

MIDDLE CHILDHOOD EXPERIENCES OF ECONOMIC INSTABILITY WITHIN  
THE FAMILY SYSTEM

by

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Should there be any enquiries, please do not hesitate in contacting me.

Yours sincerely

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**DECLARATION**

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I declare that MIDDLE CHILDHOOD EXPERIENCES OF ECONOMIC INSTABILITY WITHIN THE FAMILY SYSTEM is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references. This is a dissertation of limited scope and must be viewed accordingly.

.....

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.....

DATE

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***I would maintain that thanks are the highest form of thought, and that gratitude is happiness doubled by wonder. G.K. Chesterton***

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## **SUMMARY**

This research aimed to reflect upon the experiences of children in middle childhood regarding economically unstable circumstances within the family system. The theoretical underpinnings of this study were the ecological systems theory as proposed by Bronfenbrenner, the family systems theory as well as the field theory within the gestalt paradigm. Exploratory, qualitative research design with instrumental case studies was used during this research and data collection was conducted by means of semi-structured interviews with randomly sampled participants and their parents. The researcher interviewed 16 individual children, consisting of seven male and nine female participants. The focus group consisted of seven parents, consisting of two male and five female participants.

The researcher arrived at a conclusion that children are indeed influenced by the world wide economic turmoil. The researcher found that children experience the impact of economic instability in various contexts within their field of existence. They experience the effects of economic instability within the household as changes to daily luxuries are visible, conflict between parents increase and they experience an escalation in peer pressure to keep up with the financial expectations of their peers. The researcher is therefore of the opinion that the extent to which the economic unstable circumstances influence and affect children can easily be overlooked. In the absence of voicing the experiences of children, they cannot be fully understood and the researcher recommends that significant role players, such as parents and teachers should be assisted and guided to understand and support their children in a changing world.

## **KEY TERMS:**

Middle childhood

Experience

Economic instability

The family system

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## **Bibliography**

# **Chapter One**

## **General introduction and layout of the study**

### **1.1 INTRODUCTION**

Economic instability is the product of economic activity and impacts in different ways. According to Walsh (2003:17) deteriorating economic conditions can have a devastating impact on family stability and well-being, causing substance abuse, family conflict, violence, marital dissolution, homelessness and an increase in single-parent households. Zinn and Eitzen (2005:100) agree and add that the dim economy has a notable effect on many families as it causes stress of parents as well as unemployment.

The family systems theory, ecological systems theory as well as the field theory emphasise the interaction between a human and the environment. These theories accentuate that changes within the environment will have an impact on the individual. It can therefore be argued that the economic climate can possibly have an impact on children within the family and the distressing financial situation in which parents find themselves, will affect their children (Louw, Van Ede & Louw, 1998:355).

This study focused on middle childhood and how children in this stage of development experience economic realities. Children in this stage, according to Louw and Louw (2007:244), possess the ability to understand their emotions, as well as the emotions of others, and are able to understand and process the distress of their parents. Berk (2008:516) states that during middle childhood children begin to understand the realities of the wider world and can become troubled by them. Realities such as an unstable economy greatly affect individuals, families, and communities and will continue to do so for the near future. When resources are reduced and family members are threatened by possible unemployment, families are indeed affected (Zinn & Eitzen, 2005:99). Children are clearly not protected from these realities without being a

contributor and role-player in debates, the children become products and victims of these impacting actualities and can easily be misunderstood. Cheal (2008:31) highlights that a family's economic state plays a crucial role during childhood and it is therefore clear to the researcher that the microcosm where children from middle childhood daily live will be a critical environment to focus on in an effort to capture the children's experiences.

This study reflected the experience of children in middle childhood, confronted with economic unstable conditions within the family setting. This chapter will serve as the basic introduction of this study. It entails the motivation for this study which led to the research question, problem statement and presentation of goals and objectives. This chapter will also sketch the planning for the rest of the study, as well as provide an explanation of the researcher's procedures.

## **1.2 PROBLEM STATEMENT AND FOCUS**

In troubled times, people are confronted with the implications of economic and financial changes. Children as authentic role players in families and societies become contaminated with the implications for which they are not prepared. "The well-being of every child is intricately tied in with the functioning of parents, and the challenges of daily living can substantially erode parents' mental health" (Luthar, 1999:41).

