, Family). Historically speaking, the popular saying began its course in the late nineteenth century, when the church or religious organizations used it as means of critique to the imported western novelties. This claim is additionally verified in recent times by Koutsourelis (2016) who claims that Modern Greek national identity hides a split that is translated into a superficial welcoming and adoption of imported innovations and at the same time reservation of Greeks and attachment to their past and present. Later in the twentieth century, the slogan continued to appear every time during the century there was a change toward feminist ideas, new religious perceptions, gender roles, family practices and lifestyles that were ominous to the traditional beliefs. Also, the slogan was used as an ideological platform for the development of rhetoric by authoritarian regimes in Greece during the military dictatorship of 1967-1974. Explicitly, the saying was linked to ideas of gender and national order at this time (Gazi, 2013).

Despite the notorious link of the triptych 'Fatherland, Religion, Family' to the authoritarian regimes that were mentioned before, this triad represents the self-image of Greece, staging the family and religion as keystones of modern Greek society and the essence of being Greek. Psaras (2016) in his book, provides the reader with contextual links of the triad that eventually lead

him/her to understand how history, tradition and stereotypes embed into one phrase. Starting with Family, the traditional Greek family in the pre-modern era was characterized by a patriarchal organization that controlled the lives of its members and especially of women. In the modern era, the notion of Family changed since it moved in urban settings, where the extended family stopped living in the same dwelling (Koumandaraki, 2002). Nevertheless, despite the urban surroundings, the 'family members tend to live within apartments in the same building or in the neighbourhood' (2002, p 50).

The last keystone is Fatherland that goes along with Religion. According to Koumandaraki (2002) Church played a significant role in the unification of Greek population within the borders of the newly found Greek state in 1828. Liederman-Molokotos (2003) also identifies the combination of Orthodox Christianity and the legacy of the Byzantium as essential parts of Greek national identity. In contemporary Greece, the religious situation is described as a fusion of official (always a duo of Church-State) and popular religion like liturgy and communal activities. This relationship has its roots back in the early nineteenth century when the Orthodox Church took part in the construction of the Greek nation and functioned as a spiritual guide during the Ottoman domination and the War of Independence. Today, the presence of Church is evident in various aspects of Greek public life and in education as well. There are often liturgies at schools, prayer in the morning before entering the class and students are having religious instruction at least two hours per week (Liederman-Molokotos, 2003).

The religious background in Greece can be described as relatively homogeneous with approximately 95% of the Greek population to state being Orthodox Christians. This particular homogeneity is expected to alter with the arrival of immigrant populations which bring their own religion, having as a result religious minorities like Muslims, Roman Catholics, Protestants, Jehovah's Witnesses, Scientologists and Jews.

Greeks are characterized as 'believers without belonging'; meaning that even though Greeks believe in the upper entity of God, they tend to go to church mostly on special occasions. For instance, church attendance is particularly high on religious holidays and national festivals like Easter, Christmas, Day of the Annunciation. In other words, the majority of Greeks is characterized by moderate religiosity that provides them with an ethical context, which helps them confront

times of uncertainty and continuous change as well as to keep strong links with tradition and the cultural heritage of Greece (Liederman-Molokotos, 2003).

#### 2.3 Economic context

#### 2.3.1 Outline of the Greek debt crisis

'Remember Friday 14 March 2008: it was the day the dream of global free-market capitalism died'

Martin Wolf, Financial Times 26 March 2008

According to the Financial Crisis Inquiry Commission, the crisis was caused by a surplus of investments in mortgage-backed securities based on valuations of high-risk mortgages that were wrongly administered. In a chain reaction, the interest rates of the house loans had raised resulting in the incapability of homeowners to pay off their loans. Without income from the borrowers, the banks were also in debt and the value of mortgage-backed securities dropped off. Many of these mortgage-backed securities were sold in Europe and the crisis in the US housing sector quickly spread to European banks (Karanikolos et al., 2013).

Since 2008, a lot of countries adopted austerity policies and made large cuts to public expenditure. Countries such as Greece, Ireland and Portugal had to impose austerity policies, including large-scale cuts and public-sector reforms, in order to receive rescue money. The Troika (the International Monetary Fund, European Commission and European Central Bank) had imposed the austerity policies as a pre-condition in exchange to financial rescue packages in countries that needed to overcome their debt (Karanikolos et al., 2013). In a general context, the story of rescue financial schedules goes back in the 1980s and 1990s. At that time, all countries indebted to the International Monetary Fund (IMF) and the World Bank were obliged to follow Economic Structural Adjustment Programs (ESAP) to reform their debts. From 2000, the ESAP were replaced with Poverty Reduction Strategy Papers (PRSP) that allowed a higher degree of country ownership but little change for the country per se. Following these two programs (ESAP, PRSP) the overdrawn countries need to follow imposed neoliberal economic policies, that include privatization, deregulation, cuts in public spending and trade liberalization. What this means in practice, is that governments sell public institutions and services (state-run companies for water,

electricity, transportation and telecommunications) to foreign investors, leading to an increase in prices that make basic services unreachable for poor people (Abebe, 2016).

Within the Greek financial crisis, the blame is not entirely upon the neo-liberal regime and its components, as great deal of responsibility lies on the Greek government as well. After being member of the euro zone, Greece enjoyed several years of prosperity. Nevertheless, behind the picture of fast growth, existed a largely uncompetitive economy. Its weaknesses include chronic fiscal and external deficits, as well as a large public debt, that were exposed in October 2009, when the newly arrived government announced that earlier fiscal data had been misreported. The revised numbers of public debt shocked both public opinions and markets abroad. The onset of Greek crisis had begun and a long-term country's dependency on foreign borrowing was on (Matsaganis, 2011). On May 2010, Greece signed the first Memorandum of Economic and Financial Policies. The Memorandum was the precondition imposed by the European Commission, the European Central Bank (ECB) and the International Monetary Fund (IMF) in exchange of a rescue package of €110 billion to cover the country's needs for the following three years. Upon the sign of the Memorandum, Greece was committed to increase spending cuts and taxes, aiming to reduce the country's public deficit (European Commission, 2010; IMF, 2010).

What follows is some details about the results of the imposed austerity policies in Greece. The austerity plan included major reforms in the public-sector workforce, with a reduction of 150.000 jobs between 2011 and 2015, 15.000 job losses in 2012 and employment freezes. Minimum wages have been cut by more than 20%. The Troika's approaches have resulted in cuts on public spending for health. There was a need of 25% reduction in spending on medical services, 50% reduction in administrative personnel and 25% reduction in doctors, aiming at considerable cost savings (Karanikolos et al., 2013).

Unemployment is one of the largest consequences of financial crisis. Both people who lose their job or afraid of losing their job, are in danger of effects on mental health and income reduction. To that extent, increased health-care costs and cuts in medical services prevented patients from accessing care in time. In other words, the prescribed 'lifeboat' by the Troika came with conditions of unprecedented austerity, resulting in cuts to social welfare, education and health, leaving Greece in a premature condition of inactiveness (Karanikolos et al., 2013).

Today in 2019- eleven years after the start of the global financial crisis and ten years long in the Greek sovereign recession- the picture looks not very different from the first years of crisis but with a pinch of hope. Specifically, on January 15, 2018 the Greek parliament agreed on new austerity measures while getting financial aid by Europe to help banks reduce their debt, open up energy and pharmacy markets and ascertain child benefits. On August 2018, after three Economic Adjustment Programs, Greece's bailout program ended. Most of this exceptional debt is owed to the EU emergency funding entities. Finally the European creditors agreed on informal supervision to existing austerity measures for the following years, until the debt is repaid (Kimberly, 2018).

If that development in crisis was to be translated into numbers, then today's data would be: in 2018, the unemployment rate reached 18% with a significant reduction from 21.5% in 2017. According to Eurostat in 2017, the rate of people at risk of poverty or social exclusion was at 34.8% holding the third place among the 28 members of EU and education rates regarding school expectancy were high to 18.3% in 2012 (ELSTAT, 2019a).

Additionally, the data derived from Eurostat about the 8+1 dimensions in quality of life in 2018 show that in the context of material living conditions, the overall satisfaction of Greeks with finances is at 4.3/10 with an annual median equivalized net income of 7600€ (ELSTAT, 2019b).

#### 2.3.2 The other side of the coin

Talking solely about the impacts of crisis imposed by the austerity measures does not provide an overall picture. Since the onset of crisis, Greece implemented various policies to combat the rising rates of poverty on its population. Starting from November 2012, Greece put into practice a sequence of policies to boost the social security net. Among the measures taken were: *Income support to poor families, Financial support of unemployed, Social dividend, Income support to elderly, Three measures to battle the human crisis: electricity, rent, food, Battling undernourishment and unemployment and Battling child poverty (Mpoutsi, 2017)* 

Since the center of attention to this study is children, I would like to focus on the policies regarding them. The worrying high number of 122.340 children facing the risk of poverty from 1995 to 2015 along with material deprivation in families with children reaching 26.8% led the state to implementation of policies battling the child poverty. First, there was a rise of income in families with children. Second, the policies concentrated on food supplying in schools, complementary

teaching courses for students, promotion of fruit consumption at schools and food supplying in kindergartens as well (Mpoutsi, 2017).

Apart from the above policies, there was a program of supplementary teaching to pupils who required additional help, implemented in the medium sized town that my fieldwork took place and many of the children informants were attending it and spoke highly of the people working there and the help they were getting. This program of supplementary teaching is one of many policies promoted by ESPA (Agreement for Development) in a partnership agreement between Greece and the European Structural and Investment Funds from 2014-2020 in order for the country to overcome the weaknesses that contributed to the beginning of crisis but also the consecutive economic and social problems that the crisis created (ESPA, 2016).

#### 2.4 Political context: Linked topics to the contemporary scene of Greece

#### 2.4.1 The refugee crisis

Giannakopoulos and Anagnostopoulos (2016), based on the numbers given by the UN Refugee Agency, state that Greece has been the recipient of 860,000 refugees and migrants since 2015. This mass population movement have travelled through the sea to reach the Greek islands and use them as a gateway to Europe. Speaking in numbers, 45% of the refugees are men, 20% are women and 35% are children originated mostly from Syria, Afghanistan and Iraq. The year of 2015 was a year covered in the blood of 250 people, from which almost half of them were children, as they drowned trying to reach the shores of the Greek islands.

The authors continually picture the living conditions of the refugees, who ultimately reach Greece, saying that poverty prevails despite the significant humanitarian effort to give temporary accommodation to the newly arrived refugees, meet their primary needs and provide care to young children and pregnant women. In a matter of numbers, approximately 1800 requests for child services for unaccompanied minors have been made since 2015 (Giannakopoulos & Anagnostopoulos, 2016).

Namely, Buchanan and Kallinikaki (2018) wrote an article summarizing the current state of unaccompanied child refugees in Greece during 2017/2018. They refer to their challenging living conditions that inevitably are compared to the deprived childhood of many native children due to

the austerity measures imposed in Greece. Since 2015, the number of migrant and refugee children reaches 22,000 while the one of unaccompanied children 3,270.

The mass influx of migrants that started in 2015 is not a unique or unseen situation for Greece since Greece has a long history in the course of migration. The modern Greek state was founded in 1830 under not the most favourable conditions. It was a poor state, in which the unit of the family started to grow strong and support its members by sharing its resources. (Buchanan & Kallinikaki, 2018). Petmesidou (2006) names that 'interfamily dependency', which compensates for the failure of the Greek state to meet its citizens' needs.

The last ten years Greece has confronted both migration and refugees. Since 2018, it is estimated that more than 427,000 young educated Greeks have emigrated to western European countries like Germany and the United Kingdom or to United Arab Emirates to find jobs and build their future. On the other side, Greece while sending its kids away, becomes at the same time the recipient of refugees. From September 2015 to March 2016 thousands of refugees started coming to Greece from their war countries in Middle East or the economically depressed areas of Africa. (Buchanan & Kallinikaki, 2018).

Only in 2018, 3,270 unaccompanied children arrived and the procedure that followed their arrival has as follows. First, the unaccompanied minors are registered and identified but many of them may not be registered at all, not registered as unaccompanied or registered as adults by mistake. Having the borders closed in Northern Greece, many children who want to move on to Europe may be persuaded by smugglers to avoid registration and follow their instructions to leave the country. As a result, many unaccompanied minors are vulnerable to exploitation, violence and sexual abuse (ibid).

Greece on its side, is legally bound to provide security and safe areas for the unaccompanied children under the UNHCR, Greek Law and the children's rights organizations. However, the children under their families' orders may want to cross borders and enter Europe to attract later their family members under the family reunification scheme and thus not willing to attend Greek schools or learn Greek (ibid).

Coexistent to the mass influx of immigrants, many families with children live in poor conditions due to the severe impacts of the debt crisis. Many families and people previously listed as middle

class descended into a class of 'new poor'. Buchanan and Kallinikaki (2018) based on Eurostat (2017) data indicate that in 2016, 22.4 percent of the population were 'severely materially deprived' while in August 2017 Greece hit the highest youth long-term unemployment rate in Europe at 40.2%.

#### 2.4.2 Rise of Extreme Right Party Support

In a context of financial crisis, Halikiopoulou and Vasilopoulou (2016) argue that extreme right parties are more likely to increase their support when financial crisis results in a crisis of democratic representation. Specifically, they refer to the extreme right party of Golden Dawn, which gained 21 seats in the Greek parliament of 300 during the elections in May 2012. The upward support of the neo-Nazi Greek party continued during the following European Parliament and national elections. A significant percentage (6.97 in 2012) of the Greek voters continued to support the extreme right party despite the imprisonment of its leaders at the time of the election, charged for indictment and the little to inexistent campaigning.

The authors emphasize that the financial crisis on its own is not adequate to promote the rise of extreme right parties. This can only be done if the crisis is followed with serious issues of governability, leading to a crisis of democratic representation. In other words, the citizens lost increasingly their trust to state institutions and that opened up the way to anti-systemic parties like the neo-Nazi parties to offer to people an alternative vision of representation.

Particularly, Halikiopoulou and Vasilopoulou (2015) state that Golden Dawn has been increasingly supported because of and not despite its anti-systemic rhetoric. When the economic crisis in Greece expanded to a crisis in the political and ideological world, Golden Dawn was there providing the citizens with a 'nationalist solution', namely a rhetoric that promotes the social decadence and national rebirth as a way out of the Greek crisis.

The authors contradict the argument that the Golden Dawn is the direct outcome of Greece's sovereign debt crisis and that a return to economic stability will result in nonsupport of the party. They stress that the rise of the extreme right party is the result of an overall crisis of democracy and not solely of the economic crisis. They place the solution to empowering the middle class and promoting the education. Middle class voters beaten by corruption and nonfunctional democratic institutions joined the extremist groups and their rhetoric. The second part of the solution can be

in schools, where political culture is embedded. The Greek education system needs to start promoting acceptance of the other and anti-exclusion beliefs, so that young people who are easily molded into violence and extremism, will no longer be part of neo-Nazi parties (Halikiopoulou & Vasilopoulou, 2015).

#### 2.4.3 Children in Greece

De Vylder (2000) profoundly interested in the effects of nations' economies on children, argues that the analysis of state budgets is extremely significant since it offers links between macroeconomic policies and children. When it comes to budget expenditures and revenues which define the fiscal deficits, the sources of finance and the amount of foreign borrowing, children are normally perceived as uninfluenced. However, children get influenced indirectly by these actions. Strictly speaking, there is a chain reaction as these fiscal policies influence inflation, unemployment, income revenue, taxes that affect later families' economic status and thus children. Cuts in state budgets influence directly nutrition, child and maternal health, water and sanitation, basic education, social welfare, leisure activities and in general all the services which cover the basic needs of a child. To cover the above deficits, the country needs external support, meaning foreign rescue package. At first, foreign support may seem good as an option, if the money is invested wisely. Nevertheless, a country depending on foreign loans means that the country links the future with debts.

Typically, Papatheodorou & Papanastasiou (2017) builted a report to examine the living and welfare state of children in Greece by using five indicators of poverty, deprivation and social exclusion. Given the current state of Greece with a society struggling with structural adjustment programs which cut down on public spending, families with children are extremely affected. As a result, children are in immediate risk of poverty and deprivation compared to the rest of the population. The authors underline the importance of examining the phenomenon, as poverty lived in childhood can lead to a series of inevitable disadvantages later in life, trapping the children as adults in a life of poverty and reproducing it intergenerationally as well.

To start with, the authors use the term 'relative poverty' as a first indicator in their report. Relative poverty is defined as the poverty line set to the 60% of the national median equivalized income. In Greece, the child poverty risk reached 26.6% in 2014, meaning that half a million children out of ten million population, lived in poor families.

Examining the phenomenon of child poverty requires many more indicators, such as the income and wage percentage. Since the onset of crisis in 2009, the income has dramatically decreased to the lowest legal wage of 598 euro per month in 2009 and 376 euro in 2014.

A third indicator mentioned by the authors has to do with the poverty secured at a fixed point in time by weighting incomes as to their differences in purchasing power. According to Eurostat survey measuring child poverty in Greece, in 2014 55.1% of children had living conditions corresponding to the ones of 20.7% of children in 2009, meaning more than double in size.

The authors added more variables to the report to indicate the solemnity of the situation by using the material deprivation indicator. This indicator measures if each household can afford basic needs that are essential for the well-being of individuals. Specifically, material deprivation measures payment of rent, bills, unexpected but necessary expenses, food, house heating etc. In case that the household is unable to afford three of the nine chosen basic needs, then the children of the family face deprivation. In 2015, almost one in two children in Greece lived in a state of material deprivation. To set that in a European context, Greece carried a 45% of children facing material deprivation among the fourteen-member states of the EU.

The fifth indicator proposed by the authors is the 'poverty or social exclusion' indicator according to which there is an approximate 37% of children living in conditions of 'poverty or social exclusion' in Greece.

As final remarks, Papatheodorou and Papanastasiou (2017) noticed the decreasing state of children in Greece in terms of poverty. They strongly recommend the support of families with children by the state, which needs to implement policies in services and cash as well frameworks that enable a balance between family and work life in favor of the families. They also call the attention to support the welfare of children in the early years in expectancy of benefits for society and economy in the future (Papatheodorou & Papanastasiou, 2017).

Kaplanoglou and Rapanos (2018) conducted a research using the indicator of consumption expenditure to analyse the rate of inequality and poverty in Greece, in contrast to the previous report of Papatheodorou and Papanastasiou (2017) who used income and other alternative indicators to highlight the state of children in Greece. According to their study, Greek households cut down on their consumption expenses by 30 percent since the onset of crisis.

The authors notice that on top of the accumulated negative impacts of the crisis including the high unemployment rates and the wage cuts among parents, there seems to be a decreasing effect on children's welfare. Families with children tend to move to the lowest end of the welfare distribution and resulting to, as Papatheodorou and Papanastasiou (2017) also mentioned, for around half of Greek children to live as the '2008 poor'. In other words, the socio-economic status of middle-class families dropped to the status of families living in 'poor' conditions in 2008.

The astonishing change in the living standards of children is mainly caused by the reforms in the tax and benefit system after 2012. For instance, families with three or more children who were entitled to certain benefits by the state, were ceased to this right in 2013 under the circumstance that these families belonged to middle class. The living conditions of children are even more complicated by the descending quality of education, health and social care services provided by the state (Kaplanoglou & Rapanos, 2018).

## 2.5 Summary

In this chapter, I have presented contextual information about the location and the topic of study. I organized the background information in four areas; demographic, cultural, economic and political. I started by providing some demographic context on Greece and the fieldwork setting. Following, I described how the slogan 'Fatherland, Religion, Family' is strongly bonded to the history and cultural tradition of Greece. Next, I introduced an outline of the debt crisis with an overview of the austerity measures and the subsequent impacts on economy and society. In the political context, I talked about the refugee crisis and the rise of extreme right parties, which have been the focus of political debates in Greece the past few years. Finally, I presented the current state of children in Greece to reveal in numbers their living conditions under austerity.

# **Chapter 3 Theoretical framework**

In this chapter I want to present the theoretical approach and perspectives used as a basis to conceptualize the data and as 'glasses' through which I will look the phenomena in my study. This study is developed from a childhood studies perspective and the chapter starts with the basics of childhood studies. Following, I describe the paradigm shift and the establishment of the 'new' paradigm along with the main theoretical approaches in childhood studies. Then, I draw on the structuralist and actor-oriented perspectives to discuss the concepts of generation and agency. Generation is discussed in relation to the role of extended family and the existence of the nonformal welfare in Greece. Agency is discussed in relation to the dual of agency- structure, which is later extended to a reconceptualization of agency. Finally, within the agency-structure lies a discussion over the two main structural constraints of poverty and social exclusion in my study.

## 3.1 Childhood Studies

It has been almost 30 years since the 'new' sociology of childhood emerged out of a strong critique of the dominant child development and family studies' paradigms. Childhood started to be viewed as a structural component of society with respect to the children's and young people's contribution to the division of labour (Qvortrup, 1985). The focus changed from child development to the social construction of childhood and respect of children in the present than focusing on presenting them as tomorrow's adults. Children started to be viewed as social actors and holders of rights rather than passive and dependent beings (Mayall, 2002b; Qvortrup, 1994). The sociology of childhood, joined by anthropology, history, education and law, became the interdisciplinary field that is termed as 'childhood studies' (Tisdall & Punch, 2012).

# 3.2 From the emergence of the 'New Paradigm for the Sociology of childhood' to today

The formation and establishment of childhood studies as a separate field in social studies began in the 1970s and the 1980s with the paradigm shift introduced by James and Prout (1990). Prior to that, the dominant framework composed of developmental psychology and functionalist sociology, perceived children as inadequate and incomplete; dependent to society's care to represent the future of the social world (Lee, 2001, pp. 42-43). Focus was shed on children as 'human

becomings' and not as 'human beings' with adulthood the goal of a person's development (Qvortrup, 1994) while childhood was seen as natural, 'an enduring, historically consistent and universal' construct (Goldson, 1997, p. 19). Under these circumstances, James and Prout (1990) acknowledged that 'There was little room for any notion of the agentic child-the radically different model of 'the child' that was to become a key feature of the 'emergent paradigm' within the new sociology of childhood' (Prout and James, 1990 as cited in James, 2009, p. 37). Thus, the 'New paradigm for the sociology of childhood' emerged by setting the milestones for Childhood Studies. Its key features are:

- 1. Childhood is understood as a social construction.
- 2. Childhood is a variable of social analysis. Comparative and cross-cultural analysis reveals a variety of childhoods rather than a single or universal phenomenon.
- 3. Children's social relationships and cultures are worthy of study in their own right.
- 4. Children are and must be seen as active in the construction and determination of their own social lives, the lives of those around them, and of the societies in which they live.
- 5. Ethnography is a useful methodology for the study of childhood, as it allows children a more direct voice and participation in the production of sociological data.
- 6. Proclaiming a new paradigm of childhood sociology is engaging and responding to the process of reconstructing childhood.

(James & Prout, 1990, pp. 8-9)

In 1998, James, Jenks, and Prout (1998) identified four ways of how children and childhood are socially and theoretically constructed: *The socially constructed child; The tribal child* implementing that 'The children's world is to be seen as not unaffected by adults but nevertheless artfully insulated from the world of; *The minority group child*, with the child subject to discrimination; and *The social structural child* (as cited in Jenks, 2004, p. 107). The 'new' sociology of childhood has developed to an interdisciplinary field today with many theoretical approaches that can be summed up into three main ones defining the research in the sociology of childhood, c) Structural Sociology of Childhood (Alanen, 2002).

The actor oriented approach is described by Alanen (2002, p. 12) as 'Children are approached as social actors and participants in the social world, and also as participants in the formation of their

own childhoods.'. Consequently, research focuses on living children who participate actively in their own social world. This theoretical conceptualization of children as social actors and active participants opened up the path for doing research with children using qualitative methods that enables direct communication of researchers with child informants (Christensen & James, 2008; Corsaro, 2011; Mayall, 2002b). In the actor oriented approach, a concept of paramount importance is agency defined as 'the capacity of individuals to act independently'(James & James, 2012, p. 3). The idea that children can be seen as social agents stresses the children's ability to achieve two things; first to have some control over the direction of their own lives and second to participate in the changes occurred in society (James & James, 2012). The concept of agency has a central role in my study and thus it is elaborated in detail below in the context of generation, structure and interdependency.

Deconstructive sociology of childhood is briefly stated as the representations and discourses that different societies have for children and childhood impact on children's everyday lives (Alanen, 2002). A reason why this theoretical approach is useful to childhood studies is that it led to question of childhood as a natural or social phenomenon. It varies from culture to culture to what extent, children are treated as competent and capable of different actions. For example, children in the majority South are considered more capable to do adult activities than the children in North who are treated as more vulnerable justifying in such a way the childhood as socially constructed (James & James, 2012). As such, much of children's immaturity can be understood as a product of cultural ideas, attitudes and practices(James & Prout, 1997) meaning that there is no singular childhood culture.

In the structural sociology of childhood, Alanen (2002) treats childhood as a socially formed category with links of the immediate children's experiences to the macro-level contexts setting the focus on the social structures. As such, 'actual living children are not the immediate focus' (Alanen, 2002, p. 13) but childhood as a social structure. Similarly, Qvortrup (2009) suggested that childhood is socially structured both as an individualistic, anticipatory period of life to adulthood and as a permanent structure with its own characteristics that make childhood identifiable through ages.

From the above, the structural sociology of childhood and the actor-oriented approach are useful to my analysis of data through the concepts of generation and agency.

## 3.3 Generation as a relational concept

Generation is defined as the element of social structure that translates into the commonalities of childhood and all the social life that children share (James & James, 2012). Karl Mannheim brought the concept of 'generation' into sociology back in 1928. Namely, he identified generations as the formations consisting of age-groups which experience the same historical and social events. Through their shared experience, they come to develop a common consciousness or identity which is translated in the social and political attitudes of that particular group (as cited in Alanen, 2002).

Childhood consists a part in the life course and a structural feature of society that needs to be studied in its own right. Qvortrup (2009), as argued before, identified the importance of studying the macro-comparative perspectives on childhood through understanding the commonalities of the social, cultural and economic factors that come from the minority status and living conditions of children. Medium to these macro-comparative perspectives is generation, which distinguishes the children from other social groups of adults and make them constitute their own childhood. Qvortrup (2009) identified factors which contribute to the diversities of childhood. Within this, he stresses the importance of adopting a generational perspective in settings of social inequalities and socio-political and economic change, as the under study context of financial crisis (Christensen & James, 2008). Drawing on his model of generational relations, Qvortrup (2009) presents childhood as 'anticipatory at the individual level and a transition from one period to another in a person's life'(Qvortrup, 2009, p. 25). Simultaneously, he argues about childhood as a permanent social category, which receives any child born to spend in there his or her childhood. When the child reaches adulthood, his or her childhood comes to an end but childhood as a form remains to welcome the next generations of children (Qvortrup, 2009). Alanen (2002), complying with Qvortrup, views childhood as an essentially generational phenomenon and suggests viewing it as a social structure through the concept of generation.

Additionally, grounded on James et al. (1998, p. 6) and their statement about agency that children are 'shaping as well as shaped by their circumstances' and Qvortrup's (2009) claim that generation is relational, both Alanen (2002) and Mayall (2002a, 2009) situated children's agency in a relational context. The children's agency is either developed or restricted due to the specific structures within which children are positioned. In other words, the source of children's agency is situated in generational relations as 'Neither of them can exist without the other, what each of them

is (a child, an adult) is dependent on its relation to the other and change in one is tied to change in the other' (Alanen, 2002, p. 21).

### 3.3.1 Intergenerational interdependencies

Mayall (2002a) considers children as agents in family contexts referring both to work and affective relations. First, she argues that children think of the family as an ongoing concern by helping in house duties and caring for the family members (sisters, grandparents). Many children are also doing paid work to contribute to the family's economic welfare. In one of my cases from the empirical data, children help at their parent's agricultural activities or earn money from carol. Second, children stop acting, like we sometimes think is in accordance with their chronological ages and start taking care of family members and solving specific problems in the family. For instance, according to Aldridge and Becker (2002), thousands of children in the United Kingdom stopped being cared of and started care for their ill or disabled parents initiating debates whether it is or not something proper for children to do.

Under the family 'umbrella', Mayall (2002a) continues to explore the group interrelationships between children and parents in UK focusing on the notions of negotiation, dependence and interdependence.

By positioning the children in families, the relational character of childhood is revealed. In the British context, the negotiation tactics between children and parents involve discussion, refusal to comply, bargaining and delaying tactics. The children's aim was, according to this study, not to perform unwanted tasks, to have more free time, time to continue doing what they liked, to escape from parental control or gain control over how to use time and space. Continuously, Mayall (2002a) observes, that young people are highly dependent on parents for money, for meeting with friends and enjoying activities to spaces and times outside of the house. Back in the Greek context, there were some similarities to the British one, when the children participants reported not being able to attend out of school classes or facilities for being too expensive or because parents' busy routine would not allow it.

Dependencies occur at the same time as interdependencies. The parental provision and protection were balanced by the children's contribution to domestic duties. Young children of immigrant families in UK were grateful to their parents for their hard work and care and acknowledged their

lifelong responsibilities to their parents. Overall, the children emphasized on interdependency rather than on independency as expected, for present or future. Additionally, the accounts reveal young people's agency since children's work contributes directly to the family enterprise and indirectly by offering to adults free time from chores and domestic duties (Mayall, 2002a). These intergenerational interdependencies are also evident in the Greek context as it is developed further below.

# 3.4 Extended family as a necessity or a modern Greek family type?

In modern Greece, there are several and different types of families. The main family type is the nuclear one in which two or more persons are linked to each other with kinship bonds and live under the same roof. This family type is also called two-generation family (parents and children). A second family type is the extended family which includes the central roles of husband, wife and children along with other kinship like grandparents, uncles, aunts and cousins. The classic extended family consists of families of three or occasionally four generations since the family includes the three generations of grandparents, parents and children who usually live if not under the same roof, at least in the same neighbourhood and keep in regular contact with the parents and children (Gitsidou, Karakonti, & Ksiradaki, 2016). This family type complies with Mayall (2009) who describes families in traditional societies as 'a closely knit extended group, across three generations, living under one roof or nearby and characterized by close emotional reciprocity and sharing of economic resources' (Mayall, 2009, p. 181).

Gitsidou et al. (2016) elaborate on other family types as well, like the restructured, single-parent or the family with one or both parents working abroad but I am not going to expand further on them, as my immediate interest rests on extended families that were more frequently met in children's accounts.

#### 3.4.1 The role of grandparents in family life

When it comes to estimate the role of grandparents in family life, the attention in my analyses is laid on the relationship between a family and their parents which is described as a relationship of interdependency. This consists a theoretical approach developed from my data. The elderly at a rate of 22,49% compared to the husbands (14,92%) were helping in raising the children while the ratio of their contribution was even bigger in extended families, as the grandparents were

coexisting with the family (Antonopoulou, 2011). Based on these findings, I was wondering how the grandparents contributed to the family as a unit.

The role of grandparents in the family can be double; they offer both financial and ethical support to the family members. To start with the financial support, grandparents use their pension to give pocket-money to their grandchildren. They also use their lump-sum payment (given to them usually when retired) to first cover the consumption needs of their children's and grand-children's house or even to protect them from unpredicted hardship and make sure the normal flow of their children's lives. In more detail, grandparents can cover expenses regarding payment of loans, equipment of the family's house, education and studies of grandchildren, purchase of professional equipment in parents' job, covering of ongoing consumer needs, gifts, trips, and everything that relates to autonomy of the new generation and maintaining the consistence of family (Antonopoulou, 2011).

The ethical or emotional support is better articulated when both children and parents turn to grandparents for advice in difficult periods of their life. The countless living experiences of grandparents allow them to be the best consultants in times of hardship. When it comes to grandmothers, their offer in family is multidimensional. It starts from supervision and raising their grandchildren to household chores. The grandmothers are considered extremely capable of raising their grandchildren due to their life experience and their own role as mothers, but they are also capable in domestic duties like cooking, cleaning, ironing, knitting, shopping groceries at the street markets in low budget, paying bills, gardening and many more (Antonopoulou, 2011). Similarly, Mayall (2002a) in her study in UK found that grandmothers were considered as significant others in children's lives as often three generations lived in the same area. Interdependency came up in her findings as grandmothers assisted in childcare, grandfathers contributed financially to the family and reciprocally children and parents were phoning and visiting their grandparents or were doing the shopping.

## 3.4.2 Nonformal welfare

Since the onset of financial crisis in Greece, more and more nuclear families returned to their parents' house. Other families decided on bringing three or four generations of family members together under the same roof in order to cope with the high taxes, the severely cut salaries and the minimum pensions of grandparents. Among the different strategies to cope with the financial

constraints, there is a turn to more traditional ways of care practiced by the family members, the church and the community towards the people in need. As Midgley explains 'The family, community support networks, grassroots mutual aid associations and religious charity are usually associated with nonformal welfare' (Midgley, 2016, p. 62).

The author continues noting that in the Western world due to economic constraints, it has been supported that families should be more responsible for the wellbeing of their members and that people who need help should turn to their friends and neighbors, or religious institutions and nonprofit organizations (Midgley, 2016). In other words, the state throws the ball to the family in times of poverty and in cases also tries to formalize the nonformal welfare in terms of legislation. For instance, in Canada, the UK and in some American states there is law that orders care for the elderly, but in fact it is far from enforced.

In Greece, supporting family and community is something that people always practice in local societies, and in particular when somebody is facing severe economic challenges. On the one hand, this is seen as a strength on a day to day basis, but in principle, the absence of state policies also requires it to happen. Typically, children, teachers and parents offer their own views on nonformal welfare practices discussing how a culturally embedded welfare is forced to become the part of solution to people suffering in the crisis in the absence of the state's responsibility.

# 3.5 Agency-Structure

The concept of agency-structure has been of paramount importance in the contemporary field of childhood studies (Spyrou, 2018). Some of the first contributors to developing this concept were James and Prout (1990) who established that children play an active role in the construction of their own lives and social worlds and of those around them. Namely, children like adults should be studied about matters that affect them; 'Children are and must be seen as active in the construction of their own lives, the lives of those around them and of the societies in which they live. Children are not just the passive subjects of social structures and processes', they argue (James & Prout, 1990, p. 8).

Their statement resulted in children being recognized as social agents who act in their worlds despite being held back by the social structures in which their lives are positioned (Spyrou, 2018).

In order to clarify the notion of children's agency, Mayall (2002b) contributed greatly to that by arguing on the distinction between children as social actors and children as social agents.

'A social actor does something, perhaps something arising from a subjective wish. The term agent suggests a further dimension: negotiation with others, with the effect that the interaction makes a difference- to a relationship or to a decision, to the workings of a set of social assumptions or constraints' (Mayall, 2002b, p. 21)

For the author, if a child is social actor but not social agent, then that means that the child is not capable to make a difference in the world by acting, setting thus the place for the interchangeable use of children as agents and actors in research with no particular emphasis on the differences between the two terms (Spyrou, 2018). The complementary role of structure along with agency was acknowledged by James and Prout (1990) who drew upon the studies of Anthony Giddens. According to the structuration theory, humans are perceived as

'actors who not only monitor continuously the flow of their activities and expect others to do the same for their own, but they also routinely monitor aspects, social and physical, of the contexts in which they move' (Giddens, 1986, p. 5).

Finally, James (2009) highlights the notion of agency-structure through the child-adult relation that offers both opportunities and limitations for children's agency. In this lens, 'it is not the life world of the child as individual agent who is the subject of study, but the child as a member of the generational category of children' (James, 2009, p. 43). In other words, Mayall's perspective on children's agency can also be explained by the minority-group approach that focuses on the characteristics of children's agency in relation to their subordinate position against adults within the social order. For instance, this can be articulated in the relationship of child-parent, pupil-teacher (James, 2009). Positions like these offer different chances and constraints for children to decide, act and in total exercise their agency.

# 3.6 Poverty

Here I am presenting the structural constraints of poverty and social exclusion that hold back the children's agency in the Greek context.

James and James (2012) introduce an income-based definition of poverty noting that 'The rate of child poverty is now commonly accepted to be the proportion of children living in families that have only 60 per cent of the median national income before housing costs are met' (James & James, 2012, p. 93). Out of this simplified definition, there is an ongoing debate for calling the poverty 'absolute' or 'relative'. Many argue that 'relative poverty' is completely different if experienced in North or the South. However, the essence is that by defining the poverty as 'absolute' or 'relative', the experience of poverty is nowhere to be highlighted. When the child poverty is under research, the importance is to see what are these children's experiences in everyday life between those who live in poverty and those around them (James & James, 2012).

Poverty has undoubtedly a focus in childhood studies; it is an issue that overpowers whole generations and affects the living standards of young and old people alike. In the developed countries of Europe as well as in Greece, poverty affects almost every aspect of children's health and welfare: numbers of sickness and mortality; frequency of mental health problems; quality of housing and education; rates of crime and employment prospects (ibid).

As James and James (2012) argue, there is a great amount of data analyses which highlight percentages of children in poverty or at what rate the children lack the means of health and welfare. What these analyses exclude are the children's experiences of poverty which vary from country to country and even within the relatively advanced economies of Europe. Only recently, at about a decade now, children are starting to be recognized as having unique insights in the experiences of living in poverty (Redmond, 2008; Ridge, 2002). Farthing (2016) performs a literature review on subjective explorations of child poverty to come up with four recurrent common themes: the social nature of poverty including school as a place where the notion of shame was evident; the induction of family stress due to poverty; poor neighbourhoods and housing infrastructure; children as active agents who came up with various strategies to 'interpret positively their situation and to help their families cope' (Redmond, 2008, p. 1).

According to the latest data derived from Eurostat, in 2017, Greece was the third country in Europe after Romania and Bulgaria with a percentage of 36.2% of child population at risk of poverty or social exclusion compared to the average percentage of 24.9% among the 28 Member States of

EU <sup>4</sup>. Following, I present the second form of social constraints, the one of social exclusion, that derived from the data.

## 3.7 Social exclusion

Even if social exclusion is examined separately here, it is important to underscore this phenomenon as an inherent part of poverty. As Redmond (2008) stated 'in the end it is not usually poverty per se that hurts, but the social exclusion that accompanies it' (Redmond, 2008, p. 4).

Ridge (2002) talked about social exclusion experienced by children in low-income families both at school and in the wider community. This exclusion is articulated in his study, through the lack of money and transport that inhibits children from participating in leisure activities and thus children are having difficulties in maintaining friendships. In that way, children are constrained from experiencing a 'normal' childhood. Overall, schools cannot eliminate social inequalities on their own, but they can enable children from disadvantaged families to have a normal school course. This meets the data in my study, when teachers talk about initiatives of the school to alleviate the school expenses for some disadvantaged students and their families.

There is reference to social exclusion in this section to understand better the multidimensional nature of poverty contrasting the definition of poverty, which focuses on income inequalities (Ridge, 2002). According to Room (1995, p. 5) 'social exclusion focuses primarily on relational issues, in other words inadequate social participation, lack of social integration and lack of power'. Childhood is inherently linked to a social world with its own economic demands and stress on children to socialize and fit in with their peers. Out of Ridge's (2002) findings, it is evident that social exclusion has to do with limitations in participation in social activities, inability to sustain social relationships and challenges to social prosperity with the possible outcome of children being isolated and marginalised.

# 3.8 Rethinking agency

In this paragraph, I will try to raise a critical argument towards the viewing of child agent as solely autonomous and independent. Childhood studies, since its beginning, has focused on and continues to promote the autonomous children's agency through discourses of children's participation in

<sup>&</sup>lt;sup>4</sup> https://ec.europa.eu/eurostat/news/themes-in-the-spotlight/poverty-day-2018.

citizenship, for instance. Researchers and scholars in the childhood studies field start to view critically the fact that the light is shed only to what children do and not to what is done to them and to the development of different ways to monitor this agentic capacity (Spyrou, 2018). On the same line stands Abebe's (2019) suggestion about agency;

'There is a need to go beyond the recognition that children are social actors to reveal the contexts and relational processes within which their everyday agency unfolds. It is also vital to ask what kind of agency children have, how they come by and exercise it, and how their agency relates them to their families, communities, and others' (2019, p.1)

To that extent, Abebe contributes to the current debates in theorising child agency from relational and generational perspectives.

Redmond (2009), after reviewing 25 studies on children's perspectives on economic adversity, found, among other themes, that family played a significant role in children's lives. Children through their accounts revealed they find ways both 'to contribute to and draw on family strength as a source of resilience' (2009, p. 544).

My aim is not to undermine the status of children as active agents. It will be apparent in the analysis through their creative solutions that they cope with economic adversity and improve their own lives and those of their families. Conversely, my aim is to indicate the relational nature of their agency that is most highlighted through the children's accounts.

According to Redmond (2009) the literature review of (Backett-Milburn, Cunningham-Burley, & Davis, 2003; Sutton, Smith, Dearden, & Middleton, 2007; Walker, Crawford, & Taylor, 2008) shows that poor children come up with complex family arrangements while wider kin networks are greatly significant to assist children's living standards by providing to them transfers and gifts. Hence, the foregoing studies reveal a gap in developing further the concept of 'family' and interdependency, focusing only on material and financial transactions between children and relatives.

Spyrou (2018) introduces an emerging thinking of agency in childhood studies, that contradicts the idea of the independent and autonomous child agent and welcomes the transformative potential of children's agency. Recently, several scholars have been critical to the theoretical consideration of children's agency as a property of the child itself and the pertaining positivity that surrounds

the term. As a result, the scholars left aside the idea whether the children are passive or active actors to research when, where and in what ways children's agency happens. Additionally, Spyrou (2018) argues that in the existent theory of structure-agency, one problem is that the agency is celebrated at the expense of ignoring the power of limitations in children's environments that limit their capacities to change their own worlds.

Further on, Spyrou (2018) suggests a relational thinking of agency through which agency is socially and relationally produced. This idea reveals interdependency between children and adults and how both of them are willing to negotiate the space of agency (Spyrou, 2018, p. 128). Based on that idea, I will present, further in my analysis, several empirical examples from fieldwork that reveal the relational character of the agency formed in negotiation processes between children and adults. Explicitly, Wyness (2015) draws on children's accounts to see that children view agency as the result of their collaboration with adults. The argument here is that children do not necessarily always ask for more participation but for more collaboration with adults and to have more chances to talk with them.

Ultimately, Spyrou (2018) holds the view that if the concept of agency in childhood studies remains still in the notion that agency is a property of the self, then that limits the field. By reconceptualizing agency in relational ways, it offers more possibilities to the field in discovering new ways that children connect to their environment and do agency. In that thinking, researchers will always be aware of the difficulties that an ever-changing world brings as well as the constraints that oppress and overpower children's daily lives.

# 3.9 Typologies of agency

In this section I discuss the typologies of child agency in order to show how different socioeconomic and familial contexts shape children's agency and the ways that children use to navigate those contexts. In doing so, I treat the typologies of 'thick and thin', 'everyday' and 'getting out' as personal types of agency that the child utilizes independently of other intergenerational relations and the concept of 'interdependency' and agency as a 'continuum' as broader types of agency that are illustrated between adults and children in everyday settings. The

following researchers and several others demonstrated various ways that children express their agency by contributing to the critical understandings of agency.

## 3.9.1 Thick and thin agency

Klocker (2007) conceptualizes children's agency under various constraints experienced in their everyday life. Thick agency represents children's broad variety of options in different cases. For instance, children can choose the conditions or factors that affect their present and future lives (Abebe, 2019). On the other hand, 'thin agency' refers to children's decisions and actions that are carried out within highly restrictive contexts with the option of few alternatives (Klocker, 2007). As this type of agency is developed in highly restrictive contexts, these same contexts and relationships have a twofold role by expanding or constraining a person's choices and subsequently their agency (Abebe & Kjørholt, 2009; Klocker, 2007).

## 3.9.2 Everyday agency

Payne (2012) introduces 'everyday agency' to interpret the experiences of children and young people in child-headed households in Zambia. She offers the concept as an alternative to the discourse of crisis that surrounds the poor living conditions of child-headed households. She argues that children's agency in restricted living conditions are often perceived as part of the everyday life, at least from children and young people themselves, and not as something extraordinary. Accordingly, 'everyday agency' stands for children's and young people's actions as part of their everyday life despite the nature of these actions being unfit to their age socially and culturally.

#### 3.9.3 Getting out

'Getting out' is a type of agency that can be situated in rich societies as a response to poverty by taking up employment or improving the chances for employment through education. Similar to 'thick and thin' agency, this type is also developed under structural constraints like the setting of poverty or socioeconomic crisis. However, the will to 'get out' can sometimes be adapted. This adaptation can show the person's loss of freedom to make a choice between desirable alternatives (Lister, 2004 as cited in Redmond, 2008).

### 3.9.4 Interdependency and agency as a continuum

Abebe (2019) suggests two ways in reconceptualizing agency; agency as a continuum and agency as interdependence. The agency as a continuum is perceived as fluid and changes constantly depending on whom the children are with, what they are doing and where they are. Children can make themselves appear as more 'vulnerable' in order to get what they want. For instance, child beggars can appear hungry, helpless and as victims to earn money whereas at night they can be more rebellious and 'unruly' (Abebe, 2019, p. 8). The author notes also that despite the fact that children are placed in a minority position towards adults, referring to power differentials, they can sometimes use the social and economic constraints in their favour to influence adults.

The latter type of agency as interdependence is formed within intergenerational relationships between adults and children and is shaped by notions of care, obligations and reciprocity in the family context. As it will be further developed in the analysis chapters, interdependence is played out in the family context in everyday life. Grandparents and especially grandmothers support their children's families out of their pensions and as being part of the family by doing chores, cooking, studying with the children and kissing them goodnight with fairy tales. Reciprocally, parents take care of their parents' bills and needs while children keep company or visit their grandparents regularly.

# 3.10 Summary

In this chapter I have presented the main theories and perspectives that have informed my study from the very beginning, and which have conceptualized the data and helped me to interpret and understand the phenomena of the study. The theoretical basis of the study comprises of two central notions in Childhood Studies; structure and agency. Structure is here represented by the highly restrained context of poverty and social exclusion driven by the financial crisis. Within this setting, children's agency is both restricted and extended. Restricted by socioeconomic factors and extended less independently but rather relationally. The relational character of agency has a central meaning to the study since it is developed in intergenerational relationships adding up to the reconceptualizing of agency.

# **Chapter 4 Methodology and methods**

In the following chapter I will describe my chosen approach, methodology, methods and ethical dilemmas that accompanied me throughout the study. The structure of the chapter will follow the flow of the fieldwork with the ethical considerations being an inherent part of the whole process.

# 4.1 Conceptualizing children in research

Traditionally, children's lives have been explored through the views and understandings of their adult caretakers who claim to speak for the children. This positioned the child as an object excluding him/her from the research process. In the social studies of children and childhood, this view is challenged by seeing the children as possessors of unique characteristics which the researcher needs to take into account in the research design and methodology (Christensen & James, 2008).

The ways that researchers conceptualize children and children's agency influences the researchers' choices of methods. In the social studies of children and childhood, there is a tendency to perceive research with children in two ways: same or different from research with adults. Those who perceive children to be equal to adults, use the same techniques as those used with adults. The researcher following this path, has the responsibility to treat children as mature and competent people without taking into consideration any child-adult differences (Alderson, 1995). Those who perceive children as totally different from adults, use ethnography as the most suitable method to understand better the child's work (James et al., 1998). Additionally, James et al. (1998), suggested a third way of perceiving children: those who perceive children to be like adults but to possess different competencies. The methods used in this perception are based on children's skills and can vary from pictures and diaries to drawings and a lot more. The above perceptions of research with children, which guide the research methodology in childhood research, are put in practice by the following scholars.

Solberg's (1996) fieldwork showed how age is acted out in different situational contexts. Her suggestion for 'ignorance of age' does not mean that children are the same as adults. Children have different qualities than adults, but it does not mean that we should allow those qualities to influence the ways of approaching children. Age and status of children should be subjected to empirical

investigation to explore what age and status mean in different contexts, to explore the 'doing' rather than 'being'.

Woodhead and Faulkner (2000), after criticizing the traditional psychology research which treated children as objects, introduce children as complete 'beings' and participants in research. Children can be competent and develop coping mechanisms in difficult and demanding contexts. In addition, the authors express the obligation of adults to guide the children's entrance to the social world.

Punch (2002) warns that there is the danger of considering children a group compared to adults while doing child research and not emphasizing on childhood diversities. In her opinion, researchers need to be reflexive and aware of the reasons why child research may be different from adult research. For those, who perceive children as independent and fully competent social actors does not mean that children should be treated equal as adults. Nevertheless, children research should be based on methods that intrigue their interest and create a fun context so that children can demonstrate the range of their skills and competence (ethnography, task-based methods).

From my epistemological viewpoint, I reason that research needs to include children. In this sense, children's participation needs to be ensured, so that children can state their opinion and be heard (Van Blerk, 2006). To that extent, I agree with Punch's standpoint that children when treated equal with adults, can miss on demonstrating their full competence. So, she suggests that using both traditional and innovative techniques can bring a balance on the ethical and methodological issues in research with children. She reflects critically on the use of specific child-friendly methods because they may express a patronizing perception towards children. Anyway, during my study, I tried to use various participant methods such as drawings, interviews, diagrams that enhance children's individuality and intrigue their interest.

# 4.2 Qualitative research

The current study followed a qualitative approach that encouraged and enabled children to articulate their perspectives on impacts of austerity on their everyday lives and the ways of fighting back the structural constraints of poverty and potential social exclusion. Qualitative research consists a naturalistic, interpretative approach which entails understanding peoples' meanings to phenomena like actions, decisions, values within their social worlds (Ritchie, Lewis, Nicholls, &

Ormston, 2013). In a Childhood studies context, qualitative research can be formed in a way that children's interpretations are put forward and heard. In my fieldwork, I tried to learn from my children informants about the topic. I changed many times my initial thoughts about the methods and tried to adjust them to what children were interested in. I simplified my interview questions and worked on the difficult economic terms of the financial crisis context, so that children could interact with me and share their opinion on the matter. Consequently, children helped me to construct knowledge about the implications of crisis on their lives and the relational character of their agency.

## 4.3 Being in the field

## 4.3.1 Field entry

My fieldwork took place at a primary school in a medium-sized town in the Magnesia district in Greece from September 13<sup>th</sup> until November 1<sup>st</sup> in 2018. My participants included students of sixth grade, aged 11-12 years old, parents and teachers. Ideally, I wanted to start my fieldwork research in summer 2018, as it was recommended by the university and course plan but unfortunately schools in Greece are closed during summer with start date no later than early September. As a result, I travelled to Greece in late August to be there when the school started.

Prior to my arrival, I had contacted the principal of the school by email, presenting to him my request to perform fieldwork at the school exploring the viewpoints of children on the financial crisis. I tried to be specific about my purpose, duration of fieldwork and values of anonymity and confidentiality by sending a timeline of the fieldwork along with a letter of introduction by the university verifying my purpose at the school. Being busy over the top, he never replied, but told my mother, who is a teacher at the school, that everything was ok, approving my arrival and that we could discuss further when I am in Greece. My mother made most of the arrangements between me and the school verifying the significant role of a personal contact in gaining access to a field site.

The first day of my arrival, I planned to meet with the principal and right after with the parents of the children to present myself and the project. Early in the morning, I had a meeting with the principal presenting the project and giving him the informed consent to sign. After mentioning some points in my method's description to alter, he gave me his oral approval to move on with the

project, but he did not wish for now to sign a document until the end of the fieldwork. Specifically, he admitted that he felt unsafe to sign a document which could be binding as there was no approval from the Greek Ministry of Education and Religious Affairs. Before summer when I first contacted him, he had mentioned that there was this specific obstacle and thus I was aware of it. Having the oral approval by the principal, I could move on with meeting the parents.

In the meeting with parents, I introduced myself and held a short presentation explaining my theme project, the tools I would use and tried to answer their questions. The last part of my presentation concerned asking for their permission to allow their children to participate in the research project. Some parents were worried that the project would interfere with the children's course program while a mother was cautious with my research as it was not approved by the Greek Ministry of Education. Once again, I am referring to the specific approval because it is similar to 'holy gospel' for Greek parents. Spending almost two months in a school environment, I came to acknowledge that parents and teachers were more open to approve any suggestions or projects coming from the Greek Ministry than from any other private institution, college or foreign university. They thought that the former was safer while they had numerous doubts for projects coming from the latter source. Yet, I tried to answer their doubts and questions with honesty. I replied that the activities with children would take place in courses not that crucial to the curriculum such as the Art class and no activities would be held during breaks as these ten to fifteen minutes were important to children to relax, play and eat their lunch. Regarding the second inquiry, I answered that I came from a Norwegian university with no link to the programs initiated by the Greek Ministry and then I presented my credentials from the university mentioning the voluntary character of the research.