The researcher is of the opinion that economic instability places daily challenges on parents which may have a substantial impact on their children and therefore believes that in the interest of the well-being of children, it is essential to define the children's experience of economic instability. It is possible that if children's experiences are not captured, one can mistakenly ignore the effect of financial hardship on the well-being of these children and children's needs could be misunderstood and overlooked. Blom (2004:23) confirms this by highlighting that well-being includes that children might suffer silently in their own created world whilst adults are not even aware of it. It is also possible that these inner and personal struggles cause the children to create their own ineffective coping



mechanisms as a means of self-regulation; in order to satisfy their needs. The latter can be identified as low morale, poor motivation and negative manifestations of poor behaviour. In not addressing these visible mal-adjustments, the children's welfare is neglected.

The researcher is of the opinion that if these experiences are not captured, they cannot serve as indicators for significant role-players, such as parents and teachers, in understanding and supporting children in changing times and children's welfare will be uncared for.

The goal and objectives of this study will be discussed accordingly.

### **1.3 GOAL AND OBJECTIVES**

The goal of a study can be defined as "the end toward which effort or ambition is directed" (Fouché & De Vos in De Vos, Strydom, Fouché & Delport, 2005:104; Maree, 2007:25) whereby objectives are viewed by De Vos and Fouché (in De Vos *et al.*, 2005:104) as the steps in order to obtain the goal. Mouton (2001:48) also mentions that objectives are *what* will be studied in the research.

The goal of this study was to reflect upon the experiences of children in middle childhood regarding economic unstable circumstances.

In order to attain the above-mentioned goal, the objectives were as follows:

- To describe middle childhood as a unique developmental stage as a means of illustrating the impact of economic realities on children in this stage of the human life span.
- To reflect the influence of economic instability on families by means of a literature review.
- To use the family - and ecological systems theory as well as the field theory as theoretical underpinning of this study. To illustrate the possible

influence that economic realities can have on children within their family system.

- To collect data by means of semi-structured interviews with children in middle childhood as well as conducting a focus group with parents in order to capture their experience of economic instability . To analyse the data by means of qualitative research methodology.
- To review and test findings against existing theory, as well as to conduct literature control.
- To provide a summary of findings and conclusions, in order to make recommendations to significant role-players.

The theoretical underpinnings of this study will be discussed in the following section.

#### **1.4 THEORETICAL POINTS OF DEPARTURE**

A theoretical framework is the discipline or subject in which the researcher is working which provides orientation to the study (Henning, Van Rensburg & Smit, 2004:25). The theoretical underpinning of this study was the ecological systems theory as proposed by Bronfenbrenner (Bronfenbrenner, 1977:514), the family systems theory (Chibucos, Leite & Weis, 2005:279) as well as the field theory within the Gestalt paradigm (Lobb & Lichtenburg as cited in Woldt & Toman, 2005:26; Yontef, 1993:295).

The family systems theory, according to Chibucos, Leite and Weis (2005:279), states that the environment has a definite effect on the functioning of the family and its members, which is part of a larger social network, including the economic, political, legal and educational forces. Bukatko and Daehler (1995:526) and Minuchin, Colapinto and Minuchin (2007:15) agree that events in the workplace, school and other extra familial settings affect individual family members and hence the interactions that occur within the family unit. The ecological systems theory (Bronfenbrenner, as cited by Blume & Zembar, 2007:45) as well as the

field theory (Woldt & Toman, 2005:26; Yontef, 1993:295) supports the above-mentioned by clearly stating that the environment has a powerful impact on the family (Berk, 2002:27). Theories on middle childhood as a developmental stage, in conjunction with the above-mentioned, underline the person-environment interaction, emphasising the influence that change in the environment can have on the individual, also underlining the importance of the influence of economic instability on children.

## **1.5 RESEARCH QUESTION**

A research question, according to Mouton (2001:53), serves as a means of focusing the research problem. Robson (2007:50) adds that the research question directs the research aim to obtain answers. The research question of this study was:

*How does the child in middle childhood experience economic instability in the family?*

## **1.6 RESEARCH DESIGN AND METHODOLOGY**

### **1.6.1 Research approach**

According to Fouché and Delport (in De Vos *et al.*, 2005:73) a research approach refers to the methodological paradigm from which a study is conducted. For the purpose of this study an applied, qualitative research approach was used.

Fouché and De Vos (in De Vos *et al.*, 2005:105) make a distinction between applied and basic research. They define applied research as the “scientific planning of induced change in a troublesome situation” (Fouché & De Vos in De Vos *et al.*, 2005:105) and basic research search for observations which can be used to reformulate theory (Fouché & De Vos in De Vos *et al.*, 2005:105).