Down the line, I distributed the informed consents to the parents and to my great surprise, all the present parents (13/13) consented to allow the children's participation in my research and 6/13 agreed to give an interview at some point of the fieldwork. Towards the end of the day, I felt greatly satisfied from the results besides the aforementioned obstacles.

## 4.3.2 Sampling procedures

Studying in a master's in Childhood studies, my first consideration was to have children as participants. Being a part of this master is a continuous eye-opening experience as I see in practice that children are given the first step to talk and that their opinions matter. As a result, all my actions

were oriented to find child participants and be able to ask them questions in a way that made them comfortable to tell their stories.

My initial plan was to recruit as many as I could, aged 11-12, which were all students of sixth grade. After following the procedure of entering the field, delivering the consent forms to both parents and children and waiting approximately three days to collect them all, I was able to proceed with my research project. I chose the children to be my crucial and central participants because it was their view that I was most interested in. Nevertheless, adults' view plays a significant role in my research. Both parents and teachers act as complementary pieces in the overall topic. Without their contribution, probably many of the children's sayings would hang up in the air without context and real-life evidence.

In terms of sampling, my research project could be labelled under *purposive or judgement sampling*. Bernard (2006) argues that in *purposive* sampling, you decide for what purpose you want informants and you go out to find some. In these terms, there is no sampling design that defines how many of each type of informants are needed for the study. You take what is available. In my case, I knew I wanted children who were born into the financial crisis, so that they did not have any experience from the time before the crisis. In qualitative research also, the researchers look for research sites that reflect their interests (Bernard, 2006). For instance, I could go door by door and ask if there are children born in the crisis to ask them questions. Instead, I chose a primary school, where I could find children of a specific age and people related to them, who also have first-hand experience with the crisis like parents and teachers. In my case, except from the sample of seventeen children, I was not aware beforehand how many teachers or parents will agree to give me interviews. Consequently, I got to the school, had to take what I got and make the best out of it.

In the end, the sampling recruitment ended up in seventeen interviews with children along with their participation in various activities such as drawings, ranking and spider diagrams; one focus group discussion with children and one with five teachers, one individual interview with one teacher and six individual interviews with parents.

## 4.3.3 Description of participants

The overall number of participants is twenty-nine including seventeen children/students, six teachers and six parents. I chose to introduce the regional unit of Magnesia in Greece where the research was done, the number of participants and also their background referring to what their profession is, so that the socio-economic level of the participants can be justified. I need to omit any other information regarding name of the medium sized town, the school and names of the participants in order to protect their anonymity and to make sure that no information can be traced back to the informants.

For more information on background, pseudonym, characteristics and employment status of the participants, please see Appendix A.

#### **4.3.4 Informed consent**

In Greece, the code of ethics in research with children regarding the informed consent comes in line with the articles 3 and 12 of children's UNCRC rights. Article 3 advocates that in all actions concerning children, the best interests of the child shall be a primary consideration (UNCRC, 1989). According to Burr and Montgomery (2003), the 'best interests of the child' mean that the adults who promote actions in favour of children should always act in ways that put children's welfare above any interests of adults. Article 12 of the Convention specifies that all children who are capable to express a view have the right to do so freely in all matters that affect their lives and their view shall be considered according to their age and maturity (UNCRC,1989). Importantly, the ethics in research highlight that the children should never be forced to participate in research. In the Greek context, the researchers need to get the informed consent of the parent or legal guardian. The ones who sign the consent should be given all the information in a suitable to them language, as well as the possibility to deny. The parental consent does not mean that the child also consents, but it allows the researcher to ask for the child's permission<sup>5</sup>. The researchers also have to ask for the child's agreement to research, except in the case the child is not capable in agreeing (i.e infants). The children are entitled to all information in a comprehensive language and they

<sup>&</sup>lt;sup>5</sup>http://www.primedu.uoa.gr/fileadmin/primedu.uoa.gr/uploads/Pdfs/Grammateia/TELIKO Kanones de ontologias gia tin ekpaideytiki ereyna me paidia.pdf

need to be given the possibility of refusing to take part. In school settings, the researchers have to ask for individual consent of each child and not only of the group (i.e a classroom).

The first days of my fieldwork were oriented towards getting the informed consent from gatekeepers and informants. So, I used three protective layers of permission; headteacher, parents and children. The first and second layer of permission with the headteacher and the parents accordingly were outlined before. In my interaction with parents, I had to be extra specific and detailed in two parts; the children's consent and the parents from abroad. I mentioned in my information leaflet that I would need the children's consent for the project too. Some parents wondered why, since they were the legal guardians and they could decide for their children to participate or not. Indeed, the Greek law orders that in social research with students, there is need for parental or legal guardian's informed consent only. In other words, the parents decide if their children will participate on the research project or not and the researcher does not need to ask for children's consent (Karagiorgi, 2017).

However, being a student at a Norwegian university, I explained that I need to follow the ethical guidelines that Norway implements which require both parental and children's informed consent for participating in a research project with the right of refusal and withdrawal at any part of the project. As a result, I had to highlight to parents that I would ask about their children's consent as well and in case of the child's refusal to participate in research, I would respect that decision and overrule the parent's permission. I noticed their confusion as they had not heard of this before but eventually, they agreed to additionally ask their children. Another point I had to give attention to, was that in my meeting with the parents, there were three parents from abroad, who were illiterate and could not read Greek. Therefore, I read to them the information leaflet and made sure that they had understood my intentions and the role of their children in the project.

The children's informed consent is when it is time for them to decide, and for researchers to take a step back, wait and listen what children can say (Alderson & Morrow, 2011a). I saved last the children's consent. I could ask for children's consent after the principal's approval, but in Greece every action concerning children and the school is appreciated if approved first by the parents. The third day of my fieldwork, I asked for the children's consent in my project. I explained to them my topic and the methods I will use, like interviews. I tried to be as simple as I could because I was aware that terms like 'economy', 'crisis', 'consequences of crisis' may be alien to eleven-year

old's ears. I asked for their thoughts on the reality of the crisis and what they knew in general. I mentioned that I was not looking for right or wrong answers and then asked them questions to see if they understood why I was in their classroom and what we were going to do in the project. Soon after, I delivered to them the informed consents and asked them to sign with their nicknames from the 'name tags' activity we had the day before, if they agree with what was written. There was only one girl whose parents had not delivered to me their consent and I told her that she could also sign the paper and participate in the future activities if she wanted to, but I could not accept her consent as part of the project, since I missed out the parental consent. Instantly, she became sad and told me 'No, my parents will sign it tonight and I will bring it tomorrow. Please take mine too'. I smiled at her and said 'Ok don't be sad. I'm taking your agreement'. As a matter of fact, all the seventeen children signed the consent even if I told them that they were not obliged to do it and their participation was voluntary. I was happy to see them all eager to participate in my study and I was even more excited to see the flow of the fieldwork the following days.

For an example of the used informed consents, please see Appendices D, E, F.

## 4.3.5 The teacher's daughter and power imbalance

Entering the fieldwork, I was aware that I would enter as the 'teacher's daughter'. In Greece, people are very proud of their family bonds so it was logic to be introduced by my mother to her colleagues as 'Here is my daughter who will do research at our school for the following two months'. When it was time to introduce myself to the children, I told them from scratch that I am their teacher' daughter and later explained to them the aim of my study and my role as a researcher. I chose to reveal my true identity from the beginning because first, it was easy to see the resemblance between me and my mother and second, I had no intention to keep a part of myself in the dark from children's eyes.

The researcher's role comes hand in hand with negotiating unequal power relations. Child researchers have taken many roles throughout time from the role of *atypical adult* (Corsaro, 1996) to the *least adult role* (Mandall, 1991) or the *adult child model* (James et al., 1998), the *unusual type of adult* (Christensen, 2004; Mayall, 2000) to the *adult friend* (Fine & Sandstrom, 1988). All the above roles derive from the desire of researchers to minimize power differences between adults and children. From the beginning of my fieldwork, I was worried that I would be recognised by the children solely as the adult who is related to the teacher and came to spy on them. Not knowing

how to deal with that, in order to convince children that they should not view me as having that intention, I told them not to call me 'madam' as they call their teachers but to call me simply by my name. I reminded them several times during the first week, but soon I stopped since I realised that I could not force them to use my name if they would not. At that point, I had already adopted changes in appearance as introduced by Mandall (1991) taking on the 'least adult role'. I was wearing vibrant colours every day and simple clothes like jeans and leggings. The dress code along with my height, which is the same of a tall eleven/twelve-year-old boy helped at some point to reduce some inequalities in power between me and the child informants (Abebe, 2009). In a matter of fact, I had not realized the impact of my appearance until our National Day on October 28 <sup>6</sup>, when the school held the celebration and I joined the school's festivity by wearing more formal clothes. Some of the teachers told me 'At last you are dressing up as an adult. You are always get mixed up with the children in the school and we cannot spot you' while the girls of the class complimented me for my looks.

In the childhood studies, power is viewed as problematic since it is exercised by the dominant group of adults and not by their subordinates as children (Gallagher, 2008). He notes that the problematic conceptualization of power means two things; either that researchers can be surprised when children may exploit, redirect or refuse participatory techniques or that researchers can mistakenly insist on certain forms of participation thinking that they promote 'empowerment' for children. For instance, children illustrated their power over me several times during interviews when they were curious about the tape recorder and wanted to test it or even my phone that I used as a backup recorder. One day a child stood up in the middle of the interview and started wandering around in the library picking up some books. I offered some minutes off and then I asked him the next question while wandering around. Other days, there were some children who were particularly silent or had very little response to my questions. Realising that, I tried to import tools into the interviews like vignettes or small talk to boost their confidence and make them feel more comfortable at my presence. There were also instances when children did not understand the vague and abstract terms of financial or debt crisis, memorandum, rescue packages and the questions had to be reformed with simpler terms that were meaningful to them. At that point, I took some time to figure out which participatory techniques could help them to think more on the consequences

<sup>&</sup>lt;sup>6</sup> Greece celebrates the anniversary of OXI (NO) to the Italian troopies when they asked on October 28, 1940 to surrender the country.

of crisis and what crisis means to them in daily life. I came up with drawings, spider diagram and a ranking method to help them produce knowledge about themselves because until then, I was functioning more as a facilitator who wanted to produce simply knowledge (Gallagher, 2008). Despite the fact that participatory methods are used to gain more 'authentic' knowledge about children's own realities (Grover, 2004) and that participatory methods are more ethically acceptable than traditional methods, they may still limit children's participation since their participation in the planning, analysis and dissemination of research is usually more limited (Gallagher, 2008). No matter how dedicated in enabling children to speak, in the end of the day it was me who composed the participatory activities and the questions of the interviews. The questions were central to my interests and concerns, not theirs (Christensen, 2004).

By implementing the changes in the interview questions and by asking the children's opinion in the end with questions like 'Did you have any difficulties during the interview?', 'Were any questions difficult to answer?', 'Can you tell me which ones?', 'What should I change about them?', I noticed significant changes in their responses. They started sharing with me secrets concerning their friendships, romantic relationships and arguments. As Christensen (2004) points out, children develop their friendships through telling and keeping secrets, revealing secrets to other children or 'telling' adults. For instance, Anna (11 years, girl) shared with me an incident where a girl who was jealous of her and her 'bestie' went to the boy that the 'bestie' loved and told him that Anna loved him in order to make the two friends fight. Another boy admitted towards the end of the interview that he felt like a celebrity with all these questions and that he would do it all over again.

So, did I remain the teacher's daughter until the end? Of course, I did, and I will always be the teacher's daughter for the children. However, what I felt like was that the children did not care who I was or what I represented. For many I was simply Eirini who asked weird questions, was invited to play with them, and with whom they shared secrets, frustrations or problems going on at home.

## 4.4 Research methods

My initial plan included partly different methods than the ones I used. For instance, I was planning to do neighbourhood walks with children, use photographs and sentence completion but as the

project was moving on, I found other methods more fitting to my research questions and the children's interests. In what follows, I will present the methods used with children, parents and teachers throughout the fieldwork process. Obviously, the largest attention will be given on research methods used with children as it is their viewpoints that concerned me the most. Ideally, I wanted to present my methods in a more linear timeline, saying for example that I started with drawings and continued with interviews to finally reach to diagrams. However, this is not realistic because as I entered fieldwork, I started with observation, the next hour I had an interview with a student and the next day I was interviewing a parent. As a result, there could not be a strict order because there were a lot of methods running at the same time. The truth is that this did not delayed me but, on the contrary, helped me to be creative and produce more data and ideas about next methods.

## 4.4.1 Observation and research diary

Observation is thought to be the basis of all good research, since it is essential to understand the context of data. Researchers need to use unstructured, which is sometimes called participant, observation throughout the research process (Ennew & Abebe, 2009b). In my research project, I chose observation as one of my methods and I would call it mainly unstructured one. I will not use the term 'participant' because I am aware that in participant observation, researchers usually stay for a longer period of time to experience life of the community or group they work with (Ennew & Abebe, 2009b). Nevertheless, I cannot ignore some similarities of my fieldwork with the advantages and disadvantages of participant observation. It is less intrusive to children's everyday activities than other methods, since it can 'fit in' with whatever they are doing- studying, attending classes, working, playing. Participant observers are often able to assist participants in their daily things to do. It can be simple from tying shoelaces to running community groups as a volunteer (Gallagher, 2009a). For instance, during my two- month stay in school, I was lucky enough to join the children in many festivities of the school. I was invited to watch them performing in sport matches, to a national celebration and to festivities for the European Language Day where I was filming their songs and performance for the school's archive.

However, there are several drawbacks in participant observation as well. It can be perceived as intrusive by children and/or their adult caregivers. What is more, informed consent is difficult to negotiate. Children are most easily observed in places where they are supposed to be, like

nurseries, schools, and so on than in places less regulated such as parks or public places, where there are many people interacting and it is difficult to retrieve informed consent of all the participants. Based on that and despite the fact that the school is considered a regulated setting, it was difficult to remind to children every day during two months of stay that I was taking notes of what they were doing in recesses or of what they were communicating to me. I felt like that this every day reminder would be intrusive in our relationship. Another disadvantage is that through participant observation, strong relationships can emerge between researcher and children creating complications when observing illegal or forbidden activities or even negotiating the end of fieldwork (Gallagher, 2009a). Unfortunately, I was caught up in similar cases. During recesses, I had a fixed seat on some big stairs on the east side of the school. From my spot, I was able to watch the children of my class playing chase, hide and seek or walking around. One day, I noticed that three students had brought along many books and notebooks. They headed for the sides of the school, sat on the stairs and opened their books. Then, they sneak peeked to see if there was any teacher watching them and when they made sure it was safe, they started doing their homework. They did not show to bother that I was sitting across them and could see them even if they knew that doing their homework during recess is not allowed. When the bell rang and we entered the classroom, the teacher had noticed the books and started yelling at them. She told them that obviously they cancelled the essence of the recess, that recess, which is for relaxing and playing. The three boys 'charged' with illegal studying at the recess, looked at me later, seemingly appreciating my silence.

Unstructured observations like the above examples were written down as soon as possible afterwards in the classroom when the students had to attend their classes. As a matter of fact, I was provided with a desk at the left back of the classroom and attended the same classes as the students. At times when I was not performing activities or interviews with the children or not joining them in recesses, I had the time to write on my research diary. I am viewing the research diary as the treasure box of my observations; everything was in there, from what happened today, where, which children and adults were involved, ethical issues, problems and possible solutions, impressions and feelings, names and addresses of contacts, brief unstructured observations to comments about the fieldwork in general (Ennew & Abebe, 2009b). I was writing down the reactions of children in interviews and soon enough I could understand when they felt uncomfortable or safe with me.

Ultimately, the research diary was my faithful companion that made me realize the change of children's behaviour towards my presence at the school.

## 4.4.2 Drawings

Children's drawings are a visual method and part of participant-centred methods since it is about children creating a drawing based usually on a topic derived from what they believe, remember or wish. In the seeing methods, one can also find photographs, maps and diagrams besides drawings. All the above visual methods have many strengths as they allow children to express themselves when they are not comfortable around words. Through drawings, children can talk about more sensitive topics or drawings can function as triggers for further discussion around a topic (Ennew & Abebe, 2009b).

I used the drawing method twice; first as a probing method to find out what children know of the crisis and second time as a protective tool towards the end of the fieldwork. The first time, I used approximately two hours in the whole process of drawing itself and interpretations. I handed out sheets of paper to all children and I wrote the topic on blackboard 'I am drawing pictures out of the financial crisis in my country', with the undernote 'whoever wants can also add a title on his/her drawing'. I set one hour as limit to the drawing activity and then those who were finished could come to me (sitting at the back of the classroom) and interpret his/her drawing. On the back of the sheet, they had to write personal info about gender, nickname, mother's job and father's job. I highlighted that it would be nice of them not to cheat during drawing but try to honestly put their thoughts on paper. The topic of the drawing was abstract for many children and they asked for guidance to start drawing. However, my intention was not to say more than I had to, in order to see what the children see and understand of the crisis without any of my words or ideas interfering their viewpoints. Thus, I told them that I would not guide them through what they could draw and emphasized that there were no right or wrong answers, so they could be free to draw whatever they felt like. After having seventeen drawings and interpretations in my hands, it was obvious that some children were influenced by each other even if I told them that it would be wise not to. During the interpretations, it was hard not to make assumptions of what the children had drawn but I tried to listen to them and understand what they had in mind. Often, I was surprised to find that my initial ideas were totally different from what the children were thinking. As Ennew and Abebe (2009b) note, children usually enjoy making pictures, but need to be asked what they have drawn

because adult interpretations are almost always incorrect, or miss vigorous details that are essential to the child. Towards the end of the activity, one girl who was very insecure about her drawing skills was relieved to hear me complimenting her picture and repeating that I was not looking for a right answer.

On the last day of fieldwork, I conducted again the drawing activity. The topic of drawing was 'How I picture myself in the future?' and the objective of the activity was to explore children's views of future prospects and if the children's dreams are affected somehow by the conditions of the crisis. I started explaining the activity by having a sheet of paper with the topic written on top center. I gave a sheet of paper to each child and asked them to write the topic like I did. I also asked them to have their set of markers and gave them one hour to complete the activity. After finishing, they could come at my desk like the previous time and tell me what they drew and why. I would write the interpretation behind the drawing and they needed to complete by themselves information about age, gender and nickname.

## 4.4.3 Ranking and spider diagram

Punch (2002) used spider diagrams and activity tables in her research in rural Bolivia to explore children's everyday lives at home, school, work and play. The above techniques which are viewed as PRA (Participatory Rural Appraisal) allow children to define elements of a broad topic and help especially at the start of the research. In her research, the PRA tools started simply and then more information was added to the diagram or the table giving more depth to knowledge retrieved. Another advantage of the PRA is that the techniques are fun, and they keep active the children's attention producing at the same time rich information in short time. However, a drawback is that further methods are needed to discuss the data obtained such as the focus group discussion that followed the ranking and spider diagram in my research (Punch, 2002).

The following activity constitutes of three parts; first is the ranking part, second the spider diagram and third the focus group discussion. I choose to separate this activity in two parts, so that the reader can get familiar with the process easier. Thus, I will present the ranking and spider diagram at this paragraph and the focus group discussion in the next.

My thoughts before going into practice was to prepare a group activity, in which the children could cooperate and express their views without being influenced by me, other adults or pregiven

information. Additionally, I had a gap in my data collection plan regarding the strategies of children coping with the consequences of crisis, so I came up with the combination of ranking and then the matching activity with possible strategies of coping and dealing.

The activity took place in two sequent days. The first day there were eight participants and the second nine. I thought of using two separate groups each day, so all children had the same chance to raise their voice and be heard without leaving anyone in silence. The first group of eight followed me in the library and then I split them again into groups of four with even number of boys and girls to each group. I had already modified the library bringing desks and provided the groups with large cardboards (having the topic written on top), post-its and sets of crayons. When the children took their places at the desks, I thoroughly explained what they needed to do. The activity was split into two parts. On the first part, each group had a slightly different topic (Consequences of the financial crisis on Greek society/ Consequences of the financial crisis on Greek family) and the children needed to write different consequences they could think of on the post-it and continuously rank them in Small, Medium and Large consequences.

I asked the children if they understood the word 'consequences' and some of them raised their hand suggesting the word 'results' as explanation, which was congruent to my thoughts. I also informed the children that they could talk with the other members of their group and discuss together what they pick up from the news or parents, family, friends and teachers about the ongoing situation in society and family when in financial crisis.

After my instructions, the children started chatting and writing down their ideas. I noticed me giving some orders from time to time like 'Talk quietly', 'Don't make so much noise' or 'Stay at your desks'. I noticed that some children would prefer to play rather than do the activity. At first, they followed my orders for a while and yet again they found ways to have fun. For instance, they made balls out of the post-it with small notes and threw them at each other. I gave them a fifteen-minute time span to write their ideas, rank them and soon after present their findings to me. After each group was finished, I informed them about the second part of the activity and provided them with another fifteen minutes to complete it.

At the second part, the children had to find ways/strategies of coping with the consequences they found earlier, write them down on yellow post-its and afterwards present them to me. The children kept talking loudly and teasing each other but not wishing to be strict anymore, I let them be. When

the second presentation was complete, a girl from the second group told me that during the whole time of the activity, she had so much fun and laughed a lot being together with her friends. That felt rewarding, as I was worried that I had limited their enjoyment by setting boundaries with my orders. One last observation is that each group had at least one child not as talkative but still during the presentation everyone was given equal chance to interpret their findings and comment on their fellow classmates' sayings.

On the second day I had the second group of nine children doing the activity. They followed the same steps as the previous day. Again, that day the new group had the same idea of playing with balls made out of post-its but this time I made sure to inform them that I don't have many post-its, so they need to take care of them and save enough to perform the activity. Then, I picked up all the thrown ones, so they were not distracted. Another change I made, was to inform one group to prepare for their presentation when I am busy with listening to the other group. I suggested also that it would be nice of them to discuss quietly so that I could record the other group. In case there was noise, I would not be able to distinguish the voices. I gave a handful of instructions but most of the children followed them for quite some time.

Lastly, having completed the activity, I found out that it would be difficult to perform the activity in the classroom with all seventeen children at the same time since I would be unable to give equal attention to each one of them. As a result, some participants would be left unheard or even silent. Following the way of having four groups, I was satisfied that there was active and total participation of the children presenting to me their thoughts no matter if they are considered wrong or right.

For an example of ranking activity and spider diagram, please see Appendix G.

#### 4.4.4 Individual interviews

According to Brinkmann and Kvale (2015) the qualitative research interview is used as a tool to understand the world from the participant's points of view, to reveal the meaning of their experiences and to uncover their lived world before any scientific explanations. They specifically state that in research interviews, we talk to people to get to know how they describe their experiences or how they explain their actions. From one's point of view, research interview can appear as a simple task to have a recorder and ask someone to talk about his or her experiences or

even start narrating his or her life story. No matter how easy it may look, research interviewing demands a cultivation of conversational skills that most adults already have by being able to ask questions, but still the cultivation of these skills can bring challenges. In this paragraph I will illustrate the method of semi structured interview with two kinds of participants; first with children and second with adults. My short experience in the fieldwork showed me that interviewing children and adults deals with many different issues regarding approach of the participants, positioning of the interviewer and ethical dilemmas.

#### 4.4.4.1 Individual interviews with children

Generally, interviews have been described as 'conversations with a purpose' and are useful in the first stages of research to learn more about context. Unstructured or semi-structured interviews are more informal, as in my case, usually with individual participants, using a list of questions or better themes rather than a questionnaire with predefined questions (Ennew & Abebe, 2009b). When designing the interview guide, I tried to prepare some cohesive topics or themes to follow in my conversation with children. Personally, I needed a kind of a structure to my questions to not be totally carried away by the children's narratives and be able to ask what I need to ask them. Specifically, my interview guide included five themes 'Defining the financial crisis', 'Consequences of the financial crisis', 'Coping strategies', 'Support systems', 'Future plans'. Thus, as Ennew and Abebe (2009b) noted, the interviewer feels free to phrase the questions and ask them in any order as long as they are consistent to the broad themes of the research. In that way the children feel they have more control in what to say while they can also tell their story in their own way (Ennew & Abebe, 2009b).

I was provided by the principal with a small class in the school, used as a library to perform my interviews and activities. The class was of ten people capacity maximum and was never used from other teachers or students. When arriving at school every day, I had in mind to ask which child wanted to have an interview that day and as the days passed more and more volunteered. I was choosing four or five children per week and when it was time for the interview, the child-participant was coming to the library to find me. I offered the children a glass of water and snacks before each interview to have a more pleasant and relaxed beginning. I was doing that with all the children and most of them were asking me in the end of the interview if they can take the water

glass with them back in class. I did not consider it important to give these small things, but the children thought otherwise.

Brinkmann and Kvale (2015) mention that an interview is introduced by a briefing of what follows. The interviewer defines the topic, explains what the purpose of the interview is, the use of the sound recorder and asks if the child has any questions before starting the interview. My strategy for briefing the interview was to introduce the topic, explain what the questions will be about, inform the child that he or she can skip questions if difficult, choose not to answer or even leave the interview if he or she feels uncomfortable. Personally, it was of eminent importance to me that the child felt comfortable in the room prior to the interview. First, I showed to children how to use the tape recorder and which buttons to press for on and off. I did also the same with my mobile phone which I used as a backup recorder. In research interviews with children some researchers encourage the child to control the tape recorder, like how to stop or pause the recording especially in case with uncomfortable questions (Gallagher, 2009a).

Additionally, in some interviews with children I used the tool of vignettes which are scenarios or 'scenes' used as stimulations of real events picturing hypothetical situations. There is no guarantee that a given scenario will make the participant to answer in a way that mirrors his or her behaviour in real life. However, vignettes can be used to extract more information while they can also be more engaging for the adolescents (Tinson, 2009). I used the vignette in a form of a letter as an introducing tool to the interview to two children who were not that talkative in classroom and had difficulties in answering questions. I searched through internet to find a relevant letter depicting the conditions of crisis in a simple way and found one with the title 'A letter to my unborn childthe confession of a father in the years of the financial crisis in Greece ("A letter to an unborn child," 2013). Intentionally I avoided scenes of political content or raw public manifestation as I did not wish to burden emotionally the child. The letter was relatively simple in writing- as simple a letter can be written by an adult- with no political terms but at the same time projecting many social problems brought by crisis. In the beginning of the interview, I used the letter as a warmup activity reading it to the children. I made sure that they could see my laptop's screen as I was reading it. It seemed like a good stimulus since both children used it as a springboard to talk about the problems in crisis. Later, I tried to connect the letter with the list of my questions from the interview.

A third way to boost conversation in the interviews and to make children feel comfortable with my presence in the room as an adult and interviewer were some 'ice -breaker' questions. 'Ice-breaker' questions are something that children find easy to answer and may be also interested in. Answering to this type of questions builds up their confidence and helps them familiarize with the style of the researcher talking and asking questions (Tinson, 2009). Some examples of ice breaker questions were 'Who is your favourite basketball or football player?' or 'Tell me more about the nickname you chose back in class.'. Most of the children seemed to react positively to the questions and they probably helped them feel comfortable with me. However, there were a few children who remained not that talkative despite using most of the techniques above.

Towards the end of the interview I asked the children if any of the questions were difficult for them or if they would change some of the questions. Most of them answered 'no' but there were also many that answered yes and indicated which questions they would change. I liked what I interpreted as a feeling of independence they showed towards my 'authority' as a researcher and made sure to change the questions they told me about. I tried to make them simpler and more understandable.

For an overview of the questions used in interviews with children, please see Appendix H.

#### 4.4.4.2 Individual interviews with adults

I conducted seven semi-structured interviews with adults mostly in the school setting and in a cafeteria. The first day of the fieldwork along with the parental consent, I asked the parents if some of them are willing to give me an interview as I want to find out what their children know about the financial crisis and what is the parents' part in introducing their children to a society of crisis. The interview guide was short including only ten thematic questions which were not asked in order, but more according to the conversation flow. The topics were exploring the definition of crisis, the financial difficulties inside the family, the ways of dealing with the difficulties, the support systems if existent and their thoughts for the future of their children.

Having the interviews with the parents was practically challenging. I had to be flexible to parents' timetables as they had limited time sharing it between work, children, social duties and other numerous activities. Another challenge I faced was denying to them to talk about their children, what they drew or said. Since the beginning, I informed them that the information derived by the

activities with their children should remain confidential between me and them and eventually the majority of the parents respected that. Some parents also were anxious about their personal data and what comes to recording but when I informed them that names and personal info will be coded in order not to be traced back to the original people, they seemed relieved and wanted to move on with the interview. During the interviews I found myself many times struggling to not express my contradictory opinion to the one of the parents. Nevertheless, I stayed objective letting them space to develop their thoughts and not project my interpretations in the course of discussion. At the end of our conversation most of the parents admitted that they made many realizations about their children and themselves while talking to me which felt really satisfying.

#### 4.4.5 Focus group discussions

A focus group usually composes of six to ten participants who are led by a moderator (Brinkmann & Kvale, 2015). The prime objective of focus group discussions is rather to boost a variety of viewpoints on the topic in focus rather than to direct people's thoughts. The group moderator introduces the topics and facilitates the exchange of viewpoints. The purpose of the focus group is not to have everyone agree on a specific idea or to find solutions but more to bring out various perspectives on a topic. The positive aspect of focus group interviews over individual ones is that there may be more spontaneous, expressive and emotional views through a collective interaction than in individual interviews. Nevertheless, a drawback can be that the moderator has limited control over the course of the interview and that can lead to chaotic interview transcripts (Brinkmann & Kvale, 2015). In this paragraph I will follow the same course as in the previous one; first I will describe the focus group discussions with children and second the ones with adults. I performed one focus group discussion with children and one with adults.

#### 4.4.5.1 Focus group discussion with children

Based on Ennew and Abebe (2009b) the ideal conditions of focus groups with children include eight to fifteen children with same characteristics such as gender, age, education, a quiet place with no one to watch or disturb, space for children and the facilitator to sit in a circle, a set time for discussion between one and two hours, a list of topics to be discussed and a facilitator along with at least one skilled note taker. When I organized the focus group discussion with the children, the conditions were somewhat different than the aforementioned. My focus group discussion with children was the third part of the mixed method (ranking and spider diagram) I mentioned before

and as that was a bit different than an actual focus group discussion. I had to make four groups of children with four or five participants to each group. Then due to the limited space in the 'quiet' room I was provided, I had to discuss with two groups at a time. These two groups were mixed in gender and the task was to talk to each other (strictly the members of each group) for fifteen minutes and then present me their ideas and additionally talk with me for the topic in focus for another fifteen to half an hour. To be more specific, in the first part of the activity the children had to rank the 'Consequences of the financial crisis on Greek society and on Greek family' in Small, Medium and Large consequences and then justify why in the discussion. In the second part of the activity, the children had to find ways/ strategies of coping with the consequences they found earlier and write them down on yellow post-its. After that, they had to explain me why in our discussion. I used sound recorders to capture our conversation and at each group I made sure to ask each child separately to present an idea. Later, the children debated presenting examples from their daily lives or things they picked up from the news. Striking was that in cases that some of the children were wrong about the ranking, saying for instance that homeless people is a small consequence, they found ways to justify their choice even if they knew it was wrong.

Some advantages of focus group discussions with children are that many children enjoy being with their friends and even feel more comfortable when they are more in number than the adult researchers (Gallagher, 2009a). During the focus group discussion one girl told me that during the activity she had so much fun and laughed a lot being together with her friends. Additionally, creative activities can be used to make the research more fun and enjoyable to children like the ranking and spider diagram activity that included talking to each other and writing to post-its. On the other hand, some disadvantages can be power dynamics in groups. For instance, one or two children can dominate, boys can overrule girls or children cannot trust each other due to fights or disagreements in the past (Gallagher, 2009a). In my focus group, there were some children who were not that talkative and preferred to stay silent either why they were not interested in the topic or why they wanted to play. When it was time for discussion, I made sure that each child was asked about his/her ideas several times; something that would be out of my control if the focus group discussion was held in the classroom with seventeen children all together. Another drawback can be the lack of privacy that makes the discussion of sensitive topics difficult (ibid). For example, many children started talking about disputes between their parents about money with that being really sensitive information to share in a group. Lastly, children can deviate from topic in focus

easily as my children did, when they made balls out of post-its with little notes written and started throwing at each other. Despite my strict rules on how the activities needed to be done, children found ways to entertain themselves using all the available equipment.

#### 4.4.5.2 Focus group discussion with adults

Focus groups can be used to help interpret the results of a survey, to explore why people have certain feelings about something or what stages they go through to come up with a decision (Bernard, 2006).

During fieldwork, I had the chance to have only one focus group discussion with the teachers. I arranged with five of them to meet up in a cafeteria the afternoon after school since their course plans at school were so different that there was no possible time to meet and have a group interview. Moreover, Friday evening was the only possible time for them in the week to grab a cup of coffee and meet up with me. I thought of the cafeteria setting as a relaxing place to meet and talk. Yet, there were external factors that held somehow back the procedure like the loud music and the busy hours of the café. However, I had to find a way to make it work, so I used two tape recorders having each teacher to hold the tape recorder close to her each time she spoke. The other tape recorder was sitting on the table capturing the overall discussion and the surrounding noises. The focus of the group interview was the social impact of the debt crisis through the teachers' eyes. In the beginning of the interview I informed them about my objective not to seek any personal information, that the interview will be later coded, and all names or personal data will remain anonymous. I made sure that they agreed on being recorded, that there were no right or wrong answers and that they had the right to skip a question, not answer it or even leave the interview whenever they felt like. After the introduction, I asked some circular questions in order to make each teacher to respond and find her place in the group. The questions were short and simple such as 'What is your name?, Which grade do you have at school?, How many children are there in your classroom?, What age are they?' and then moved on to thematic ones. I tried to ask about their experiences with students regarding the consequences of financial crisis, if they could compare the students before the crisis and now regarding the school equipment, clothing or nutrition and even the reactions of parents towards the school expenses (like equipment or school trips).

The focus group discussion lasted more than one hour long, and I was satisfied by the teachers' participation and them being eager to complement each other's stories. Since the beginning one teacher admitted to me that she appreciated the fact that my aim was to talk about the financial crisis and not to try to ask about it indirectly. On the other hand, I felt from another teacher her dissatisfaction about some of my questions because she felt somehow attacked by them and not projecting a noble and good side of the Greek society. Later in the discussion she understood that my intention was not to project a bad and wicked image of Greece and she started participating actively again.

# 4.5 Data analysis

According to Tinson (2009) when the researcher reaches the systematic analysing and interpretation part of the data, it is essential to make sure that his or her study remains cohesive and focused and to review the research questions along with the initial objectives of the research before moving on further. The researcher needs to pose questions to himself/herself like 'What is the aim of my overall questions? What themes did I find? Did the project raise new ideas?' This is an essential procedure to make the researcher familiarise with the data and then proceed to analyse and interpret the data. In qualitative research, there are various analytical methods that help to 'make sense of the data' but the difficult part is to distinguish between analysis and interpretation which tend to overlap and be like one (Tinson, 2009). The indistinguishable nature of analysis and interpretation is also supported by Ennew and Abebe (2009c, p. 7.26) who sees analysis as a process of explaining patterns and interpreting differences at the same time.

I chose the ethnographic research approach which includes engagement in fieldwork or participant observation. The type of analysis I have been doing is about sifting and sorting pieces of data to find and interpret themes, search for inconsistencies and contradictions and finally come up with conclusions about what is happening and why (Tinson, 2009).

In my analysis of findings, I chose to follow Punch's methods of analysis in her research project 'Researching Childhoods in Rural Bolivia' (Gallagher, 2009a) although my study was far shorter in duration. In ethnographic research, the analysis is an ongoing process that builds on findings throughout the fieldwork. The first step was to organize my fieldnotes from participant observation, individual interviews and focus group discussions by coding them using colour pens.

Each colour represented another theme (material deprivation, household work, social exclusion). The coloured notes were cut and pasted into one computer file and then subdivided to further categories.

Next step was the coding of interviews, which was the most demanding of all as it entailed the beforehand transcription and translation of the children's, parents' and teachers' accounts. According to Brinkmann and Kvale (2015, p. 204) 'transcriptions are translations from an oral language to a written language' and that can be at times rigorous. An interview is a live interaction between two or more people and all the bodily movements and face expressions that are expressed among the participants are not available to the reader of the transcript. Nevertheless, transcriptions can be a great asset to researchers as during analysis, they can have an overview of their informants' accounts and thus see patterns, contradictions and make links between nuances (Brinkmann & Kvale, 2015). After finishing with my 28 transcriptions, I had to move further into translation from Greek to English. Before jumping into translation, I coded my interviews following the blocks of questions about certain topics and then subdivided them into further topics. My main codes were two; 'consequences of crisis' and 'coping strategies'. Everything relating to 'consequences of crisis' for instance were then subdivided into three themes: material and economic implications, social exclusion and family setting.

Finally, I browsed my interviews and found the fitting quotes to each theme. These quotes were then translated to reveal the meanings of each theme. The translation process from Greek to English was delivered by me since Greek is my native language. Temple and Young (2004) argue that in qualitative research, researchers tend to present their interviewees as fluent English speakers with no regard to their own language. In that way, the source language is treated as a problem managed by turning it into the fluent English written language of the research report. The quotes from my informants are translated into simple English and grammar forms to reveal the young age of children and the basic educational level of some parents. The dual role of researcher/translator comes with both strengths and weaknesses. The researcher/ translator role knows the cultural meanings and interpretations of the informants and does not need to stop and think about the cultural context of the interpretation. On the other hand, the researcher as a person has a specific socio-cultural positioning, whether intended or ascribed that adds also up to the meaning of the

final text. Overall, it is a duty of an active researcher to be responsible for the way he/she represents the informants and their languages (Temple & Young, 2004).

A basic content analysis was undertaken of the essays, drawings, ranking and spider diagram activities. Generally, all the information from the different methods followed the same pattern; the data were coded, arranged into different themes and then subdivided into further categories. I mainly used a grounded theory approach as I did not have a specific theory to begin and check if it complies with the data but started with an area under the structural constraints of crisis and allowed the theory to emerge from data. The research is viewed as deductive in the sense that children are seen as social actors rather than passive beings and in that way they are likely to shape their childhood. Yet, the study is mainly inductive as the data showed the path to links to theory of poverty, agency and intergenerational dependence (Gallagher, 2009a).

#### 4.6 Ethical Considerations

Based on Gallagher (2009b, p. 3) ethics at their simplest form are principles of right and wrong conduct. The word comes from the Greek *ethos*, meaning habit but in modern times it is more used to question or judge which habits are considered good or bad. Focusing on childhood studies, the children are viewed as subjects of rights rather than as objects of research with having the right to be properly researched (Beazley and Ennew 2006). For children to be properly researched, there has been created an ethical discourse calling upon notions such as equality, inclusion and participation for children. James et al. (1998) may view children as competent social actors but this does not change the fact that children are disadvantaged compared to adults in social, cultural and legal structures (Morrow, 2005). Thus, having as objective the balance between protection and participation, great focus is centered on practicing ethics throughout the whole process of research (Gallagher, 2009b). To this extent, Alderson and Morrow (2004) present a descriptive list of issues that may appear from choosing the topic to the data analysis such as issues with gatekeepers, consent, power relations or harm and benefit towards children.

In the following paragraphs, I will give a picture of additional ethical dilemmas I encountered to the consent, researcher's role and power imbalances raised earlier in the chapter. I will try to be descriptive and address in the best possible way ethical considerations around building rapport, privacy and confidentiality, reciprocity and finally ethics around leaving the field.

#### 4.6.1 Building rapport

One of my initial worries was how to build rapport with the students and what their reaction would be towards me; would the children reject me, be indifferent or accept me? As Ennew and Abebe (2009a) point out the children's acceptance and confidence are not earned simply by offering smiles. To begin with, researchers need to be patient but they need to be creative on the top and participate in the same activities as the children (Ennew & Abebe, 2009a). In my case, I decided not to be inpatient and put pressure on them to accept me. I joined them every day to their classes and to the recesses. I remember wondering aimlessly in the school yard during recesses, not knowing where to stand or what to do. The primary school has over 200 children and at that time it felt like having all eyes on me observing my every move. At some point, a teacher approached me to bring me the news that a student asked her 'I can see a little girl (referring to me) that looks like a madam (teacher in Greek) but doesn't look like a madam at the same time. What is she?'. Back in the classroom, I had a desk and a chair in the back being able to see all the students. The children asked me if I will join them during all the classes and I said yes. Most of them seemed excited while some were wondering what an adult is doing in the classroom and why she wants to attend Language and Math classes all over again.

According to Ennew and Abebe (2009a) rapport in simple words is a trusting relationship between researcher and participant that is enabled by the reliable and clear position of the researcher. The second day of my presence at school, I introduced myself to the children as the teacher's daughter, with the accompanying ethical issues discussed before, and as a researcher who wanted to find out more of what children think of the debt crisis and their consequences. I tried to make myself clear from the start although questions about who I am, what I do and what I am writing all day in my computer kept going on through the first two weeks. However, this contrasts some researchers' beliefs who only start to discuss research after establishing friendly relationships with the children by participating to activities with them (Ennew & Abebe, 2009a). Having less than two months available to do my fieldwork, I had to start simultaneously introducing the children to research, doing activities with them and trying to gain their trust. The first invitation or their first reach out to me was a rainy day of September. The children not allowed to go out and play due to light rain<sup>7</sup>

<sup>&</sup>lt;sup>7</sup> The school respected a parents' request to keep the students inside school during rain so they can stay dry and not risk any cold.

stayed inside and asked me to play a game called 'the murderer'. Whilst I told them that I do not know how to play that game, everyone was helpful to teach me. They explained the rules to me and chose me to start the game. The fact that I accepted the children's invitation was much appreciated by them.

Either way establishing trust is time-consuming and it can take up to weeks or months before children decide that they trust the researcher, feel at ease at his/her presence and can open up about themselves. Once the research action is taking its course, researchers still need to respect children's activities and timetables (Ennew & Abebe, 2009a). Further in my research, during individual interviews I had to respect children's breaks for toilet or just to relax from the interviews and walk around in the room. There were also times that the interview was interrupted by the bell ringing and the children wanted to go out and play with their friends. I was greatly respectful to that need because breaks are time for them to relax, eat and play with their friends. Either way, I would not wish to keep a child inside a classroom to serve the purpose of an interview that is initially formed to respect and protect children's rights.

# 4.6.2 Privacy and confidentiality

Several times during fieldwork I came up with difficulties that could now be enlisted under the ethical concerns of privacy and confidentiality. Alderson and Morrow (2011a) note that privacy refers to researcher's role to avoid unnecessary intrusion into the participants' sensitive information and confidentiality is about changing participants' names and relevant personal details when referring to them.

Regarding privacy, I was lucky to get access to the school's library and use that room for my private interviews with children, parents and focus group discussions with children. It is a long but small room with windows on both sides permitting everyone who passes by to observe the discussion between me and the student. This special feature of the room comes with both advantages and disadvantages. The main advantage is that the student's safety is reassured while we are having the discussion as everyone can see him/her during the interview, whereas the student can also be distracted by anyone who passes by on the corridor. Another drawback is also that during the first interviews, a teacher just opened the library's door and walked in to tell some jokes even knowing that a 'private' interview was held. As Alderson and Morrow (2011a) claim, some do not see a problem about interrupting a formal interview and staying around to listen until the

researcher politely asks them to leave the room. In my case, I had to politely ask the teacher to leave three times because I either was running out of time for the interview or did not wish the children to share information with anyone else but me.

Concerning the focus group interview with teachers and an individual one with a parent, I had to leave the 'private' space of the library room and move to a public one, that of a café. Flexibility and what Leyson stated as 'a degree of planning and preparedness in terms of being ready to take opportunities as they arose' was what I needed in my interaction with parents and teachers (as cited in Abebe, 2009, p. 457). The setting of the café in the focus group interview of the teachers was far from ideal; busy place on a Friday evening, with loud music and people staring at my tape recorder. However, it was the only suitable place and time for the teachers and for me their willingness to offer me their time was above any demands or prerequisites for a proper interview setting.

Another dilemma often encountered during fieldwork was how to disclose confidential information. There were times that some adults, who I interviewed wanted to be recognised for the research data they give (Alderson & Morrow, 2011a). I agreed with them that their views will be out in the research data, but it is wise to keep their names and other personal information confidential, so that no one can trace back the information to the community in general and the school in special. Sometimes also children wanted to be known for their drawings and essays. Alderson and Morrow (2011a) highlight that if children are named in drawings or interviews can be identified. Unfortunately, if one child is identified then other children who do not wish the same recognition will be identified too just by being part of the same school (ibid). In my study, I told the children that they could use the nicknames we used in our 'ice-breaker' naming activity. They seemed to enjoy that and later they were also provided with copies of both drawings and essay they wrote. Later in the data analysis, I renamed my participants to exclude any chance of parents knowing the children's nicknames.

A confidentiality issue that I also encountered has to do with maintaining personal information of children secret from parents and teachers. When I first encountered the parents, I had to present my topic and the aim of the research. Along with that, I informed them also about the need of consent and that everything that children share or make with me will be known to me and my supervisor. Many parents understood that, but there were a few who were curious about what their

children can say about the debt crisis and wanted to know the details. I made myself clear that personal information would remain confidential by providing them with details about storing the data, changing the names and destroying it after the thesis' end. Towards teachers, my position was a bit distant. I was not very inclusive regarding information about my research even if they were observing that I had interviews with children almost every day. I informed them about the topic in general, that I am looking for children's viewpoints on the consequences of the crisis and the use of some methods like drawings and interviews.

A final point regarding confidentiality has to do with what Abebe (2009, p. 457) identifies as 'During fieldwork, I found myself treading a fine line between encouraging the children to tell me their stories and yet protecting them from either disclosing something they may not have wished to, or damaging their fragile coping mechanisms'. During an individual interview with a boy, I asked him if he is aware of any difficulties that his parents might have with paying the bills and he answered no. Then I carried on 'Have you ever heard them talking about the bills?' and he said 'No, I don't usually listen to them because I am in my room'. Later in the interview the family theme came up again and I asked him 'Why can't you know what is going on (financially) inside your family?' and he said 'Because if I find out, I will feel worse'. Feeling that I had understood that this was a painful area to him, I decided to leave the information at that point and continue asking him about his friends which is by origin a more relaxed topic to discuss.

For a photo of the interview room, please see Appendix C.

## 4.6.3 Reciprocity

Reciprocity can be thought of as gifts and exchange of goods and services that exceed the boundaries of market transaction and get a more social value to them (Abebe, 2009). McDowell (2001) makes a distinction between short-term and long-term reciprocity (as cited in Abebe, 2009). Short-term reciprocity means giving back to the informant's service, material or monetary payments as a 'thank you' for their time and labour, although long-term reciprocity deals with the ability of the researcher to disseminate his or her findings to the participants and to make good use of the findings by improving the livelihoods of the researched.

In my fieldwork I avoided any monetary payment to the children keeping in mind that children could feel pressure both into accepting payment and sharing more than they would choose to say

or even say more of what they think researchers would love to hear (Alderson & Morrow, 2011b). Nevertheless, I could not oversee my need to offer to children individual sets of markers to perform the various activities as well as water and snacks during the interviews to keep children hydrated during the warm days of autumn. Additionally, at the end of the fieldwork I felt like saying 'thank you' to the children for their help, friendship and time the last two months with refreshments and sweets. I consider this material compensation as indifferent and small compared to the large contribution of children in my study. The thing is that I tried through the above ways of compensation to show my gratitude to the children who in the end did not see it as offering something back to me.

#### 4.6.4 Leaving the field

In research with children, the researcher tries to build a trusting relationship with children who often open up and share their secrets and personal experiences to the researcher. For Cocks (2006) there is a high risk of harm and exploitation when the researcher gains trust and builds friendships with children 'who rarely experience this level of intimacy' (p.260). In order to avoid this outcome, the researcher needs to prepare the children for the time of departure.

In my case, I made sure to inform the children from the very beginning about the exact duration of my stay and prior to my leaving, I informed them again that this would be my last week at the school. During that last week, they decided to throw me a goodbye party to thank me for being there with them for the past two months. Explicitly, the last day of my fieldwork early in the morning I went up to the classroom to leave my two bags as usual, but two girls were waiting for me outside of the class and did not let me in. They said they were preparing something and that I am not allowed in the classroom. I felt that this 'something' was connected to my departure because I reminded them at the start of the week that this will be my last week at school. When the bell rang, we entered the classroom and the children surprised me. They had prepared a surprise Halloween party with balloons, scary masks; they had bought sodas, chips, popcorn and they wrote goodbye messages on the whiteboard. I thanked the children for everything they did for me and I was emotional by their move. The party was equivalent to adult's planning and decoration. A girl told me that she was the one bringing the popcorn for the party and that she had waken up early to cook them. Her parents leave for work early in the morning, so she did it all by herself.

Morrow (2013) dealt with high expectations of participants in Peru, Ethiopia and Vietnam about the potential benefits of research. In my case, I never made any promises for the future even if I were asked by the children. During the last days of my fieldwork, the children were constantly asking me of doing some favours for them like send them gifts from Norway or promise them when exactly I will be back. Not sure when I will be back, I told them that I cannot promise them anything that I am not sure if I will be able to keep. The only thing that I told them and felt first comforting to myself was that I will sure meet them at the beach (the central pathway of the region) during summer at some point and talk to them about their plans for junior high school. I could say that because the fieldwork's broader setting is where I was raised and where I always tend to return.

# 4.7 Summary

In this chapter I tried to give an overview of the different methods I used for the purpose of data collection; observation, drawings, ranking, spider diagram, individual interviews, focus group discussions and analyses. Additionally, I tried to describe and discuss my thoughts and actions along the line of fieldwork which were accompanied by ethical dilemmas towards my positioning among the children, the respect to their experiences and the most proper ways to listening to what they wanted to say.

# Chapter 5 We are all in the same boat

The above expression emerges from the data as a joint assumption among my informants that what they experience of the financial crisis is relatively similar among people they know. In that sense, poverty in all the facets is something they share with no big divergence in the community. This chapter is a description of how children interpret the crisis and how they discuss the implications of the financial crisis in their everyday lives. Children reveal through their accounts how they are informed of the crisis and what it means to them. Children's drawings along with parents' and teachers' accounts come to the front in order to supplement what children say or give additional contextual information.

The second part of this chapter shows which aspects of children's everyday lives are the most affected by the crisis. Children give descriptive examples of how their lives are affected in financially, materially grounds, how poverty can lead to social exclusion and what problems appear in family setting.

#### 5.1 Crisis for me is....

The majority of children reveal that they first heard of crisis from two main sources; their parents and the news on TV. Children are for instance informed by their parents of the crisis through unpaid bills.

'The water bill had come and I remember my parents talking; I told my sister about it, but she told me not to be concerned.'— Elpida (girl,11 years)

Other times the news came on surface with the exceeding number of information concerning the onset of crisis and the political strategies that Greece had to follow throughout the years.

'I heard it from the news...They said that Greece since 2010 owes some money to the National Monetary Fund and can't afford to pay back and that's why it took so many loans' – Giannis (boy,11 years)

On the other hand, I had the chance to ask the parents if they inform the children about the crisis and if they discuss with them the budgetary constraints of the household. Four out of six admitted that they do and that comes usually through negotiation, when children ask to buy something, and

parents cannot afford it. Then, they discuss about what the family can and cannot buy at that specific time.

'We discuss when the bills come and we say that we need to pay for the phone, power and the residence tax. We also need to pay for heating. So, we discuss! My son asked me the other day 'Dad, can we go to the match of Olympiakos in Athens? When are you getting paid?' I am getting paid on the 10<sup>th</sup>. It is far and we can't go, the costs are too high to just go watch a game and then leave.' -Grigoris, parent

The other two parents do not discuss directly with their children about financial constraints because as they said childhood is a period in children's lives that needs to be protected and remain carefree. Children should not be fully aware of what is going on in financially matters because if they know too much and in depth, then that 'can kill their childhood, innocence and carefree mind'- Olga (parent). This is further verified by Grigoris (11 years, boy) who says

'If I know everything, then I will feel worse'

Grigoris knows that his family undergoes financial difficulties since his parents talk about the bills and how they are unable to pay them off. He is reluctant to know more financial details because he will feel sadder and unable to help his family.