Qualitative research methods are especially suited for studies which examine unfolding events, where exploration, explanation, description and illustration are

needed as well as focus on a broad analysis of an entire phenomenon or context (Creswell, 2008:69; Henning *et al.*, 2004:25; Johnson & Christensen, 2004:76; Welman, Kruger & Mitchell, 2005:188). Leedy and Ormrod, (2005:96) state that the findings of a quantitative research approach are communicated by the use of numbers and statistics, hence the researcher decided on a qualitative research approach as the experiences of children were investigated.

Creswell (2009:17) suggests that a qualitative research design possesses the following characteristics:

- Data collection takes place by means of open ended questions and emerging approaches;
- The researcher is able to position himself or herself;
- The meanings of participants are collected;
- Single concepts or phenomenon are being focused on;
- The context and setting of participants are studied;
- Interpretations of data can be made;
- Collaboration with participants can take place.

In this study, data collection took place with the use of open ended questions in which participants' meanings were collected after which the data were interpreted and presented.

The qualitative research design of choice was the case study method, as it aims to gain a better understanding of a social issue (Fouché in De Vos *et al.*, 2005:272). Leary (2004:335) proposes that in a case study design, a particular individual or phenomenon is studied for a particular period of time whereas Gravetter and Forzano (2003:175) indicate that the case study design involves the "in-depth study and detailed description of a single individual or a very small group".

Exploratory research was used as the study aimed to gain insight into a situation, phenomenon or community. The need for such a study raised from a lack of

basic information on a new area of interest and to become acquainted with a situation (Fouché & De Vos in De Vos *et al.*, 2005:106; Welman *et al.*, 2005:14) which, in the case of this study, was to reflect on how children in middle childhood experience economic instability. This determined the method of data collection that will be discussed accordingly.

### **1.6.2 Data collection**

As a means of triangulation, the researcher collected data from both individual interviews with children, as well as a focus group with parents. Triangulation, according to Neuman (2000:124), enables the researcher to view a phenomenon from different angles. Giles (2002:221) notes that triangulation offers different perspectives to the research questions which according to the researcher prove validity and reliability. Validity is defined as the extent to which findings are accurately representing of the situation which is being researched (Welman, *et.al.* 2005:142), whereas reliability refers to consistency of the procedures for collecting data (Drew, Hardman & Hosp, 2008:233). Goodwin (2003:115) proposes that reliability is of importance as it enables the researcher to have confidence that the measure taken is close to true measure and validity suggests that the measure actually measures what the researcher hopes it does. In this study, the methods that the researcher used (semi-structured interviews) made it possible to measure and reflect on what the researcher aimed to study. This enabled the study to portray trustworthiness as proposed by Marshall and Rossman (as cited in De Vos, *et al.*, 2005:345) who state that the research that was done will reflect the truth.

To ensure that no stigmatisation of participants occurred, probability sampling was used to select participants. Participants were selected by the procedure of simple random sampling, as each individual case in the population had an equal chance of being selected for the sample (Strydom as cited in De Vos *et al.*, 2005:200). Leedy and Ormrod (2005:199) add that in probability sampling the researcher can identify in advance that each component of the population will be represented in the sample.

Strydom (in De Vos *et al.*, 2005:193) and Babbie and Mouton (2001:173) agree that the universe can be defined as all potential subjects who possess the attributes in which the researcher is interested. In the case of this study, the sample included children in middle childhood in the Western Cape, as well as all parents of children in this developmental stage in the Western Cape. Gravetter and Forzano (2009:128) and Goodwin (2003:121) state that the population is the group of individuals of interest to the researcher. In the case of this research, the population was children in Gr.6 in a specific school in the Western Cape as well as parents of children in Gr. 6 in the particular school. The parents in the focus group were not related to the children in the sample. Babbie and Mouton (2001:175) and Leary (2004:118) highlight that a sample is a set of elements that represent the entire population in such a way that all the characteristics of the population are represented. After the obtainment of consent, every second child on a class list in randomly selected classes was used as the sample, in order to prevent stigmatisation.

*The criteria for inclusion in the individual sample were:*

- The participant had to be in middle childhood.
- *Age:* The participant had to be in the Intermediate Phase (Gr.6).
- *Gender:* The participant could be male or female.
- *Language:* The participant could be Afrikaans or English speaking.