Last, the majority of the teachers interviewed admitted that they have not discussed intentionally about the crisis in the class setting throughout the decade, but they said that children brought up the problems they faced at home, even if they were not specifically asked.

'We were having our English course and the subject was titled 'Home sweet home' and I asked the children 'What does this expression mean? 'Home sweet home' why do we say that?' and their response was 'when we are away, we come back and we have missed our home'. And I said 'yes, that's right and no one feels safer than his home' and then Michalis said 'Madam, I don't want to be at home, it's better outside' 'Why is it better outside?', 'At home, it is cold, we have no heating'.

- Kira, teacher

#### 5.2 What does the crisis mean to children?

In order to proceed with the consequences of the crisis on children's lives, I had first to find out children's knowledge of the crisis. What do children think when they hear the phrase 'financial

crisis' and in what ways do they grasp this abstract term. In my first meeting with parents, I remember them saying that their children do not know much of the crisis, they do not know what it is and that this notion is beyond their understanding. During my interviews, I asked the children the above questions and they used expressions like

'They had financial crisis here and her parents didn't work and they moved to Thessaloniki to find a job'- Marina (11 years, girl)

'The grandma was bankrupt for a while'- Giannis (11 years, boy)

'My first financial crisis was at the age of 4'- Marina (11 years, girl)

'The ones who have financial crisis'- Elpida (11 years, girl)

'I don't know. In case we have a financial crisis, I will give my money (pocket money) to mom'- Elpida (11 years, girl)

According to children, it is obvious that they seem to know much more than their parents assumed. However, how detailed they could interpret the term 'financial crisis' varied. Some refer to the crisis as a non-permanent state, as a situation that some 'unlucky' people get into and then get out and others as a coming and going period or even as a likely future situation that they are scared of and prepare for, for instance by 'giving pocket money to mom' in order to face it. They seem to know much more than their parents assumed derived from their everyday experience but overall, they give the impression that they are not aware that the crisis is a continuous state that Greece came into, in 2009. Even though the term 'financial crisis' can be an abstract notion to them, they are very familiar with its consequences as they experience it in their everyday life.

Drawing on data from the spider diagram, ranking activity, drawings, and answers to the research question 'What does the crisis mean to children?', children come up with six major problems linked to it. They refer to more general problems having heard in the news, from their parents or seen in the streets.

#### **5.2.1** No money

The immediate answer to the above question by the majority of children was that Greece as a country has no money, families are moneyless, and children cannot buy what they want. Money is

the first consideration of children and this becomes obvious through the lack of material goods, food, clothes; a situation that will be developed further in more detail.

Eee there are some things I want to buy but there is no money at home to buy them. So, I buy something else, something cheaper.' -Giannis (11 years, boy)

'We don't have money, we can't buy things we need. We need to save money so we can buy things.'- Klio (11 years, girl)

Children also are aware of the lack of money when the bills for power, electricity and taxes come and their parents are called to pay them.



Figure 3 :Drawing by Stefanos

2<sup>nd</sup> window: The woman says: 'We have no money' and asks the husband if he can ask his boss for a small loan' – Stefanos (11 years, boy)

#### **5.2.2 Pensioners**

According to the children in my sample, the age group most affected by the financial crisis were the elderly and the pensioners. Since 2010, 23 pay cuts have been implemented with a money loss over 50 billion euros while many pensioners have experienced a reduction of more than 50% in their incomes (Iefimerida, 2017). Seeing that and living next to or with the grandparents under the

same roof, many children know what their grandparents face daily, watching them struggling to cover their expenses for food, bills and medicine instead of enjoying their lives after working hard for decades. Stefanos (11 years, boy) says

'They cut money. Instead of 500 or 600€ a pensioner planned to earn per month, now he receives 200 to 300€. With 300€, he needs to pay 100€ for power, 50€ for water and other VAT (Value-added tax), then he runs out of money and he doesn't have any left to nourish his family'

Stefanos with his quote illustrates that children of his age are highly involved in intergenerational relationships about the financial crisis on a very practical level. They are familiar with financial details that are non-related to them but to their grandparents' income, whom they care about and share many hours daily with them.

#### **5.2.3** Thefts

The official picture of criminality in Greece in the times of crisis comes from the Greek Police and Eurostat. The data refer to thefts and burglaries. The actual thefts and burglaries during 2013-2016 were reduced by 20% compared to 2010 - 2012. However, the attempts for thefts and burglaries note a significant rise in 2013-2016 reaching the worrying percentage of 73% nationwide and 92% in Attiki (the district of Athens) (Trikeriotis, 2017).

Children, who have either experienced burglaries or have heard stories of friends or relatives being robbed, tend to refer to its rise as a problem caused by the crisis.

'People are stealing from the shops and the other people (the owners) will close shop because they cannot find money to reopen them' -Elpida (11 years, girl)

'It seems to me that some people who don't work and don't have savings, they are forced to go out in the streets to beg for money and some instead of begging for money, they are forced to steal.'- Kosmas (11 years, boy)

It comes forth here, that the children have knowledge and make some kinds of reasonable judgement about the rationale for this kind of criminality. Children attribute the rising criminal rates of thefts to financial constraints and unemployment showing that they are fully aware of what crisis implements for society.

### **5.2.4** Unemployment

As mentioned in the background chapter, the current unemployment rate measured in December 2018 reached 18% compared to 6.5% of EU-28 in February 2019. Greece is still first in unemployment among the 28 members of EU (Eurostat, 2019). Today the situation has slightly improved compared to the past few years. In 2013 unemployment had reached 27.5% forcing a lot of people out of their jobs, leaving 1,114,444 people living in jobless households and thousands of unemployed young people searching for a job abroad (ELSTAT, 2019a). Children know the difficulty of scarcity of jobs both as a social phenomenon and as experienced in their family.

'The crisis means that there aren't many jobs and it's hard to earn money'- Sofia (11 years, girl)

'My mom is unemployed now, but I will convince her to work again, because my dad is a farmer and the crop is not always good. It's not the best thing and then dad needs to 'run' for everything. However, if we had mom (working) we would have two salaries.'-Giorgos (11 years, boy)

Both children observe and acknowledge their parents' challenges. In the meantime, they seem to consider what they can do to help, as Giorgos is considering convincing his mother to return to work with the very rational and realistic argument of having two salaries in the family in order to help them cope with household expenses.

#### **5.2.5 Poverty**

Poverty means different things for different people, in different places at different times (Wordsworth, McPeak, & Feeny, 2007). In this section, children initially deal with poverty in a superficial way like the distinction between 'rich and poor households' or as evil banks that take peoples' money and thus, they cannot afford their family's needs.

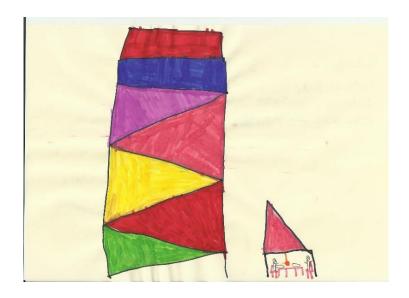


Figure 4: Drawing by Kosmas

'In this drawing there are one big and one small house. In the big one there is a rich family while in the small there is a poor family. The poor family doesn't have much food and that's why people are sad.'- Kosmas (11 years, boy)

Later, children seem to sense poverty as deeply as adults do. They acknowledge poverty inside the family context, when bills come, and parents sit down at the table to discuss how they are going to pay them off. Children happen to be present at discussions like these and realize their parents struggle to not look sad and stressed under the burden of expenses in front of their children's eyes.



Figure 5: Drawing by Elpida

#### Dialogue:

- -Today I received the water bill 100€ and power bill 110€.
- Where are we going to find so much money?

'I draw a poor family. They received the water and power bills and they have no money to pay. The child doesn't understand what they are talking about. The parents smile so that the child won't understand what they are talking about. The child is playing with its bunny toy. They set the table because they are about to have dinner.'- Elpida (11 years, girl)

Obviously, poverty is multidimensional and as Gough and McGregor (2007) claim, poverty is an elusive concept with various perspectives that contribute to its complexity. Here, children gave a sense of what they think of poverty, even if I noticed that during the individual interviews most children talked about poverty and poor people when that refered to a third person and not themselves. In the ranking exercise, when children ranked the consequences of crisis, they ranked in first places poverty and poor people as a social group that is severely affected by the crisis since they have no food, shelter or job. However, they hardly ever referred to themselves as poor even if they lacked school equipment, had torn clothes or no electricity at home for days.

- -I decided on my own not to ask my mom for the toy and not to spend a lot of money because then we won't have enough to pay the power and water(bills) and they will cut it.
- -They cut it once, but only once.
- -Then we payed the money and the power came back and the water and we cooked and we could shower Katerina (11 years, girl)

The fact that children did not label themselves as poor is similar to Hainsworth's argument; that children and young people hardly associate their situation as one of living in poverty when interviewed about it (as cited in Fernandes & Trevisan, 2014).

# **5.2.6 Political problems**

Children tended to refer to political issues that were current at the time of the interviews as problems caused by the crisis. Among these issues, the most predominant were emigration, refugees and airspace violations by Turkey.

Starting with the refugee crisis, the International Rescue Committee reports that in 2015, people from Middle East and South and Central Asia started coming to Greece in their attempt to flee violence and war in their countries. Consequently, Greece has now become the recipient of more than 50000 refugees with the aspiration of moving further into Europe but with policies holding

them in Greece's territory giving them the state of 'refugees in limbo'. The numbers speak for themselves; Greece's overall population is 11 million while the refugees reach 50,000 with 38,000 on the mainland and 11,000 on the islands of Lesbos, Chios, Kos, Samos and Leros (IRC, 2019). Greece with a lot of financial constraints to face, stands unable to properly integrate the refugee population resulting in horrific headlines all over the news on a daily basis like 'Refugees in Greece start fires and children are knocked over as crowds clash with police' or 'Moria: the worst refugee camp on earth'. Children hear the news or talk with their parents about the refugees stating their own opinion on the matter, sometimes with empathy to their hardship and other times with question to their whereabouts in a country which faces its own difficulties as well.

'On the one hand it is good that they come to Greece from war but on the other hand they come and don't do anything. So, they come and are in the streets, on the benches, there are no jobs'-Giorgos (11 years, boy)

'And especially refugees coming from other countries and I think that these people face the same problems here as in their countries.'- Klio (11 years, girl)

Second, children talked about migration and working abroad. Statistically speaking the number of emigrants from 2010 to 2017 noted a rise of 43,686 to 103,327 people, mainly reported among young people going abroad for work and studies being unable to find a job in their country (Eurostat, 2018). Children with relatives abroad or having heard their parents talking about better living standards abroad, bring up the migration topic during the interviews.

- 'Ok it is hard to find a job and the expenses have increased and some people unfortunately leave for other countries for work like my cousins that went to Belgium.'- Xrisanthi (11 years, girl)
- -So if we have a capable prime-minister, then we have good economy, but if we have nothing (spits to show disgust), it's all for the trash. I want now to learn some foreign languages to move to another country until it is fixed here and bye bye.
- -It will be better abroad in terms of money, from what everyone talks about. Everyone goes abroad for studies and you can also find a job there.
- -...and you will also get money to pay the rent, here you are not going to find a job anywhere. Giorgos (11 years, boy)

It is striking enough that at this very young age, eleven- and twelve-year-old children show that kind of pessimism and disgust for the current state of their country. They are pessimistic about

finding a job before even trying to look for one. They are certain enough that finding a job will not be an option and that is the reason they engage into the prospect of getting educated and learning 'some foreign languages' to escape to a better life abroad.

Lastly, children brought up current political issues that were on the news the days of the interviews and which obviously were discussed with their parents at home. One of the issues was the Greek airspace violations by Turkish jets. For years now, there has been a dispute over the control of islands in the Aegean, as well as the setting of boundaries for territorial waters and national space (McCarthy, 2015). Turkish jets often invade Greek airspace and waters provoking fear to Greek people. Definitely, children are neither out of this situation as they are active members of society and recipients of news from family, kin or friends. As such, Giannis (11 years, boy) explicitly says:

'Due to the financial crisis Turkey wants to take some islands from Greece. Turkey sends planes to Greece's borders, some ships to Greece's islands, to the Dodecanese islands and to the east islands in the Aegean'.

This is an indication that children are aware of various political issues that are ongoing debate at the time of the interviews. The majority of children attributes emigration of young population to crisis and the refugee flows as complicating the crisis even further. However, they do not see a connection between the crisis and the airspace violations since the political tensions between the two countries are not new.

# 5.3 How children discuss the implications of the financial crisis in their everyday lives

#### 5.3.1 Financial and material aspects of children's lives

In this section, I focus on children's accounts of how they deal with financial and material aspects of their lives. As Ridge (2002) argued, childhood like adulthood is severely linked to consumerism. Children as part of this consumer culture have their own expectations about possessing certain commodities putting at the same time pressure on families to achieve that. These commodities do not reflect only the need to own things, but they consist a way of communication between young people (Willis, Jones, Canaan, & Hurd, 1990). Similarly, to Ridge's informants, the children of my sample have been experiencing material deprivation for a decade since the onset of crisis. Two children living in households supported by social welfare and part-time occupation while thirteen out of 29 parents were unemployed, workers in farms or employees in stores. Even among the rest

of families where parents were either retired, self-employed or state-employees there were shortages of material resources but not as severe as in the first households. Consequently, to explore the significance of economic and material resources in children's lives, this section focuses on lack of food, toys and school equipment, clothes and pocket-money.

#### **5.3.1.1** No food

Children that were asked about the consequences of crisis in the focus group discussion, ranked high the shortage of basic items like food by saying

'The hunger is really big. You can't eat and you are hungry. There is also migration to other countries because your country has financial crisis and it doesn't have much money or jobs to work and buy food'-Marina (11 years, girl)

In the individual interviews, children explained how they experience lack of food or not getting treats or sweets they wanted because they are expensive to buy.

'I can't buy you that food because we have no money'-Grigoris (11 years, boy)

'They have difficulties lately because they are getting paid less than they should and when I say to buy something, for example something to eat tomorrow morning, they say no because we don't have money.'- Grigoris (11 years, boy)

'For example, some time ago my dad was not payed, and we tried not to buy many things, to buy just the essentials and we were eating what we already had, we didn't go to the supermarket that often.'-Agapi (11 years, girl)

'My grandma doesn't have much to cook because we have neither good electricity nor food. We eat from the fridge most of the times. Today mom was payed, and she cooked pasta.'- Marina (11 years, girl)



Figure 6: Drawing by Marina

Sign on the fridge 'Eat from the fridge'

'I drew a house that doesn't have a pot with food. Mom put a label on the fridge 'Eat from the fridge' so we can eat from there like today. We will eat leftovers like meatballs, pasta and rice. I feel glad because there is lunch for me, my three siblings and dad. My dad is getting paid tomorrow, so we will have normal food tomorrow, cooked one.'- Marina (11 years, girl)

Lena, a mother of four narrates: 'A man brings me sometimes milk and bread. Yesterday he brought me a whole chicken and I am not ashamed to take from him because he has a good soul, he is a man of church and he believes he helps like that.' She also narrates a situation when her daughter asked about lunch and she replied that they would have food from yesterday. The child continued asking why the mother did not go for shopping and the mother said she did not have time left to do that. The girl then went up to her room, took money from her piggy bank and gave her money to go shopping for food. Parents sometimes cannot be totally sincere with their children due to their fear of hurting them or even making them feel that they are not good enough to raise them properly, but children know either way and come up with a solution. In this case, Sofia (11 years, girl) told her mom 'Mom I also have a piggy bank, take money if you need' alleviating temporarily parents' stress. Parents seem like they want to protect their children from the brutal reality that they do not have money, whereas children reveal the 'false messages' and use their agency, here pocket-money, to contribute to household expenses like grocery shopping.

The food issue came up also in teachers' focus group discussion when they talked about children's lunch. Teachers noticed more and more children bringing their lunch from home 'I take Easter bread from home sometimes, cookies, toast or sandwich'- Grigoris (11 years, boy). Less and less buy from the cantina, namely out of seventeen children in every class, 5 or 6 will buy their food from the cantina and not on a daily basis. Yet, older children do not buy the relatively more expensive healthy options of a round bread or sandwich from school but use local tuck shops to buy croissants or chocolate bars, which is cheap but low-quality food. This is also verified by children's sayings:

'When I go to school, I buy food, I buy the cheapest food and keep the change'-Giorgos (11 years, boy)

The choice of low- quality food comes along with the research of Hall (2018) who explored the everyday practices of families in UK under the impacts of austerity policies. The researcher found out that parents were concerned about the health eating habits of their children, but they prioritized having them not hungry. To this extent, they used 'convenience foods' like chips or pasties that were affordable and filling.

Children raised the issue of food themselves while in group discussion, as they noticed their classmates or other friends at school not having lunch brought from home or enough money to buy one. A girl explains that many children during breaks ask other children 'for money or their food' because they do not have any with them. She continues by giving an example 'Children ask us if there are money left to buy for them a round bread with our money and when they have money, they will give it back to us'- Marina (11 years, girl)

In this way, some children at school unable to afford a meal may generate debt.

#### **5.3.1.2** Clothes

Children in the study were talking and ranked the non-possibility of buying new clothes really high. Alternatively, previous researchers have argued that clothes are important to children as a way of expressing their identities and a necessity so children can fit in socially (Willis et al, 1990; Ridge, 2002). In my study, most of the children were not concerned about clothes and the social integration that they can provide, probably due to the young of their age 11-12 years. They were mostly concerned about not being able to buy brand new ones and that they had to use their old clothes for a long time or wear second-hand ones.

'I didn't buy any clothes for the new school year as I had my old ones. Because they gave me from the other class...Stavroula has a bigger brother and what doesn't fit him, he gives it to us'-Giorgos (11 years, boy)

In the focus group discussion, children identify the families' incapacity to buy new clothes as large one.

Anna- The people don't have many clothes, they just have a pair.

Marina- Shoes torn apart.

Anna- And if they need to buy, they don't have money.

Marina- And some people wear the same clothes all the time because they don't have others.

However, children, often the ones living in lone-parent family, four-children families and low-income ones, recognize their family's disadvantage in buying new clothes while talking in individual interviews about it.

'My mom buys me clothes when it's Christmas'-Katerina (11 years, girl)

'I have lived the financial crisis, I am living it today. We don't have many things to eat and buy...even this t-shirt has holes in the back'- Marina (11 years, girl)

On their side, teachers offer their own accounts to that, as they notice children at school with improper or unfitting clothes and shoe equipment.

#### Martha's story

We have a girl that in the beginning of the year came with no gym shoes. I had told them before, that the days of gym class, they must wear gym shoes. That day, the girl wore flip flops. She approached me and said 'Madam I don't have gym shoes because they are ripped' and I replied that it's ok and tell your mom to buy you new ones. The next day she came to gym class with fabric shoes bigger than her size and said 'We used all the money to pay off bills and there is nothing left for my mom to buy me shoes'. And the shoes she wore, were her mother's. She couldn't do sports that day because the shoes were coming off her feet but next week her parents bought her a new pair.

Box 1: Source: focus group discussion

The above example demonstrates that some low-income families cannot afford one new pair of shoes or clothing that the children need for school, let alone extra pairs of shoes or sets of clothes.

In addition, teachers identify more problems connected to the crisis, such as the families' incapacity to take their children to a doctor when needed. Typically, Martha describes that in gym class children need a doctor's approval that they are healthy to attend the gym course. This is usually a fast procedure if you go to a private doctor and it costs 20-30€ lasting for three years. Many parents choose to take their children to a public doctor, but the appointment is often after two or three months and in the meantime the child cannot attend the gym course. The parents not able to afford the 20€ needed for a check-up are waiting in line for several months and they often justify themselves for being late with submitting the doctor's approval to the school.

<sup>&</sup>lt;sup>8</sup> According to decision of the Greek Ministry of Education and Religious Affairs, the students of primary and secondary education need to deliver to schools their 'Private Health Report' to be able to join the gym course. In case the report shows serious health issues, then the student is released from the duty of joining the gym course. <a href="http://www.fa3.gr/nomothesia">http://www.fa3.gr/nomothesia</a> 2/nomoth fa/5 deltia ygeias.htm

'We need to get paid first and then we will bring it (the written approval)' or 'I booked an appointment at the public health centre and I'm going there in November'- Martha, teacher

#### 5.3.1.3 School equipment, toys

School costs money in direct ways like buying books, new school material like notebooks, pens, crayons, lunches, shoes, gym clothes and bags and indirect costs like school trips that are explored further below (Daly & Leonard, 2002). When the children were asked about the costs regarding the school equipment, most of them used the same school bags as the year before or could not buy all the things written in the list that their teacher expected for the new school year.

'When we have rubber or a school bag, we don't buy new ones because of my mom... I told her I need a new one for sixth grade but I didn't get one, I have the old one from the fifth grade.'-Katerina (11 years, girl)

'Our teacher had given us a list with things to buy for school and my mom said that we will buy two things because she wasn't payed yet.'-Kosmas (11 years, boy)

Another topic in which children notice the financial restrictions of their family to buy them new things was with toys. Boys especially who are into video games and sports ask about them in every chance they get.

'Sometimes I ask for things I like. I see for example in some video games I play, they come with a brochure with other games and I ask 'I want this and this' and they (the parents) say 'We don't have any money' and I say 'Ok. Will you buy that for me at some point?' and they say, 'We will see' and the discussion is over.'-Giorgos (11 years, boy)

'I had a basketball ball...it was a good one with an autograph by Lebron and my friend accidentally made a hole in it. My mom said that we can't buy a new one right away because it costed 30€'- Stratos (11 years, boy)

Other children only receive toys or gifts they really want on special occasions like birthdays and Christmas.

'They don't buy us a lot of toys every year...only in Christmas' -Xrisanthi (11 years, girl)

'They will buy me a tablet because they didn't buy me a present for my birthday. They didn't have much money but they made me a birthday cake'. -Katerina (11 years, girl)

'I ask for toys. My mom bought me a puzzle for 10€ and I didn't ask her for anything else. I wanted a chocolate bar or a perfume; and I said 'Mom I want you to buy me that' and since it was very expensive she said 'We will buy it as soon as we have money.'- Katerina (11 years, girl)

On special days, when parents cannot afford to buy presents for their children, they try to compensate in other ways by making a birthday cake or promising they will buy the requested present when they will be able to afford it. Mothers in particular, like Katerina's mom try to fulfil her children's wishes in every way possible and using the available resources. Literature suggests that the poorer the family, the harder parents try to ensure that children do not miss out on features like presents and gifts connected to special occasions like Christmas and birthdays (O'Neill, 1992)

#### **5.3.1.4 Pocket money**

Pocket money was a significant issue for children since they oriented their leisure activities, shopping desires and plans for spending it according to their needs towards that money. There has been previous research exploring the children's experiences dealing with money, namely how they earn, save and spend money (Feather, 1991; Marshall, 1964) but little research has dealt with children living in households with financial constraints. As Ridge (2002) argued, for children living in poor families where access to money and material goods is constrained, pocket money may play an important role in their lives.

The individual interviews with children explored whether the children received any pocket money and where they allocated it. When asked whether they received any pocket money, only three out of 17 children said they received pocket money on a regular basis. The allowance could vary from household to household from 1€-5€ and the arrangement between parents and children for the delivery of pocket money could also vary from every day to every other week or every month. Continuously, six children were having an allowance rarely or when parents could afford it. Most of the six children mentioned that the biggest sum of pocket money comes from their relatives or parents on birthdays, name days, Christmas or Easter. These earnings on special occasions were treated as pocket money by children, so that gave me the liberty to also include them in the pocket money status.

'Not every week, sometimes when my dad or my grandpa are getting paid'- Xaris (11 years, boy)

However, two children replied that they do not receive pocket money.

'Usually I get pocket money from carol but since my parents need money, I give them half and the other half I keep...I mean I don't keep it for me, I buy gym pants and trousers because some are torn, they have holes.'- Kosmas (11 years, boy).

Children during Christmas and Easter go from door to door and sing carols (lullabies or songs) in order to earn some money. It is usual to receive candies and money and children can spend up to four hours a day singing during that period to earn their own money.

Ridge (2002) placed the children with irregular pocket money along with the non-receiving ones, as the conditions under which they got the money was too irregular and inaccurate to count it as pocket money. Consequently, I chose to put in the same category the two non-receiving pocket money children along with the last six children who said that they were keeping the change from the supermarket or the money for buying breakfast at school. This could count as pocket money if it was every day but most of the children were saying that some days per week, they would take food from home or they would have to return change.

'Let's say that my mom gives me 2€ and I buy three round breads for my sisters that cost 1,5€. I save 0,50€ while next day she also gives me 2€.'- Elpida (11 years, girl)

From the findings above, it is evident that 8 out of 17, which is almost 50% of the informants do not receive pocket money and the rest is receiving rarely or occasionally when parents can afford it with just three children receiving it regularly on a weekly or monthly allowance. According to Furnham (2001), who performed research with three hundred British parents on their attitudes to pocket-money allowances towards their children, only a small percentage of children did not receive pocket money. Nevertheless, it is not likely for poor children to receive pocket money. Irregularity in allowances is also a sign of the fact that families need to have control over their restricted resources (Ridge, 2002).

# **5.3.1.5** Pocket money allocation

A very significant source of earnings for children, as mentioned above, is carol during Christmas and Easter. Stratos (11 years, boy) describes

'When I'm going for carol, I always choose what I want and I share it with my brother. We do carol singing together or traditions like that, we get money and split it in half so each one can get what he wants.'

Other times earnings can come from doing household chores like washing the dishes, vacuuming, setting the table for dinner or even washing vehicles owned by parents.

'Eee my dad gave me once 2,5€ for washing his motorbike.' -Klio (11 years, girl)

Another way that children were collecting money was from change. They were saving money after buying food at school. Similarly, they implemented a strategy into their saving method. They were comparing prices among supermarkets, tuck shops and the school cantina to find the cheapest food. Out of this strategy, they were saving money and keeping it as pocket money. Six out of 17 children were engaged to this activity that involved comparing prices between stores and among products to end up with some money for themselves while being excited about finding the best prices and saving money. Explicitly, Grigoris (11 years, boy) says

'When your parents give you money to buy something from the cantina, you can buy something cheaper or if you aren't hungry, not buy anything at all and keep it as pocket money. I buy something cheap I like and the rest I keep for pocket money.'

This further implies risks of malnutrition since cheap food is not necessarily healthy. At the same time, these practices show the inventive strategies that children employ to have their own money.

The majority of children spend their money as they wish: 'They tell me if I don't want to keep it, to spend it as I wish'-Xaris (11 years, boy). Other parents suggest ways that children can allocate their money according to what children need at the time like for instance; the start of the school year.

'She says to me 'Kosmas would you like to spend your money on gym pants?' and if I agree, then yes. Usually I agree.'- Kosmas (11 years, boy).

However, there are times when children themselves realize the financial constraints of the household and offer their money to parents to alleviate the burden of expenses.

Me- What are you doing with this money? What do you spend it on? Elpida- I don't know, in case we have a financial crisis, I'll give it to mom. Me- Has it ever happened that you gave it to mom? Elpida-No Me- Is your mom asking you for money or not?

Elpida- No, I offered it to her, but she doesn't want it.

Me- What did you tell her?

Elpida- Mom here is 30€ and she said no.

Me- Why are you offering your mom 30€?

Elpida- I don't know but I want to pay as well.

Me- To pay for what?

Elpida- The expenses.

In fact, seven out of 17 children said that they have offered part or the whole sum of their pocket money to parents: 'Sometimes I save, but since we don't have money, I give it to mom'-Grigoris. The main reason they do that is for parents to buy household necessities: 'I give my money to mom to buy everyday food or to eat lunch tomorrow...that's why usually'- Grigoris. The rest of the children spend it on clothes, shoes, school equipment, toys and generally things they need: 'For example clothes, shoes, pencils, rubbers.'-Xaris. Finally, only two children chose to allocate their money on food or sweets and going on school trips.

#### 5.3.2 Fitting in and joining in

The previous section explored the impact of economic and material poverty on the lives of children, while this one is going to examine the social relational aspects of children's lives since poverty is a multidimensional notion. Ridge (2002) commented that 'childhood is a social experience in itself, with its own norms and customs, where the costs of inclusion may be great, likewise the cost of exclusion' (2002, p.59). This section focuses on three key areas. First, the ability of children to fit in with their peers. The attention is placed on how friendships can be means of inclusion for children's social lives and on how much value children put on them. Second, focus is shed on leisure activities and how the nonexistence of them or reduction of them can trigger exclusion of children from their peers. Third, linked to the social exclusion theme is school trips in which all children do not have the possibility to attend, and potential consequences in terms of creating discrimination among students.

#### 5.3.2.1 The value of friends

The lack of social networks can be crucial for people's vulnerability to poverty and social exclusion. The value of friends for children lies upon the fact that children see their friends as companions to play and have a good time, but also as confidents that they can share their news and secrets on an everyday basis (Ridge, 2002).

'Yes we meet and discuss, we go on walks with the bikes or on foot. We catch up on our news.' -Xrisanthi (11 years, girl)

Usual meeting points of these interactions are the school during breaks and in the afternoons, children gather in the church yard, beach or their neighbourhoods.

'I usually hang out with boys at school and we play in the neighbourhood as well. Up in the neighbourhood we play different games...we play football, basketball, chase, tzami (or six tiles), guns (toy guns).'- Giannis (11 years, boy).

Most of the children also play outside in the streets, as it is a medium sized town with limited car circulation in the neighbourhoods while weather favours playing outside eight to nine months a year. As Kosmas (11 years, boy) explains 'Mainly we don't go to houses, we go and call them (friends) to go out and play.' This is a usual behaviour of children as in the evenings after school they go door to door to invite their friends to play outside with the ball or hide n seek, and chat about things they like. Several studies agree with this finding, showing that children prefer to play outside as there is more space to do lots of activities (Glenn, Knight, Holt, & Spence, 2013; Miller & Kuhaneck, 2008). This behaviour was more usual in the past and tends to gradually vanish in urban settings in Greece due to the rising number of cars and criminality. Overall, friends can help children to be inclusive while there are other factors as the ones described below that hinder inclusion and promote exclusion.

#### 5.3.2.2 Leisure activities

Regarding leisure activities, I was especially interested in activities that may have a cost attached and these activities were mainly extracurricular, meaning outside school hours and during the weekends. The majority of children,13 out of 17, attended payed extracurricular activities; the most often mentioned were dance, piano classes, football, basketball and language courses. Almost all children attended English courses outside of school hours, as the English courses provided at school are often low quality and children need to go to private institutions to make sure that their writing and speaking skills will be fluent at the end of their studies. This will enable them to use English in job seeking later in life. Back in my study, one girl mentioned she does not attend any payed leisure activities while three children, living in single-parent households and families with immigrant parents, attended the public program of supplementary teaching in the community. This public initiative included dance, rhythmic gymnastics and choir classes for children whose parents were either unemployed or facing severe financial difficulties. That was a great alternative for children who otherwise would be engaged in physically passive activities like watching tv or playing video games. There were times during the interviews that children were scared their leisure activities would be suddenly stopped because their parents could not afford them. As a result, they felt disappointed because money was forbidding them from participating in another activity that their friend or sibling would attend. Having friends in leisure activities and not being able to attend them yourself can lead to social exclusion or weakening of friendship networks that are crucial to children's everyday lives. Children's anxieties were not only related to losing the activity per se, but maybe most of all, their friends and the risk of being socially excluded, as illustrated by Anna's drawing below.

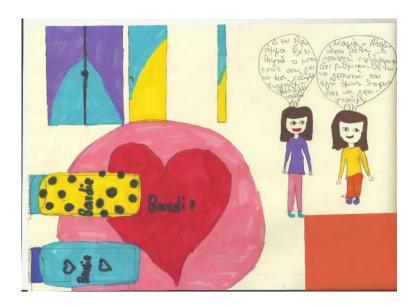


Figure 7: Drawing by Anna

#### Speech bubbles:

- -Mom, Anna wants to join football and gymnastics, and so do I. Will you take us to sign-up?
- -I don't know if your dad has money to sign you up. I am sorry but I don't think so.

'The little girl wants to join football and gymnastics with her sister but her mom says they will probably not. The dad finds no job. The mom is sad as the little girl.'- Anna (11 years, girl)

Another example of financial constraints is the story of Giannis (11 years, boy) which is highlighted in the box below and shows how the family's inability to afford certain expenses can be a constraint to a child's future or to a child's chance to chase his dream.

### The story of Giannis

PAOK is one of the biggest football teams in Greece and at the time of the interview the PAOK youth league was performing matches to select players for the new season. Giannis was one of the selected players along with other three children from the region. The selection alone is a big thing, but in order to move on with the schedule, the selected players had to travel to a nearby city of 1hour drive for training 2-3 times a month and once a month to Thessaloniki for a 3-day training. For children, all travel and accommodation expenses are paid, but his parents were too scared to leave him alone to travel and stay in a big city for lots of days in a row, so they wanted to join him as well. That meant that parents had to pay for their travel expenses and accomodation. The youth league is expecting an answer by Giannis' parents but some days have past and no decision has been made. 'I was told that they think if we are going or not. And I don't know if we are going or not. They called us yesterday and they are expecting an answer from us.'

Box 2. Source: Individual interview

According to Giannis, this anticipation of following or not following his dream was a very heavy emotional state that he has been into for several days due to financial difficulties faced by his family. He still does not know if his parents will allow him to join the youth league and just the thought of not being able to join creates feelings of disappointment and sadness that I could see on his face.

#### **5.3.2.3 School trips**

Another area of disadvantage experienced by children of low-income families was school trips, as the chances attempting these trips with their classmates, were limited. School trips are an integral part of scholar curriculum providing opportunities for social contact and various life experiences (Ridge, 2002). For the children that went on school trips, the experience was really valuable to them explaining to me all the cities they visited, the movies and plays they watched or the

amusement parks they have been. Besides the destination of each school trip, valuable to them was also the experience of getting to each place every time. Anna (11 years, girl) remembers

'We went with a double-decker bus. In the beginning we joined the sixth graders, we all wanted to sit on the back seats, but they told us to move up in front because the sixth graders would sit on the back. This year though, it's our turn!'

On the total of my informants, 9 out of 16 missed at least one school trip in six years of elementary school due to financial constraints while the rest joined almost every school trip unless they were sick. During my fieldwork, I was informed that the children have two big school trips towards the end of the year; one performed by the school that lasts three to four days and one performed by the parents' association, in which parents along with their children go on a school trip for as long as the first one. Most of the children who missed school trips, did not attend the latter one because the costs for the whole family were over than they usually could afford.

Children seemed to be honest to me about the reasons not going on school trips. Sofia (11 years, girl) explains

'I asked my mom if I could go on a trip and she said no. I asked her the reason and she said because there is no money, that's why.'

Additionally, they bring up other reasons to justify their nonattendance than money. Grigoris (11 years, boy) describes

'It was the Attica park (Attica Zoological Park) where we could go with our parents and I didn't go because either way it would be too hot and we would need much water and if the water was finished, we wouldn't have anymore and we would spend money for no reason.'

#### Further on he said

'I didn't go to the cinema. It was a bit expensive to go to Volos, it was around 15€ and it's expensive to go. For my brother and I, it would cost 30€ and that's the reason we didn't go; besides it was a movie I had seen before.'

One of the children told me that luckily, he joined the big school trip the last minute and namely 'the day of the school trip', 'because at that moment mom had no money to give and pay for the deposit to the trip'. — Giorgos (11 years, boy). That shows that children might be in a stressful state waiting for their parents' answer to join or not to join the school trip with their friends, but they are still happy when that happens even if it is literally before the bus engine starts.

A few children were proud to tell me that they would not join the big school trip at the end of the year if it was not for their own contribution. Xrisanthi (11 years, girl) says 'One time my mom didn't have much money and didn't want me to go on the trip...so I saved what I could and luckily I had the money needed and I went on that trip.' Another girl is more explicit on how she saved money for her school trip and that she enjoyed it more that way than having her mother's money to use on the trip.

Marina- I never go on the Association's trips.

Me- Why is that?

Marina- Because first it needs the parents and the parents need to pay and my mom doesn't have much money despite working two jobs; we don't have much money.

Me- And tell me about the final trip.

Marina- For the final trip I also put money. For the final trip last year, we went to Athens; I was the only who put money.

Me- Out of your pocket money?

Marina- Yes.

Me- And how did you feel about this?

Marina-I felt nice because my mom didn't pay and she couldn't say 'You will buy specific things and tell me about them' and I felt better because I had a good time. If she was giving me money, I wouldn't buy an ice pop.

### 5.3.3 Family life

## 5.3.3.1 How are bills managed in the family

The first concern of children and parents were bills and if the family could pay them off. There was a worry about unpaid debts and a large fear about falling behind. The fear was created either because a basic service like electricity could get cut off or the difficulty to catch up with debts could lead to bigger debts (Daly & Leonard, 2002). For instance, Marina (11 years, girl) describes a time when her home was left with no electricity for 10 days until her mother got paid 'on the 8<sup>th</sup> of next month' to restore the power connection.

The parents were very descriptive on the ways they use to manage their bills and cover their expenses. They try to keep up with deadlines for paying off their bills. Most of the parents interviewed try to have no debts regarding the bills. 'I personally was raised like this. I always pay on time'- Glikon (parent). They try to be on time to keep their mind clear of debts and know exactly what is left to cover other expenses of the household.

'I pay right away, so I won't have any debts and know how much is left. I know that electricity and water are payed, and I have 200€ left to live with, to buy food or medicine in case the children get sick. I know for instance that I have 200€ left. I don't owe to anyone so I can sleep in peace' -Lena (parent)

To that extent, they use two ways. First, they either pay the bills in about 10 or 15 days from the day they arrive. Some choose not to pay it immediately on the first day but to 'leave it to next week or next month' as it seems to offer some psychological relief to some of them, in the sense that they keep it in mind and they know they will deal with it in some days. Second, there is the way of settlement to some of the parents regarding high electricity bills, house loans and high property taxes. The last comes under the name of Single Property Tax (ENFIA) and is one of the harsh austerity measures imposed during the memorandums. To illustrate the last point, Fotini (parent) explains that there are settlements in bills with companies like banks even though she tries first to pay off the bills and the last solution comes to settlement. However, when she owes people money for services or food supplies in local market stores, she says that this is worked out in person. In small communities, everyone knows everyone, and this communication comes handy when there are expenses in the middle. People will say 'ok we are people, we are not getting paid, you owe me' but this ends up in personal debts that get bigger and bigger among people. Fotini clarifies that it is better to be 'typical with bank payments' than to the people they contact every day because the latter understand. A boy gives another dimension to these personal debts among people since his parents owed money to someone at some point.

'For example, I say I want to pay someone, but I don't have the money. I tell him I will give it next month along with this month's debt and he says ok. But I will pay him next month, not the month after. It's a promise...that's what mom told us'- Stratos (11 years, boy).

This promise means that there is an unwritten rule among people that whenever someone says he will pay,he keeps his word. In the boy's words 'When we owe somewhere, we pay. We don't hide'. Otherwise people in small communities know which person has debt and never pays off what he/she owes and that can impact the credibility of that person or even his/her own business in the community.

Even more seldom there is the case of delay in paying off the bills and even in that case Ioli (parent) states

'In seldom delay, I will at least add some money. I don't want to be stressed... I will add a small amount of money because it's another way to neglect it and then people will say that she neglects her payment and another thing for people to say that she gave what she had. And I would like to have the money to give it, I prefer that, I feel better with myself. Once or twice this has happened'.

On the other hand, children are not unaware of the bills coming at home and how their parents manage them. On the contrary, they happen to know in detail which bills arrive at the house and how much they cost.

'I believe I heard that we need to pay at around 127€, I think. And luckily it was only one (bill). Other times they arrive more than one, let's say three.'- Stratos (11 years, boy)

The above examples indicate financial literacy of children. Financial literacy is defined by the Organization for Economic Cooperation and Development as the 'knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts' (Te'eni-Harari, 2016, p. 198). Specifically, financial literacy among young people is influenced basically by the child's family, which is the primary setting where a child gets in first contact with financial socialization (Te'eni-Harari, 2016). Children may know which bills arrive at the house, but their financial literacy exceeds to the knowledge of prices for their leisure activities as well. Most children were aware of the exact cost of their out of their activities, since they were trusted with the money from their parents to pay off the courses or they already knew that their afternoon classes cost lots of money. Grigoris knows that his parents pay 30€ per year for his dance courses and 15€ per month for football. Similarly, Giorgos asked me if I want to know the prices for his courses that he knew in detail. He told me for example that English courses cost 495€ per year, Russian 37€ per month plus the cost of books and karate lessons 20€ per month. Children today are aware of lots of financial details compared to children like me living before the crisis, that we were not interested in prices and financial information. According to Te'eni-Harari (2016) acquiring financial knowledge and skills depend on other factors as well than solely family, like cultural factors, media and peers. In Greece, the financial crisis as a topic of discussion is met in every corner from news to talks inside the family and that can make children fully aware of financial matters that in other terms, they would not be interested in.

### **5.3.3.2** Quarrels between parents

The children might be literate on financial issues from an earlier age than before, but on the other side bills arriving at home can lead to quarrels between couples. Children in their focus group discussion brought up the issue of household disputes as a consequence of financial crisis not at the same range as hunger and lack of clothes, but visible enough from them to raise it as an issue. Phiri and Abebe (2016) argued that household disputes coming from the family not working well together can be a threat to well-being as quarrels between family members reduce household productivity which causes deprivation for children. Children specifically said

'We have quarrels'- Giannis (11 years, boy)

'If the man or the woman finds out, they can fight because (he/she) spent so much money to buy something they didn't need'-Giorgos (11 years, boy)

Giannis also describes a situation that when the bills arrive home and they are over a specific amount, then the parents are pissed off and argue for the surplus of 5 or 10€ in that given bill. This creates an unpleasant situation at home for both children and parents. Consequently, children are aware that these household disputes can lead to divorces and a girl offers her own solution to prevent this.

'We can try a bit more to find a solution and not break up. For example, if there is a financial problem and we have to break up, we can try to find a job instead or borrow money from someone and try to find a solution to not break up if that's the problem-Agapi (11 years, girl)

### **5.3.3.3 Family holidays**

A shared family holiday is an important part of children's lives as it gives the opportunity to both parents and children to relax together and have a break from their demanding social life. Especially for children living in disadvantaged families, holidays can be a valuable break from the daily struggle on getting by on little money (Ridge, 2002). During the interviews I did not explicitly asked the children if they have had the chance to go away with their families for a short break or a holiday, but it was something that children mentioned.

Giorgos- If you don't go once on holidays, it's not big of a deal...if you don't go for a year on holidays, it's ok.

Anna- I hardly never go on holidays.

Giannis- I go every summer

Then children moved on suggesting alternative ways to spend their summer than going on family holidays.

Giorgos- The children who can't go on holidays with their parents, they can go to the beach and enjoy their summer.

Anna- That's what I am doing.

Giorgos- All day every day.

Anna- I don't want to go on holidays.

Xaris- It's nice there by the port (in the town of the fieldwork).

Me- What's there?

Giorgos- On the one side you have the port, the regular side where you swim and at the back there is a place very deep, where you can speed up and jump. It's so much fun because we jump all together.

Everyone- Yes.

Anna- This summer the whole class will go out together. We are big children now so we can go out. It will be our best summer.

When interviewing the parents and asked them what differences they notice in the years before the crisis and now, one of the issues was the restriction of holidays or even not going on holidays for years to try to save money for covering other needs. Pistis (parent) says 'We decided as a family not to go on holidays this year and we will do something else instead.'

Lena (parent) also narrates a situation where one of her four children asked her when they are going on holidays saying 'Mom it's been so long since we've been on holidays' and Lena answered that she does not know when they will be able to go on vacation but she is fully aware that her children want it as much as she does and she ended up saying 'We will do what we can, not what we want'.

The financial constraints are obvious in both accounts of the parents. Explicitly, Lena acknowledges her own and children's need to go on vacation and relax but she makes decisions based on her finances, which do not allow 'luxuries' like holidays but addressing basic needs.

# **5.4 Summary**

Ultimately, this first analysis shows what children acknowledge as problems of the financial crisis with explicit examples from their daily lives. Furthermore, they identify the consequences of these problems in three different aspects of their lives; material and economic perspectives, social relations with friends, and home environment. This analysis outlines the highly constraints that crisis imposes on children's lives by creating worries and fears, social exclusion and lack of security for the future. In the next chapter, I will try to outline children's agency and extended community agency to deal with the consequences of crisis.

# Chapter 6 Understanding children's agency

In this chapter, I work with children's accounts on how they deal with the consequences of crisis that were explored in the previous chapter. I analyse children's agency in the difficult social constraints of financial crisis and derived poverty. Down this road, I will try to understand agency as a relational concept that connects children to their families, communities and others.

The chapter is divided into two sections. The first section deals with expressions of agency at home by children, parents and grandparents and the ways they connect to each other. This will be explored through three themes: a) the children's economy, b) the household chores and c) the role of grandparents and especially the one of grandmother. The second section analyses the expression of agency in the community by school and church. Finally, I conclude with exploring the means that community as a whole has its own agency against the structural constraints of crisis.

# 6.1 Expressions of agency at home

In this section I explore children's agency and how it is expressed at home in relation to their parents. For this purpose, I will use various typologies of personal agency, like the 'thin' and 'thick' agency, everyday agency and 'getting out'. These typologies will help the reader to understand children's agency inside social and economic constraints of austerity, but also in the context of dependence on the adult authority (Redmond, 2009). Further, I am using the concept of 'interdependency' and agency as a continuum as broader types of agency that include the personal ones by demonstrating the play out of intergenerational relationships between adults and children in everyday life (Abebe, 2019).

# 6.1.1 Children's awareness of the household economy

Children are aware of the household's economy and they demonstrate it in various ways. As all children, my informants tend to ask their parents for things they want such as clothes, toys or food. However, their request is often turned down by their parents who cannot afford them.

'Next time, when we will be able to afford it, we will put it on schedule'-Ioli (parent)

Parents seldom reject directly their children's requests. On the contrary, they try to talk their difficulties through or make sure that when they will be able to afford it, they will buy what their

child wants. Another parent, Fotini said that when her four children need something, she moves it to another day by saying 'I promise you' and she needs to stick to that promise and fulfill their needs that particular day. Children become rather agentic when it comes to understand their parents' motives and financial difficulties. Agapi (11 years, girl), living in a lone-parent family explicitly says:

'Yes, sometimes I get pissed but then I think about it more and I understand that she (her mother) can't do it. Sometimes when she has a difficult time, I get sad, but I try to understand her when she explains it to me.'

'I feel sad when it's something I want badly but if it is something I don't really need, I say that I will buy it when we can.'

Most of the children feel sad or mad when their parents cannot afford to buy them what they asked for. However, soon enough they come to understand their parents' situation and they either stop asking for things or lower their expectations showing their thin agency. During the focus group discussion, Agapi and Giannis talked about present choices.

Agapi- If we are at the shopping stores and someone wants to buy us a present and gives us two choices that we like, we can choose the cheapest one.

Me- Why would you choose the cheapest one?

Agapi- Because the person who is offering to buy me a present, so I won't feel sad, may not have lots of money. I don't want to put him in a difficult position, so I choose the cheapest.

Giannis- In order to save and not spend our money, we can buy a similar present we like and is cheaper.

It may seem that children are somehow forced to bargain their presents due to their parents' restrained budget, but from another perspective, it indicates that children choose the cheapest alternative, when given the option of getting a gift. There is a repeating pattern in children's demands that follows the outline below:

Children ask what they want parents cannot afford it children tone it down or do not ask Similar pattern in children's demands was found by Daly and Leonard (2002) who researched low-income families in Ireland. When the young people wanted to buy something, but their parents finances would not allow it, they ended up curtailing their wants, reducing their expectations in

front of their families' financial circumstances or toning down their requests as it happened with my informants.

Another sign of children's awareness of the household economy is how children choose to allocate their money. One of my most striking findings was that seven out of 17 children were offering part or the whole sum of their pocket money to parents as it was further developed in the first part of analysis. When listening to their parents talking about bills and how troubled they are to pay them off, children were urged to step up and offer their savings.

'One time I heard...I went inside to drink water and I accidentally heard that the bill was 200€ and 80 cents...I don't remember exactly, and my mother said that we were sort by 50€ so I gave it to them'- Xaris (11 years, boy)

'Like I gave alone the money for the bills for pellet (fuel for stoves). I saved 500€ this year to buy two blocks of pellet to spend the winter' -Xaris

Children act as the active decision makers by offering their money to parents. They do not act as dependants to their parents but they want to take responsibility and contribute financially to the expenses of their household even by offering their pocket money (Daly & Leonard, 2002). The above sayings can also be interpreted as an expression of everyday agency by the children since they are willing to take an adult role in order to contribute to the household although it is a duty unfit to their age. The concept of everyday agency explores the children's actions that are opposite to what is considered socially and culturally appropriate (Payne, 2012). Everyday agency is also exercised when children are aware of the municipality programs that low-income families are entitled to. Anna (11 years, girl) is referring to a school allowance that her family received:

'The parents can go to the city hall and sign something to get a paper that has inside 100€ and with this money the parents can buy school stuff for the children.'

She continues sharing information with me, informing me that her family is using a *feeding card*<sup>9</sup> to use in specific supermarkets, grocery shops and bakeries.

'When mom is not busy, we go to the city hall; she made a card with 400€ for both children, 100€ for each person in the family. Every month you have this card and you can buy free stuff and the government pays for that...I think the government.'- Anna (11 years, girl)

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<sup>&</sup>lt;sup>9</sup> The feeding card or Solidarity card was one of the measures for 'Fighting the Human crisis' in Greece and included charging of 70—220€ per case to use it on food. The measure was activated in 2015.

According to Anna and many other children, who know the prices of bills and their extracurricular courses as it was explored in the previous chapter, it is not their duty to know prices and allowances provided to low-income families, but they do. In a matter of fact, they were proud at times to know all this information and wanted to share it with me. They did not see this knowledge as something the adults do but something they do daily when comparing prices in food to buy the cheapest one and keep the change as pocket money.

'I buy the cheapest thing I want, that there is and can make me feel full and I keep the change...0,70€ daily'- Giorgos (11 years, boy)

For them, it is important to know the prices, so they can make the most profited choices for themselves. According to the above example, children find complex ways to save money by comparing the store prices and buying the cheapest food to save money and spend it on toys and clothes they want.

Another agentic solution of children is related to clothes. Xaris (11 years, boy) explains that he is not spending his pocket money on toys because they are useless to him. He prefers spending it on clothes. Specifically, he says 'Toys can break in ten days while clothes, if I buy a size sixteen, I can wear it for three or four years and then give it to my little brother'. Likewise, Giorgos informs me that if his short sleeve shirts do not fit him in summer, then he will modify his winter clothes into summer ones by cutting off the sleeves.

The children's sayings point out their thin agency. Klocker (2007) introduces the 'thin' agency as everyday actions and decisions taken place in highly restrictive contexts whereas 'thick' agency refers to the freedom of action within a broad range of options. The family's constrained budget acts as 'thinner' in this case leading children to think other ways of having the most of their clothes for the following months or years to come.

### 6.1.2 Children's work in household reproduction

Interviews and focus group discussions among children reveal that children's reproductive work assumes household chores and working as farmhands in parents' farms. In Greece, education is given high priority on the one hand and on the other hand children need to contribute to household work as much as they can. Almost all children were engaged to lightweight household chores like vacuuming, setting the table for lunch or dinner, washing the dishes, dusting, cleaning the windows, preparing juice.

'Yes, after going home, I will do my homework and then I will vacuum'- Marina (11 years, girl)

'I wash the dishes, water the flowers, clean up my room, fix the beds and the couch'- Sofia (11 years, girl)

Some are more gendered chores like cleaning the house or caring for the younger siblings.