*The criteria for inclusion in the focus group sample were:*

- The participant had to be a parent with a child or children in middle childhood (not necessarily related to the child in the individual sample).
- *Age:* The participant could be of any age.
- *Gender:* The participant could be male or female.

- *Language*: The participant could be Afrikaans or English speaking.

Data were collected at a school in Durbanville, Cape Town, with the use of semi-structured interviews (individually and in focus group format) as the researcher attempted to collect structured data in conjunction with data about beliefs and experiences (Moore, 2006:141; Creswell, 2008:225). According to Robson (2007:74) semi-structured interviews enables the researcher to use the pre-planned questions as guidelines, and allows the researcher to be free to elaborate on these questions. This made it possible for the researcher to collect comprehensive data about the topic.

After individual interviews were conducted, the researcher also made use of a focus group to collect further data. Robson (2007:76) states that the uses of focus groups suggest that discussions are focused on a specific issue or phenomenon which serves as a means of data collection. Babbie and Mouton (2001:292) suggest that the advantages of conducting focus groups are the fact that it allows the researcher to observe large amounts of interaction on a particular topic which enables maximum opportunity for data collection.

The interview schedule, based on a literature review, as well as field notes was used to reflect the responses. The researcher made use of an external transcriber in order to ensure trustworthiness by means of preventing any bias from the researcher. An external transcriber was used to transcribe the responses from the interviews after which the researcher analysed the obtained data.

## **1.7 DATA ANALYSIS**

Maree (2007:99) states that qualitative data analysis is “usually based on an interpretative philosophy that is aimed at examining meaningful and symbolic content of qualitative data”. Data analysis, according to Leedy and Ormrod (2005:96), involves the searching for themes and categories from the obtained

data, as well as inductive reasoning. Breakwell, Hammond and Fife-Shaw (2000:249) suggest that when interview data are analysed, the research questions act as a lens through which the collected data is viewed.

Data analysis provides coherent interpretation of data (De Vos in De Vos *et al.*, 2005:333; Leedy & Ormrod, 2001:150) and data that were collected are organised, classified and coded according to main concepts (De Vos in De Vos *et al.*, 2005:336; Maree, 2007:100). The researcher reviewed the transcripts from the interviews, until themes and patterns became clear. These patterns were critically reviewed and tested against theory in order to ensure reliability and validity, after which the limitations and possible further research opportunities were noted (De Vos in De Vos *et al.*, 2005:339; Drew *et.al*, 2008:50).

## **1.8 DEFINITIONS OF MAIN CONCEPTS**

The main concepts will be defined and explained in the following section.

### **1.8.1 Middle childhood**

Berns (2007:302) as well as Blume and Zembler (2007:37) agree that middle childhood is the developmental period between six and twelve years of age. Swartz, De la Rey and Duncan (2004:64) continue by stating that this stage is characterised by a sudden increase in physical development and it is an important stage for cognitive, social and emotional development of children. In this study the researcher will endeavour to focus on the being of children in this particular age cohort and the impact that can be expected on their life, lifestyle, general functioning and well-being. For the purpose of this study, *middle childhood* referred to children between the age of six and twelve years of age.

### **1.8.2. Experience**

Green and Hogan (2005:4) define experience as “the fact of being consciously the subject of a state or condition or of being consciously affected by an event.



Also an instance of this, and that those.” The Oxford Dictionary (s.v. ‘experience’ 2005:513) defines the term as “things that happen to a person that influence the way he/she thinks or behaves”. This definition also implies that “those who experience are conscious of being the subject of a state/condition or the effects of an event” (Green & Hogan, 2005:4). In this study, the term *experience* referred to the conscious conditions reflected by children in middle childhood.

### **1.8.3 Economic instability**

Henslin (1996: 230) defines the economy as not only money and occupation, but “the entire institution that produces and distributes goods and services” and how the economy functions determines how people function as rich or poor (Henslin, 1996:230). The Routledge Dictionary of Economics (s.v. ‘economy’ 2002:169) defines the term as the “entirety of the economic activities of one nation using the same currency”. Longman Dictionary (s.v. ‘instability’ 2004:255) defines *instability* as “when a situation is likely to change suddenly”. The researcher did not come across a concrete definition for the term *economic instability*, hence when used in this study, the term implied the sudden change/changes in any particular financial situation.