'When mom is not at home, I take care of them (younger siblings).'- Sofia (11 years, girl) Cooking and setting the table for lunch are equally done by boys and girls. Furthermore, the medium sized town of my fieldwork relies on agriculture and thus many parents own land and have their children working with them during summer, when schools are closed, and occasionally throughout the year when the children's busy schedule allows it. For instance, Anna (11 years, girl) narrates a day when she and her brother visited her friends whose father is a farmer. Her parents work for that farmer and that day, the two families were working together in the farm. She remembers they had to follow a specific task that included checking the olives and throwing out the bad ones. The children ended up throwing olives at each other with no regard if they were bad or not and that was the most fun part of the day for her. As she mentioned afterwards, the work finished but she also had so much fun because it was a chance to meet her friends and play. That shows that children see chances to play almost anywhere even in spaces that are not typically made for children's play like the farm or any workplace (Glenn et al., 2013).

Two of the children were working at their parents' farm daily after school.

'We are going to grandma every day to sort olives. If there are few lugs with olives at the house brought by dad, mom will sort them out and we go to grandma for lunch. After we're finished, we go back to see if they need us and if they don't, we go back home to study. But if they do need us, we help'- Giannis (11 years, boy)

He and his brother work every day after school for two to three hours in sorting olives, contributing that way to their parents' work. The work is daily in high seasons for crops.

'Well usually it is about an hour and a half to two hours if there are many lugs. If it is like last year that we had 200 lugs every day, it was from two until five daily.'- Giannis (11 years, boy)

Both of them like to contribute to their family by working in the olives sorting because as Giannis says 'I like to help my parents'.

As Abebe and Kjørholt (2009) argued these stories provide examples of the domestic responsibilities that children carry out within the household. One could argue that children are not valued enough for their participation in various reproductive task in terms of that their work stays invisible since it is not viewed as payed. However, the reality is that children contribute in many ways to the household and they do that because they perceive their needs as interdependent with those of other family members (Abebe & Kjørholt, 2009).

'I vacuum, dust, wash the dishes when we eat and when dad comes, I wash the dish again, so mom won't get tired.'- Marina (11 years, girl)

Abebe (2019) comes up with an interdependent notion of agency to demonstrate how 'intergenerational relationships between adults and children play out in everyday life' (p.10). As seen above, children help their parents in farming after school hours or during the holidays and perform lightweight domestic chores, allowing adults to relax or do certain activities. As a result, agency is situated in everyday life and everyone have their role and contribution to collective existence (Abebe, 2019). In these terms, child- adult relationships are in an endless line of negotiations and renegotiations. Explicitly, Giorgos takes advantage of these negotiations for his own personal benefit.

'And I had to help and mom was saying 'Do this and do that' and I was doing it but I could miss out studying for the test (next day at school)'- Giorgos (11 years, boy)

Giorgos is willing to help within the household chores but he needs something in return and that is; not to study for his test because he does not like particularly studying. The mother agrees and allows him that, if he helps with the household chores. It is an exchange between parent and child that shows the fluidity of agency and how children can be simultaneously dependent and independent in different times of their lives. Abebe (2019) conceptualises this agency as a continuum as it is 'negotiated continuously between children and families and communities as they navigate tensions between personal and collective interests' (Abebe, 2019, p. 8).

### **6.1.3** Grandma the superhero

During the interviews, children tended to refer to their grandparents. Five out of seventeen mentioned their grandparents, two did not mention them at all and the remaining ten talked explicitly about their grandmother. When I was preparing the interview questions, I had not thought of asking the children about their relationship to their grandparents. As the interviews went

by, I noticed that children loved to talk about their grandparents and specifically their grandmother, demonstrating the valued role she plays in their life. All fifteen children were living in the same area as their grandparents, three of them at the same house but in different apartments and two of them under the same roof.

'My grandma lives under our house. We have two houses...one up and one down and she lives down (on the first floor)'- Areti (11 years, girl)

Katerina (11 years, girl) living in one of the low-income families of the sample narrates how the members of the family share the bed-space:

'My grandpa sleeps in my sister's room, my dad with my mom in the regular room but sometimes my mom sleeps on the couch and my brother sleeps with my dad because he really likes it. I sleep with my sister on my grandma's bed and grandma sleeps on the floor. We put a blanket and another one on top, so she won't be cold because it is cold at night.'

Despite the difficulties like the space allocation or lack of heating in the dwelling as mentioned above, it is obvious that the children enjoy having their grandmother around.

'It's nice that she lives with us. I like it. Sometimes when my parents are not there, she cooks, takes care of the house, and of me when I come home from school.'- Xaris (11 years, boy)

'My grandma bought one blanket for me and one for Mary, my sister'- Kosmas (11 years, boy)

'My grandma buys me clothes'- Gerasimos (11 years, boy)

Me- How do you feel that the grandmother lives that close to you?

Gerasimos- Nice because she helps within the house and sometimes.... because I go to school with a mini bus....my grandma comes to pick us up from the bus stop because our school bags are so heavy.

Me- Is there another reason why you want your grandmother at home or why you don't want her?

Gerasimos- I want her because she cooks for us when we come back from school, she buys us gifts.

Children's points of view show that grandmothers are important to their lives because they engage in activities like cleaning the house, cooking for the family, buying gifts to their grandchildren, carrying their schoolbags for them and offer many more that children experience on a daily basis as care coming from good hands.

'Because when we go to bed and we can't sleep, she tells us fairy tales to fall asleep'-Stefanos (11 years, boy)

Thus, the role of grandparents and especially grandmother is multifaceted extending from household care to providing childcare to grandchildren. In all that, what is the role of children? Are they solely recipients of care? Drawn on my interviews, I found that children give back to grandmothers in their own way.

'Because I have her, I'm keeping her company. We talk and go on walks'- Areti (11 years, girl)

The relationship between grandparents and grandchildren is based on reciprocity and care. Children may seem the only recipients of care but in reality, the family collectively is profited by the grandmother's actions in terms of cooking, childcare and cleaning. Olga, a parent of three, says that she pays off the bills for her family's and grandmother's houses, so the grandmother buys gifts or cooks for her grandchildren out of her 'personal desire'. These family cases show that there are material and financial exchanges between three generations consisting an interdependency among the three in everyday settings. Hall (2018) attributed this familial support to times of austerity arguing that the financial support between families is impossible to be separated from feelings of care, love and shame that are part of sharing and giving within families.

# 6.1.4 Ability to aspire and to dream

I asked the children how they imagine themselves in the future. I realised that their answers were rather agentic exploring their aspirations about future occupation. As Lister (2004) noted, children express their 'getting out' agency of the financial constraints and poverty in various ways- through aspiring for more income and material possessions and second, through career aspirations for themselves or their parents (as cited in Redmond, 2008). When I asked the children what they wish for their future, ten answered a good job so that they could afford a car and a house to live with their family

'To have a good job and earn money, to have a house and earn my own money so I can pay the power bills and buy things from the supermarket'- Gerasimos (11 years, boy)

It was striking enough that children did not attempt 'getting out' of poverty with wishes about fast cars or loads of money and luxuries. Giorgos (11 years, boy) also justified that to me by saying 'Look I want to get a job, to study and do what is necessary to get a job, to have a house, a family, what every man wants. That's what I want, but other people want other things like big businesses,

big cars. You are all crazy!'. One child though, wished for even more basic commodities like to get a better house because as she said 'there is not enough space to play and all the three siblings, we sleep in the same room' showing the extent of financial difficulties that her family is experiencing.

'Getting out' is also expressed by career aspirations. Five out of seventeen children 'shot for the stars' by choosing professional careers of basketball, football players or racing car drivers. Six children chose to follow more realistic professions such as farmers by following their parents' example, police officers or militaries, hairdressers, makeup artists, journalists and vets.

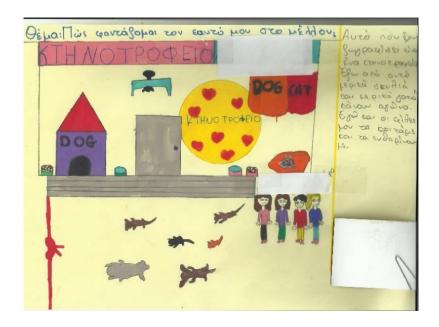


Figure 8: Drawing by Anna

Right side: I drew an animal ranch. Outside some cats and dogs are racing. My friends and I are watching and encouraging them.

The rest five children focused on family. They drew their future surrounded by their future family showing that this was the priority for them.



Figure 9: Drawing by Marina

'I drew my family. We are happy with what we have. My favourite part of the day is the sunset. I'm the one with the brown hair that I'm singing to sleep my baby. That is my husband, and this is the young Faii having my mom's name. We are up in the mountain with panoramic view of the whole village. My family is important to me because everyone needs love. If I can't have children, I will adopt because everyone needs love.'- Marina (11 years, girl)

From the above, one can see that the financial constraints are obvious in children's dreams making them ask for simple things and be happy with them. Family is really important and crucial to Marina's plans for the future as it complies with the dream of other five children. This can be attributed to economic hardship in times of austerity that strengthens the familial bonds, making 'people increasingly dependent on family or other intimate relations for material and moral support'(Valentine, 2008, p. 2106). All in all, either through unrealistic or realistic career aspirations, children are full of dreams and optimism while family is for one third of them the motivational power to build a future around it.

# 6.2 How agency is exercised in the community

After having viewed how agency is expressed intergenerationally in family, I want to look how this relational character of agency is extended to the community and exercised by its agents like school and church. Theory suggests that Europe has two paradigms in formal care; the Scandinavian model, relying on public services and the Southern European, relying mainly on

family care, where families have the responsibility of care for the children and elderly through intergenerational exchanges (Lyberaki & Tinios, 2014). This was pretty evident above in the family setting. In this section the notion of nonformal social welfare extends to cover agents of the community. Ferrera (2010) named the nonformal social welfare as the 'Southern family and the 'solidarity model' (p.628). Indeed, the actions of both school and church are based on solidarity by helping the persons in need. In times of sovereign debt crisis, families are not the only stretched out. In Greece where there is no or limited formal safety net for covering the needs of unemployment, poverty, maternity needs and health system, the burden is moved on family and community agents.

#### **6.2.1 School**

My focus group discussion with the teachers of the school was one significant experience that allowed me to grasp their views on how their students deal with the crisis and inform me on what the teachers do to offer solutions in a setting where economic hardship is a daily struggle. Facing the financial struggle of parents to afford the school equipment on a regular basis, one of the teachers described what they have decided to do since 2015.

'The past years, when we give the list to the parents with the school supplies, we note down below that children can use all the items from last year. So, the parent feels better with the half-written notebook from last year. He/she feels better to give it to the child. He/she doesn't have money and that is not embarrassing.'- Faidra (teacher)

Their solution was welcomed by many parents who could not afford buying new notebooks, crayons, literature books or sketchbooks every year for their children. The solution freed many parents from financial restrictions and feelings of embarrassment or shame as most of them followed the teachers' suggestion and gave half- written notebooks to their children to bring to school.

Another solution given by the teachers was related to covering the expenses of school trips. Below, Artemis (teacher) describes how exactly this is done.

'We charge the bus ticket 1-2€ more to collect an amount that will cover the bus expenses without getting money from 1-2 children (poor ones). We can't do that for food because each student pays for his/her order, but we can cover the bus, by charging all children an extra 1€. Sometimes we add money from our own pocket so that the last child can join and no one will be left behind. This is terrible especially for the oldest children that finish elementary school and won't have that chance again; plus, we know that they won't go on

a trip with their families or experience the tour guidance. So, for educational purposes, we try as teachers to help some children who are facing difficulties.'

The teacher's account shows the urgency teachers and the school in general puts on school trips. They offer their own money so that all students can join the trips. Additionally, they are aware of parents' low finances that will prevent a trip equivalent to the school trip while senior children will miss that opportunity. In my question, 'Why don't you address the municipality or the ministry of education for expenses about school trips, clothing or food scarcities?', they immediately laughed. As an insider of my country's debt crisis, I knew that my question would have that reaction because it is common sense in Greece that formal procedures do not work as they are supposed to. Consequently, teachers answer that they prefer giving solution themselves that proves to be 'direct and short' while filling up forms, waiting for response and implementation of a decision can 'take years' as they say.

A third solution that school can provide in times of austerity, is provision of food supplies to families in need. During Christmas and Easter, the school asks from students to bring food, usually dry food like pasta, rice, flour and cans. Then they put them in boxes and deliver them to families in town that are in need. Some years ago, the recipient of that box happened to be a mother of my children informants. Her story follows below.

### Lena's story

Lena is a lone parent of four, unemployed and remembers that the school supported her in really difficult times these past years. Some teachers along with the principal knocked on her door and delivered a big box with food. At first, she felt confused because that morning 'I gave my children food to bring to the school for the poor people'. Her surprise was so big when she opened the door and the box was delivered to her. She was troubled because she thought that school considered her poor but then she reconsidered, saying 'That was so impressive, I was glad. Look at these people. They even thought of me. They think of people who are struggling, and they help them.' After closing the door, she was still shocked that people, strangers cared for her and her children. She had tears in her eyes.

Box 3. Source: Individual interview

Lena happened to be the recipient of one solidarity box offered by the school. The school was aware of which families in town were in need because either their children attended school or the community knew exactly who was experiencing financial difficulties. Still, the school asked from all students to bring whatever they could and thus Lena's children brought some pasta and rice to the school. The fact that she was surprised seeing the teachers and the principal standing at her door shows that the action was held in anonymity and confidentiality. School as an institution is able to help other people because the students offer what themselves or their parents can afford. Without their help, no action would be done. Once again, help is a product of interdependent agency among parents, students and the school.

#### **6.2.2 Church**

Religion has been an ambiguous issue of discussion for ages creating controversies between nations throughout history. In this section, my purpose is not to define religion or interpret its meanings. My goal is to focus on one of its means; solidarity which was a product of my data when talking with children and parents. The Greek society is orthodox Christian with a strong bond between religion and tradition. The majority of elderly and adults join the church services and fast at specific times of the year calendar. One of the central sayings in Christianity is a commandment of Jesus to his students 'Love one another'. This saying projects feeling of care, responsibility and sharing to the other person. In times of economic hardship, many people and the Church along offered food, clothes and money to the people in need. For instance, Lena (parent) describes how the two priests of her neighbourhood came to her need.

'The two priests helped me a lot. Every Easter until last year...every Easter and Christmas Eve they were bringing meat and some food. This year, on Easter (one of the priests) came and brought food to the children. He hugged them and asked how they were doing. Sometimes he gives me money. He says 'Keep it to buy your kids what they need since I don't know their needs.'

Another child, Stefanos (11 years, boy) narrates how he is involved with the Church. Stefanos volunteers at the church's grocery store with his mother every Sunday. The grocery store offers dry food like pasta, olive oil, adults' and children's clothes and bottled water to financially disadvantaged people. They can come every Sunday during open hours, have a coffee, chat with people and take what they lack of. Stefanos likes doing that because he helps other people and sometimes, he gets modest pocket money ranged from 2-5€ for his help.

The first example shows a woman who becomes the recipient of solidarity and help by the Church while the second example shows Stefanos who helps the Church reach the people in need. These two accounts do not aim to generalise the positive impact that Church has on society but to highlight that in times of austerity, every gear of the society is mobilized to offer help.

# **6.3 Summary**

In this chapter I presented how children's agency is expressed through intergenerational relations. The children expressed their personal agency by offering their pocket money to parents to alleviate the burden of expenses, or by helping around the house and to their parents' farms. Their agency reveals a relational interdependent character as children desired to help their parents. The interdependency of agency exceeds as well to the oldest generation; the one of grandparents who take care of the house and their grandchildren. The interdependencies formed under conditions of austerity rely on practices of financial support, love, care ad sharing that are hard to separate. Finally, the relational interdependent character of agency includes the community, which through the agents of school and church care for the financially disadvantaged people and ten years now act in the role of the formal state and policies.

# **Chapter 7 Conclusion**

This chapter summarises the main findings of the study, accompanied by final remarks. This will be done according to the research objectives that were formed in the introduction. In the last part, it concludes with recommendations for future policy.

# 7.1 Summary of findings and concluding remarks

This study followed the lead of the research questions that were formulated in the introduction. As such, I am choosing to structure my conclusion as well. My thesis tried to answer to two research objectives that will form now the two main findings of my study. The first section will summarise the findings related to the first research question 'How children discuss the implications of crisis in their everyday lives?'. It discusses the ways in which children are affected by the crisis in financial, material aspects of their lives, friendship and familial relations.

The second section summarizes the findings that address the research question 'How is children's agency expressed in familial and sociocultural contexts?'. It explores the strategies and coping mechanisms that children develop in the restricted context of crisis. Despite that, it contains the relational dynamics that play out in children's lives.

Greece has been in the centre of global attention since the first years of crisis as it was one of the most affected countries mainly to its own fiscal deficiencies that lead the country to a chronical recession. Today, in 2019, ten years after the onset of crisis, there have been steps towards recovery but still a long way to go. The heavy weight of that socioeconomic political situation is mostly carried by families with children and children in particular. In 2015, almost one in two children in Greece lived in a state of material deprivation and to a European range 45% of children in Greece were facing material deprivation among the 14 member states of EU (Papatheodorou & Papanastasiou, 2017). The first chapter of my analysis puts these numbers into words. Children identify these deficiencies in their everyday life. The second chapter sees the dealing of children with the consequences of the crisis and how this dealing is articulated through relations.

### 7.1.1 Implications of crisis in children's lives

The different methods that I conducted with children's participation provided lots of information about everyday life of children under austerity. I distinguished three themes emerging from the data regarding the impacts of crisis on children's lives. These themes include financial and material aspects, fitting in and joining in and family setting. Throughout the three themes, what surfaces from the data is the recurrent topic of poverty and social exclusion.

The first theme concerns the financial and material aspects of children's lives. Children gave lots of practical examples on which areas of their lives are disadvantaged. They talked about lack of food, clothes, school equipment and toys. It is obvious that deprivation of material goods and poverty in general prevails in children's lives. Poverty is a multidimensional notion that exceeds the definition of income poverty which calculates solely the percentage of children living below a specific level of income and ignores if and to what extent children's needs are measured (Ansell, 2016). Peter Townsend introduced a definition to poverty that helped measure the numbers of children living in material deprivation in Britain that fits the state of Greek children under austerity. He said that 'Poverty was not simply a lack of money to purchase basic needs, but was the lack of resources with which to participate in social activities deemed normal in modern society' (as cited in Kassem, Murphy, & Taylor, 2009, p. 161). Children try to face some of the material deprivations by using their pocket money to buy clothes, toys and sweets they like. Nevertheless, 7 out of 17 children offered part or the whole sum of their pocket money to their parents to cover household expenses. It was striking that the only financial autonomous resource that children had, was offered to their parents with no second thought. That shows their awareness on family's living conditions and their feelings of sharing and caring towards their parents.

The second theme includes the relational impact of poverty when children are attempting to 'fit in' and 'join in' with their peers. Social exclusion is not a separate notion of poverty but rather inherent part of it, that accompanies it (Redmond, 2008). Having seen the impacts of crisis on material aspects of children's lives, we are moving to children's relations with peers that Sumner (2010) recognised as more serious than deprivation itself. Children get more concerned about exclusion from activities that other children take for granted and the accompanying shame and embarrassment than about lack of resources. In fact, the children's point of view showed that the attendance in leisure activities and school trips were of paramount importance to them. They

wanted to be able to join the same extracurricular activities and school trips as their friends, but many times the family's finances did not allow it. In case they were already joining their friends in the same leisure activities, there was always the fear of stopping that leisure activity next month due to finances creating a feeling of insecurity. School trips and leisure activities were both areas of exclusion for children that may have led to children's difficulties in creating and maintaining friendships. However, a great factor of inclusion in my study was the existence of friends to children. There were cases of children who were feeling disadvantaged not having the material assets as their friends did, but the majority of children reported having strong friendships and meeting often after school to play outside on the streets. The absence of bullying in my study can be justified by two factors. First, my children informants were young, 11-12 years old and soon they will enter adolescence with more needs in fashion and technology consumption. Second, the material deprivation among my informants was rather equally distributed, meaning that the majority of children were experiencing deprivation in one or more facets of their lives with approximately two to three children remaining completely intact by the impacts of crisis.

The third theme includes consequences of crisis in family setting which is articulated through bill managing, domestic quarrels and inexistence of family holidays. In times of austerity, people's mental health and wellbeing suffers as a result of stress. There have been reports of escalation in psychological distress among adults in East Asian financial crisis and children are no strangers to that (Espey, Harper, & Jones, 2010). In my study, children were present in conversations around expenses, continuous parental struggle to cope with the bills and quarrels between their parents. Another factor to add to the psychological distress was the reduction or inexistence of family holidays. Children highly value family holidays as it can be a significant break from everyday struggle. Many children did not go on holiday for over a year and though they asked their parents when they would be able to afford holidays, they found other ways to spend their summer by having fun with friends and going to the sea nearby. Despite the structural constraints, children were able to implement their agency and make the most out of it.

### 7.1.2 Expressions of children's agency at home

The second part of analysis provides first insight into the practices of *generational order*, namely on which practices the social constructions of both childhood and adulthood are involved and what agency is exercised by children and adults (Punch, Vanderbeck, & Skelton, 2018). The authors

acknowledge the theoretical under researched topic of generational order that refers to socially constructed relationships outlined by inequalities of power. These inequalities of power are distinct in everyday relations of children to their parents when children are dependent to parents for food, shelter, education, leisure activities, clothing and many more. This dependency was rather obvious in the first part of the analysis, in which children experienced severe material deprivation, social exclusion and family quarrels.

Nonetheless, children can be at the same time both dependent and independent in different times of their lives. Children despite their personal agency which forms their actions, they depend largely on their families, opportunities/constraints and interpersonal relationships (Abebe, 2019). Here, Abebe introduces the *interdependency* in children's needs with those of their brothers and sisters, parents and other people in the community. Children in my study exercise their individual agency in forms of thin, every day, getting at agency in the contexts analysed above showing that they can shape their actions and social worlds in highly restricted contexts of both financial austerity and power imbalance created by adults. However, this individual agency of children is contained in a far broader relational character of agency that is taking form under interdependency.

The first arena of children's individual agency is at home where children express different ways of understanding the household economy. Children and parents place themselves into a negotiating pattern over children's demands. Children ask their parents for toys, gifts or money to spend on clothes, leisure activities, sweets or trips, but parents cannot afford them, and children end up toning down their demands or stop asking. Children being aware of their parents' struggle to make ends meet curtail their wishes or lower down their expectations. Nevertheless, children's perception of the household economy is far from passive since they want to take responsibility by offering their pocket money to parents. Most often, parents are reluctant to accept their children's money except in times of great financial pressure in order to pay off bills, go to the grocery store or cover other emergency expenses. In this case, children act as active decision makers taking responsibilities unfitting to their age, but beneficial to the well-being of the family.

Children's agentic capacity extends to work in household reproduction. Drawing on data, children engage into lightweight household chores and assisting their parents to farm work. A great percentage of children were helping at home after school with household chores like setting the table for lunch, washing the dishes, vacuuming, cleaning the car, caring for younger siblings while

only a minority was helping the parents in farm activities after school. The children's contribution to household reproduction was recognised by parents since it allowed them to spend time in other activities or relax. As Abebe (2007) argues, in times of economic stress parents are transferring the burden of domestic work to children, in order to engage to other livelihood strategies. However, children's monetary contributions to household are ignored and have a marginal position in research and public discourses.

In Greece, households often consist of interaction and interdependency among three generations; children, parents and grandparents. In my study, children referred significantly to their grandmother's contribution to household. Grandmothers are living either with their children in the same apartment, same building or in the same neighbourhood. Children consider grandmothers important to their lives as the latter engage in many activities extending from household care to childcare towards their grandchildren. Children are not the only recipients of care but the whole family is profited collectively by the grandmother's activities. In return, grandmothers can enjoy quality time with their family or have some expenses covered by parents. There are material, financial and emotional exchanges among the three generations on everyday basis that can be justified by the times of austerity besides solely a cultural trait of Greek society. In fact, Hall (2018) ascribes the above familial support to structural constraints of austerity. In times of crisis, the financial support exercised between families cannot be separated from feelings of care, love, shame and responsibility that are part of everyday practices of sharing, borrowing, lending and giving within families.

### 7.1.3 Expressions of agency in the community

According to ELSTAT and Eurostat, in 2015 one in two children were living in conditions of material deprivation, leaving half a million children living in poverty gradually from 2009 until 2014 (Papatheodorou & Papanastasiou, 2017). These statistics lead to the question; Where is the social welfare towards children and their families? Year by year, the state is nowhere to be found and the protection of children from poverty and deprivation is obviously not a priority to the state. The burden and responsibility of children's welfare is transferred to the private sphere of family which has been stretched out for ten years now. Due to the absence of state welfare, Greece had to find alternative ways to protect its children and families. The alternative solution is found on the

strengths of family, as illustrated above and the community through its agents like school and church in my case. Consequently, a *nonformal social welfare* is created in times of austerity where people turn to friends and neighbours, religious institutions or non-profit organizations for help (Midgley, 2016). The need for formal social welfare is further justified by latest data on public spending on family benefits <sup>10</sup>. OECD countries spend on average 2.40% of GDP on family benefits with Greece spending below 1.5% of GDP since 2015. This percentage ranks Greece second last among the OECD-32 countries on public spending on families including child payments, allowances, parental leave benefits and childcare support.

To that extent, school and church are called to cover the gaps of social welfare in my study. School consists of students and teachers who gather food supplies and money to deliver to poor families around the community. Teachers on their part, cover expenses of school trips from their own pocket, so that all children can join the school trips, and no one will be excluded. Church helps families in need through monetary and food donations or through the 'Social grocery store,' by providing them with clothes, dry food and bottled water.

The above practices are outlined by Ferrera (2010) as the 'solidarity model' that compensates for society's critical needs in the absence of a formal safety net (Lyberaki & Tinios, 2014). This solidarity model can also be acknowledged as extension of interdependence in the family to the community. Family often unable or overstretched turns to community agents for help which activates every resource available to care for disadvantaged people.

# 7.2 Policy recommendations

The outcomes of this study have implications for the design of policies that address the position of children in austerity conditions. In August 2018, the prime minister announced the exit of Greece of its three bailouts and hope for a brighter future. However, this future is far from close in financial and social terms. The traumatic crisis has left unspeakable wounds by shrinking the nation's economy by a quarter while unemployment, extreme poverty, wicked health systems and low infertility rates prevail in Greek society. Among the most outstanding consequences of crisis, is childhood poverty and extremely low rates of social spending in families with children that hinder children's position in society even more. In Greece, the nonformal social welfare

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<sup>10</sup> http://www.oecd.org/els/soc/PF1 1 Public spending on family benefits.pdf

implemented by family and community, based on principles of solidarity, sharing and caring is stretched out beyond its powers to serve the people's needs. It's time to take steps towards the existence of a formal safety net. Poverty and material deprivation in childhood can demand costly state-funded interventions later in life. Scholars (Heckman, 2008) and economic institutions argue for support of child well-being for increased productivity in the later years of life (Espey et al., 2010).

Based on the above arguments and the findings of the study, I formulate the following two policy recommendations.

First, the support of families with children should be placed as high priority in the agenda of governmental policy. This can be realized through public policies based on a mix of benefits (cash and services) and measures like parental leave benefits or regulations aiming in adjustment of working and family environment. This mix of cash, services and tax-breaks for families is predominant in Nordic countries who spend above 3.5 % of GDP on family benefits <sup>11</sup>. The support of children from birth and throughout childhood is expected to have serious socioeconomic benefit and prevention of costly interventions in future.

Second, another policy recommendation comes from Ferrera's (2010, p. 628) words 'the crucial question is whether the Southern family and its 'solidarity model' will evolve into an asset fostering social integration, in virtuous combination with adequate state-funded social policies'. These words come as a conclusion to my study highlighting that ten years of interdependency and building of intergenerational and social relations under conditions of austerity cannot go in vain. The society collectively has a valuable knowledge of how to deal with the crisis and that knowledge needs to be valued by the government and implemented into policies. Children in particular, have knowledge and need to learn how to use it more efficiently to perhaps inform services with their ways of coping. In that way, their agency can be thickened. All in all, children remain optimistic for their future. Their agency is expressed in terms of career aspirations while one third of them dreams of creating a family of their own in the future with less financial struggles, showing children's determination to familial relations and solidarity. Future policies should not

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<sup>11</sup> http://www.oecd.org/els/soc/PF1\_1\_Public\_spending\_on\_family\_benefits.pdf

stay unaffected by the knowledge derived by the society's components and especially the one coming from children.

This thesis hopefully contributes to the growing body of knowledge of children's voices and the research field of Childhood studies. I hope the future research and policies will include more children's voices on socioeconomic constraints that impact their everyday lives since the children in my study proved to be excellent political commentators who can give valuable insight on disadvantaged areas of their everyday lives.

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# **Appendix A: Table- Participants**

				Experience with
		G 1	an	the financial
Background	Pseudonym	Gender	Characteristics	crisis
Children	Giannis		17 children	Born in crisis
	Grigoris		Aged 11-12 years old	
	Kosmas		Sixth grade	
			Medium to low socio-	
	Gerasimos		economic status	
	Giorgos		4 migrants	
	Anna			
	Klio			
	Areti			
	Elpida			
	Sofia			
	Katerina			
	Agapi			
	Xrisanthi			
	Marina			
	Stratos			
	Stefanos			
	Xaris			
Parents	Glikon		6 parents	Experience with
			1	living conditions
				before and
				during the crisis
	Ioli		3 state employees	
	Lena		2 unemployed	
	Olga		1 farmer	
	Pistis		1 Iullioi	
	Fotini			
Teachers	Mary		6 teachers	E
1 cachers	Iviai y		o teachers	Experience with
				teaching children before and
				during the crisis
	Artemis		15-20 years in teaching	during the crisis
	Kira		13-20 years in teaching	
	Faidra Mortho			
	Martha			
	Lidia			

# Appendix B: Photo of the classroom with my desk on the left back row.



# **Appendix C: Photo of the interview room**



# **Appendix D: Consent Form stakeholders**

### Informed consent stakeholders

## Ενημέρωση ενδιαφερόμενων μελών

Αγαπητοί μου εκπαιδευτικοί,

Ονομάζομαι Παρδάλη Ειρήνη και είμαι μεταπτυχιακή φοιτήτρια στο Νορβηγικό Πανεπιστήμιο Ερευνών και Τεχνολογίας(NTNU) στην πόλη Τροντχάιμ. Η εργασία μου έχει θέμα την οικονομική κρίση στην Ελλάδα και με ποιους τρόπους επηρεάζει τις οικογένειες. Η προσοχή θα εστιαστεί κυρίως στα παιδιά που έχουν ζήσει το μεγαλύτερο μέρος της ζωής τους μέσα στην οικονομική κρίση όντας 11-12 ετών την παρούσα στιγμή. Συγκεκριμένα ενδιαφέρομαι να μάθω αν τα παιδιά έχουν επίγνωση της οικονομικής κρίσης και των συνεπειών της στην οικογένεια, στο σχολείο, στις διαπροσωπικές τους σχέσεις καθώς και τις στρατηγικές αντιμετώπισης που έχουν αναπτύξει.

Για να μπορέσω να ερευνήσω τα παραπάνω θα χρειαστεί να πραγματοποιήσω συνεντεύξεις με 14 έως 17 παιδιά, διάρκειας 30-45 λεπτών, κατά τις οποίες θα τα ρωτήσω πώς αντιλαμβάνονται την οικονομική κρίση, από ποιες πηγές γνωρίζουν για αυτή, να μου περιγράψουν μια καθημερινή μέρα και ποιους τρόπους βρίσκουν για να βοηθούν την οικογένεια. Για τη συγκράτηση των πληροφοριών κατά τη διάρκεια των συνεντεύξεων θα είναι απαραίτητη η μαγνητοφώνηση τους.

Η εργασία θα διαρκέσει δύο μήνες (Σεπτέμβριος- Οκτώβριος). Στη διάρκεια αυτών των μηνών θα πραγματοποιήσω ποικίλες δραστηριότητες με τα παιδιά όπως ζωγραφιές, προβολή βίντεο και συγγραφή εκθέσεων, μεθόδους κατάταξης με σκοπό να μάθω σε βάθος τις εμπειρίες τους στο πέρας της οικονομικής κρίσης.

Εκτός από τους γονείς και τα παιδιά, θα ήταν εξαιρετικά χρήσιμο να πάρω συνέντευξη από τους εκπαιδευτικούς του παρόντος σχολείου ερευνώντας τις συνέπειες της οικονομικής κρίσης που παρατηρούν σχετικά με τους μαθητές τους από την αρχή της (2009) μέχρι σήμερα, συγκρίνοντας συμπεριφορές γονιών που προκύπτουν από την ανεργία και την οικονομική δυσχέρεια.

Θα ήθελα να μαγνητοφωνήσω τις συζητήσεις μας οι οποίες θα είναι ατομικές ή ομαδικές διάρκειας περίπου μίας ώρας. Θα ήταν χρήσιμο οι συνεντεύξεις να πραγματοποιηθούν στο χώρο του σχολείου αλλά σε περίπτωση που δεν είναι εφικτό, μπορώ να συναντηθώ με τους ενδιαφερόμενους σε χώρο της επιλογής τους.

Οι ενδιαφερόμενοι εκπαιδευτικοί όπως και τα παιδιά συμμετέχουν στην έρευνα εθελοντικά και μπορούν να αποχωρήσουν όποια στιγμή το επιθυμούν. Όλες οι πληροφορίες που θα συγκεντρωθούν από εσάς και τα παιδιά θα κωδικοποιηθούν και θα παραμείνουν ανώνυμες ώστε να μην ανιχνεύονται πίσω στα παιδιά, στην οικογένεια τους ή σε εσάς. Οι πληροφορίες και τα δεδομένα που θα συγκεντρωθούν, θα καταστραφούν μετά το πέρας της εργασίας μου τον Ιούνιο του 2019.

Εάν επιθυμείτε να συμμετέχετε σε αυτή την έρευνα και να βοηθήσετε με τη συμβολή σας στη δημιουργία της εργασίας μου, σας παρακαλώ να υπογράψετε το έντυπο συναίνεσης ενδιαφερόμενων μελών που θα σας παραδώσω. Τα παιδιά θα υπογράψουν με τη σειρά τους το δικό τους έντυπο συμφωνίας. Η βοήθεια σας θα είναι ιδιαιτέρως πολύτιμη.

Για οποιαδήποτε απορία ή διευκρίνηση σχετικά με τη μελέτη, μπορείτε να με καλέσετε στο 6973452195 ή να στείλετε ηλεκτρονικό μήνυμα στη διεύθυνση <u>eirinipa@ntnu.no</u> .Μπορείτε ακόμη να επικοινωνήσετε με την επόπτρια καθηγήτρια της έρευνας Vebjørg Tingstad στην ηλεκτρονική διεύθυνση <u>vebgorg.tingstad@ntnu.no</u> ή στο τηλέφωνο +47 73596249.

Η έρευνα έχει κατατεθεί προς έγκριση στο τμήμα Εκπαίδευσης και Δια βίου μάθησης του Νορβηγικού Πανεπιστημίου Έρευνας και Τεχνολογίας και υπόκειται στους ηθικούς κανονισμούς για την προστασία των προσωπικών δεδομένων, όπως ορίζονται από τη Νορβηγική κυβέρνηση.

Ευχαριστώ για τον χρόνο σας.

Με τιμή,

Παρδάλη Ειρήνη

Eirini Pardali

Mphil Childhood
NTNU Trondheim (Norges teknisk-naturvitenskapelige og teknologi universitet)

Studies



# Συναίνεση ενδιαφερόμενων μελών

Ο σκοπός της έρευνας μου έχει περιγραφεί και τον έχω καταλάβει.

Έχω επίσης ενημερωθεί ότι η συμμετοχή παιδιών και εκπαιδευτικών στην έρευνα είναι εθελοντική και μπορούν να αποχωρήσουν οποιαδήποτε στιγμή το επιθυμούν. Η ανωνυμία θα διασφαλιστεί καθ' όλη την έρευνα και οι συμμετέχοντες θα χρησιμοποιούν ψευδώνυμα ή θα κωδικοποιηθούν τα προσωπικά τους στοιχεία για την αναφορά αυτών στην έρευνα.

Οι όροι εμπιστευτικότητας της έρευνας μου έχουν περιγραφεί και τους έχω καταλάβει απόλυτα. Πληροφορίες και δεδομένα των συμμετεχόντων δε θα γίνουν γνωστές σε κανέναν στο σχολείο ή στην ευρύτερη κοινότητα εκτός από την ίδια την ερευνήτρια και την επόπτρια έρευνας στη Νορβηγία κα Vebjørg Tingstad.

Επίσης, έχω πλήρη γνώση ότι τα αντίτυπα συνεντεύξεων και λοιπών δραστηριοτήτων που αφορούν τα παιδιά- συμμετέχοντες, θα καταστραφούν αμέσως μετά το πέρας της εργασίας. Επιπλέον, το σύνολο των πληροφοριών θα κωδικοποιηθεί για να διασφαλίσει την ανωνυμία. Γνωρίζω ότι η τελική εργασία θα γραφτεί με τέτοιο τρόπο ώστε καμία πληροφορία να μην είναι ανιχνεύσιμη πίσω στα παιδιά, τους εκπαιδευτικούς ή το σχολείο.

Συμπληρώστε με + το πεδία στο οποί	ο συμφωνείτε:			
<ol> <li>Εγκρίνω ως διευθυντής το σχέ στο σχολείο</li> </ol>	Εγκρίνω ως διευθυντής το σχέδιο της έρευνας να λάβει χώρα στο σχολείο			
Ον/μο διευθυντή:	Όνομα ερευνήτριας:			
Υπογραφή:	Υπογραφή:			
Ημ/νία:	Ημ/νία:			

# **Appendix E: Consent Form Parents**

### **Consent Form Parents**

## Έντυπο συναίνεσης μετά από ενημέρωση

Αγαπητοί κηδεμόνες,

Ονομάζομαι Παρδάλη Ειρήνη και είμαι μεταπτυχιακή φοιτήτρια στο Νορβηγικό Πανεπιστήμιο Ερευνών και Τεχνολογίας στην πόλη Τροντχάιμ. Επιστρέφω στο πρώην δημοτικό μου σχολείο με σκοπό να δουλέψω πάνω στην πτυχιακή μου εργασία. Η εργασία μου έχει θέμα την οικονομική κρίση στην Ελλάδα και με ποιους τρόπους επηρεάζει τις οικογένειες. Η προσοχή θα εστιαστεί κυρίως στα παιδιά που έχουν ζήσει το μεγαλύτερο μέρος της ζωής τους μέσα στην οικονομική κρίση και αισίως βιώνουν το τέλος της.

Για να μπορέσω να απαντήσω στα παραπάνω θα χρειαστεί να πραγματοποιήσω συνεντεύξεις με 14 έως 16 παιδιά, διάρκειας 30-45 λεπτών, κατά τις οποίες θα τα ρωτήσω πώς αντιλαμβάνονται την οικονομική κρίση, από ποιες πηγές γνωρίζουν για αυτή, να μου περιγράψουν μια καθημερινή μέρα και ποιους τρόπους βρίσκουν για να βοηθούν την οικογένεια.

Η εργασία θα διαρκέσει δύο μήνες (Σεπτέμβριος- Οκτώβριος). Στη διάρκεια αυτών των μηνών θα πραγματοποιήσω ποικίλες δραστηριότητες με τα παιδιά όπως ζωγραφιές, συμπλήρωση προτάσεων και συγγραφή εκθέσεων με σκοπό να μάθω σε βάθος τις εμπειρίες τους στο πέρας της οικονομικής κρίσης.

Θα ήθελα να μαγνητοφωνήσω τις συνεντεύξεις των παιδιών και να κρατώ σημειώσεις για τις παρατηρήσεις μου. Οι συνεντεύξεις θα είναι αρχικά ατομικές και θα διαρκέσουν 30-45 λεπτά. Κατόπιν ολοκλήρωσης των ατομικών συνεντεύξεων, μπορεί να πραγματοποιηθούν και ομαδικές συνεντεύξεις με 5-6 παιδιά.

Επιπλέον η δική σας συμβολή στην έρευνα θα ήταν πολύτιμη. Ζητώ από τους κηδεμόνες να συμμετέχουν στην έρευνα με τη συμπλήρωση ενός σύντομου ερωτηματολογίου. Στο ερωτηματολόγιο θα υπάρχουν ερωτήσεις που θα μελετούν το ρόλο των παιδιών στην οικογένεια τα χρόνια της οικονομικής κρίσης όπως τον βλέπουν οι γονείς. Θα ήθελα ακόμη να πραγματοποιήσω συνεντεύξεις με όσους γονείς το επιθυμούν στο σπίτι σας ή σε κάποιο μέρος

της αρεσκείας σας. Με αυτό τον τρόπο θα με βοηθήσετε να δω τις εμπειρίες των παιδιών σας μέσα από τα δικά σας μάτια.

Εσείς και τα παιδιά σας μπορείτε να συμμετέχετε στην έρευνα εθελοντικά και μπορείτε να αποχωρήσετε όποια στιγμή θέλετε. Όλες οι πληροφορίες που θα συγκεντρωθούν από εσάς και τα παιδιά σας θα κωδικοποιηθούν και θα παραμείνουν ανώνυμες ώστε να μην ανιχνεύονται πίσω στα παιδιά ή στην οικογένεια σας. Οι πληροφορίες και τα δεδομένα που θα συγκεντρωθούν, θα καταστραφούν μετά το πέρας της εργασίας μου τον Ιούνιο του 2019.

Εάν επιθυμείτε εσείς και τα παιδιά σας να συμμετέχετε σε αυτή την έρευνα, σας παρακαλώ να υπογράψετε το έντυπο συμφωνίας που θα σας παραδώσω. Τα παιδιά σας θα υπογράψουν με τη σειρά τους το δικό τους έντυπο συμφωνίας. Σε περίπτωση που συμφωνήσετε να συμμετέχουν τα παιδιά σας στην έρευνα κι εκείνα δεν το επιθυμούν, οφείλω να σεβαστώ τη δική τους απόφαση. Η δική σας συμμετοχή και των παιδιών είναι εθελοντική.

Για οποιαδήποτε απορία ή διευκρίνηση σχετικά με τη μελέτη, μπορείτε να με καλέσετε στο 6973452195 ή να στείλετε ηλεκτρονικό μήνυμα στη διεύθυνση <u>eirinipa@ntnu.no</u> .Μπορείτε ακόμη να επικοινωνήσετε με την επόπτρια καθηγήτρια της έρευνας Vebjørg Tingstad στην ηλεκτρονική διεύθυνση <u>vebgorg.tingstad@ntnu.no</u> ή στο τηλέφωνο +47 73596249

Η έρευνα έχει κατατεθεί προς έγκριση στο τμήμα Εκπαίδευσης και Δια βίου μάθησης του Νορβηγικού Πανεπιστημίου Έρευνας και Τεχνολογίας και υπόκειται στους ηθικούς κανονισμούς για την προστασία των προσωπικών δεδομένων, όπως ορίζονται από τη νορβηγική κυβέρνηση.

Ευχαριστώ για τον χρόνο σας.

Με τιμή,

Παρδάλη Ειρήνη

Eirini Pardali

Mphil Childhood
NTNU Trondheim (Norges teknisk-naturvitenskapelige og teknologi universitet)

Studies



### Συναίνεση γονέων ή κηδεμόνων

Ο σκοπός της έρευνας μου έχει περιγραφεί και τον έχω καταλάβει.

Έχω επίσης ενημερωθεί ότι η συμμετοχή του παιδιού μου στην έρευνα είναι εθελοντική και μπορεί να φύγει από την έρευνα οποιαδήποτε στιγμή επιθυμεί. Η ανωνυμία του παιδιού θα διασφαλιστεί καθ' όλη την έρευνα και συμφωνώ ότι το παιδί μου μπορεί να έχει ένα ψευδώνυμο με το οποίο θα γίνονται αναφορές σε αυτόν/αυτή στην έρευνα.

Οι όροι εμπιστευτικότητας της έρευνας μου έχουν περιγραφεί και τους έχω καταλάβει απόλυτα. Όσες πληροφορίες θα δώσει το παιδί μου δε θα γίνουν γνωστές σε κανέναν στο σχολείο ή στην ευρύτερη κοινότητα εκτός από την ίδια την ερευνήτρια και την επόπτρια έρευνας στη Νορβηγία κα Vebjørg Tingstad. Συμφωνώ επίσης το παιδί μου να πάρει μέρος σε δραστηριότητες όπως παρατήρηση, ζωγραφιές, συνεντεύξεις, ομαδικές συνεντεύξεις, συμπλήρωση προτάσεων και συγγραφή εκθέσεων. Έχω πλήρη γνώση ότι τα αντίτυπα των παραπάνω δραστηριοτήτων θα καταστραφούν αμέσως μετά το πέρας της εργασίας. Επιπλέον, το σύνολο των πληροφοριών θα κωδικοποιηθεί για να διασφαλίσει την ανωνυμία. Γνωρίζω ότι η τελική εργασία θα γραφτεί με τέτοιο τρόπο ώστε καμία πληροφορία να μην είναι ανιχνεύσιμη πίσω στο παιδί μου ή στην οικογένεια μου.

Τέλος συμφωνώ να συμπληρώσω το ερωτηματολόγιο και να βοηθήσω την ερευνήτρια να δει τις απόψεις των γονέων για το πώς τα παιδιά βιώνουν την οικονομική κρίση και με ποιους τρόπους αντιμετωπίζουν τις συνέπειες της. Θα ενημερώσω επίσης την ερευνήτρια προφορικά αν θέλω να συμμετέχω σε ατομική συνέντευξη σε χώρο της επιλογής μου. Οι παραπάνω αρχές ανωνυμίας, εμπιστευτικότητας και απόσυρσης από την έρευνα ισχύουν σε εμένα όπως ακριβώς και στο παιδί μου.

Συμπληρώστε με + τα πεδία στα οποία συμφωνείτε:	
2. Συμφωνώ το παιδί μου να συμμετέχει στην μελέτη	
3. Συμφωνώ να συμμετέχω στη συμπλήρωση ερωτηματολογί	.ou
4. Συμφωνώ να παραχωρήσω συνέντευξη στην ερευνήτρια	

Όνομα γονέα ή κηδεμόνα:	Όνομα ερευνήτριας:
Υπογραφή:	Υπογραφή:
Ημ/νία:	Ημ/νία:

Childhood

Studies



NTNU Trondheim (Norges teknisk-naturvitenskapelige og teknologi universitet)

Eirini Pardali

Mphil

# **Appendix F: Consent Form Children**

Consent form for children Αριθμός συμφωνίας: .......

### Συμφωνία

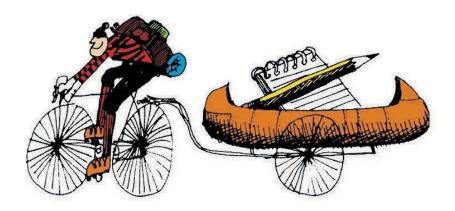
Ξέρω ότι ο γονέας μου/ κηδεμόνας μου έχει συμφωνήσει να πάρω μέρος σε μια έρευνα της Ειρήνης Παρδάλη με θέμα την οικονομική κρίση και πώς επηρεάζει τις οικογένειες. Η Ειρήνη μου έχει εξηγήσει ότι παίρνω μέρος επειδή το θέλω και μπορώ να φύγω από την έρευνα όποτε θέλω χωρίς κανένα πρόβλημα. Μου έχει πει ακόμη ότι το όνομα μου και οι προσωπικές μου πληροφορίες δε θα χρησιμοποιηθούν πουθενά στην εργασία. Η ερευνήτρια μπορεί να αναφέρεται σε εμένα μόνο με το ψευδώνυμο που συμφωνήσαμε στην αρχή της έρευνας.

Λέω επίσης 'ναι' σε δραστηριότητες όπως ζωγραφιές, εκθέσεις και συνεντεύξεις. Οι πληροφορίες που θα δώσω δε θα γίνουν γνωστές σε κανένα δάσκαλο στο σχολείο, στους γονείς μου ή σε κάποιον από την κοινότητα παρά μόνο στην Ειρήνη και την επόπτρια της (καθηγήτρια) στη Νορβηγία. Γνωρίζω ότι μπορώ να κρατήσω τα πρωτότυπα από τις ζωγραφιές και τις εκθέσεις που θα κάνω στην έρευνα. Ξέρω ότι οι μαγνητοφωνήσεις θα καταστραφούν με το τέλος της εργασίας και ότι καμία πληροφορία δε θα οδηγεί πίσω σε εμένα ή στην οικογένεια μου.

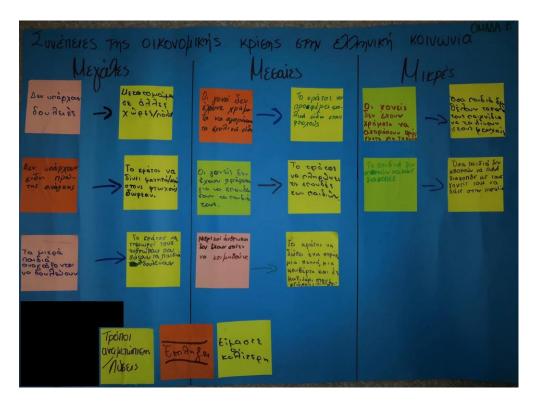
Ψευδώνυμο:

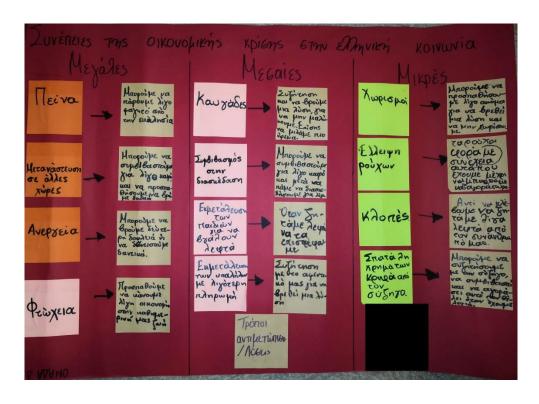
Ημερομηνία:

Εάν έχω απορία μπορώ να καλέσω την Ειρήνη στο 6973452195 ή να στείλω email στο eirinipa@ntnu.no.



# Appendix G: Ranking activity and spider diagram





## Appendix H: Interview guide semi-structured interviews with children

### Area 1: Defining financial crisis

In this first area, I want to encourage children to share with me what financial crisis means for them and their family, how they get informed and if they are aware about their parents' challenges to make ends meet.

- In your opinion what does financial crisis mean?
   Prompt: Give me an example from the television or anywhere else.
- 2. From whom or where did you learn about the financial crisis?
- 3. How do you perceive your family in terms of money?
- 4. Do you know if your parents are having difficulties in paying for the house bills, groceries, clothes or outdoor activities?

Prompt: Give me an example of these difficulties in your family.

### Area 2: Consequences of the financial crisis

Here, I would like to prompt children talk about a normal day for them, about joy, pleasures or problems they may face, talk about their parents and the situation at home, probably expand on the consequences of the crisis for Greece in general.

- 5. Tell me about a normal day of yours
  - Prompt: What are you enjoying doing?
- 6. Tell me about the relationship with your parents and siblings Prompt: In what ways is it affected by the financial crisis?
- 7. What do you think are the consequences for Greece as a country?

### **Area 3: Coping strategies**

I choose to make a distinction between peer relationships and family setting. I want to encourage children talk about how they deal with the consequences of the financial crisis when they hang out with their friends, how they choose to spend their pocket money and what is their behavior around the house. Do they help, boost emotionally their parents?

- a. In peer relationships
- 8. Tell me about your friends
- 9. How do you enjoy time with your friends?
- 10. How do you spend your pocket money?
- 11. Have you ever felt socially excluded due to lack of money?

Prompt: Give me an example

#### b. In family setting

- 12. Do you help around the house with chores or caring for younger siblings?
- 13. Do you spend time with your parents? (walks, talks, etc)
- 14. Is your family compared to other of your friend's family? Prompt: Tell me about in what ways it is compared.
- 15. Is 'being poor' something they talk about or not?

### **Area 4: Support systems**

In this area, I want to check if children are aware of any welfare systems, if their families are entitled to them, if they are embarrassed to ask for help out of the family system, if there are any persons of the extended family that support them financially or emotionally, if the children themselves think about looking for a job in order to compensate to the family's income, if they consider education a way out of poverty.

16. Do you get financial aid by other relatives or friends? (i.e grandparents, uncles, older siblings)

### Area 5: Future plans

- 17. What are your wishes for the future?
- 18. What do you wish to be different?
- 19. What is good about the financial crisis?



Norwegian University of Science and Technology