### **1.8.4 The family system**

According to Bezuidenhout (2004:3) every society has an approved way in which a woman and a man live together and procreate children which is socially recognised as a family. Benokraitis (2002:3) defines the term *family* as “a unit made up of two or more people who are related by blood, marriage, or adoption or who live together, form an economic unit, and bear and raise children”. Murdock (as cited in Cheal, 2008:1) states that a family is a social group who are distinguished by habitation, economic support, and reproduction. For the purpose of this study, a *family* referred to any of the family compositions as proposed by Rice (2001:226): nuclear, extended, single-parent, blended, binuclear, cohabiting and communal family (definitions of each are to be found in Chapter Two, section 2.3.1).

## **1.9 ETHICAL ASPECTS**

According to Given (2008:276 s.v. 'ethical issues') ethics in qualitative research is a portrayal of the integrity of a research study. Strydom (in De Vos *et al.*, 2005: 56) implies that ethics are the "preferences that have an influence on behaviour in certain human relations". These aspects will be discussed accordingly.

### **1.9.1 Consent to conduct research**

Given (2008:431 s.v. 'informed consent') states that permission/consent can only be obtained when those involved in the research are informed of the methods, risks, benefits and purpose of the proposed research.

Prior to the commencement of this research, the researcher obtained permission from the Western Cape Education Department, as well as the Principal of the particular school. The Western Cape Education Department granted permission on the following conditions (refer to Appendix 1):

- Principals, educators and learners were under no obligation to assist in the investigation.
- Principals, educators, learners and schools must not be identifiable in any way from the results of the investigation.
- The researcher had to make all the arrangements concerning her investigation.
- The programmes of educators were not to be interrupted.
- The study had to be conducted from 13 April 2010 to 30 September 2010.
- No research could be conducted during the fourth term as schools were preparing and finalising syllabi for examinations (October to December 2010).
- Permission had to be obtained from the particular school's Principal.
- The research had to be limited to the list of schools as submitted to the Western Cape Education Department.

- A brief summary of the content, findings and recommendations must be sent to the Director: Research Services.
- The Department have to receive a copy of the completed report/dissertation/thesis.

The researcher obliged to all the above-mentioned stipulations whilst conducting this study.

### **1.9.2 Informed consent**

Frankfort-Nachmias and Nachmias (2008:521) define informed consent as the “agreement of an individual to participate in a study after being fully informed about the study’s procedures and potential risks”. Mitchell and Jolley (2001:G-4) agree with this definition. Participants (parents and children) were informed of the details of this study by means of an information sheet (see Appendix 3).

### **1.9.3. Potential risks and discomforts**

Strydom (in De Vos *et al.*, 2005:58) states that during the conducting of research, there exists a possibility that respondents might be harmed physically or emotionally. Debriefing of participants was put in place as proposed by Mitchell and Jolley (2001:29) in order to undo any discomfort that the participants might possibly have experienced.

### **1.9.4. Potential benefits to subjects and/or to society**

According to Mitchell and Jolley (2001:29) the researcher should determine the likelihood that the proposed study would benefit humanity. Strydom (in De Vos *et al.*, 2005:56) is of the opinion that the findings of a study should be made public in written form. The study arrived at a point where the extent and boundaries of the children’s experiences were voiced and in the absence of this, children could be misunderstood during a critical world-wide reality. The researcher aimed to hereby equip and empower significant role-players, such as parents and teachers, to understand and support their children in changing times.

### **1.9.5. Payment for participation**

The Longman Dictionary (2004:540 s.v. 'payment') defines payment as an amount of money that is paid. Participants did not receive any payment, incentives or financial compensation for participating in this study.

### **1.9.6. Confidentiality and anonymity**

Frankfort-Nachmias and Nachmias (2008:517) define confidentiality as the "protection of sensitive information provided by the research participants" and *anonymity* as "the protection of research participants' identities" (Frankfort-Nachmias & Nachmias, 2008:515). The privacy of all respondents should be protected throughout the research process and the respondents have to give verbal or written consent for participation in the study (Strydom in De Vos *et al.*, 2005: 61). The researcher should at all times handle the information given as confidential (Strydom in De Vos *et al.*, 2005:62).

Any information that was obtained in this study remained confidential and anonymity was maintained. Views were captured and data were stored electronically and only the supervisor as well as the external transcriber had access to the information. The transcriber completed a form which obliged her to adhere to handling the information confidentially (refer to Appendix 5). Data that were recorded was stored safely and will be kept for a period of five years. Findings and conclusions were published in the form of this dissertation, and names of respondents were not made public.

### **1.9.7. Participation and withdrawal**

Mitchell and Jolley (2001:29) state that all participants should be informed that they are permitted to end their participation in the research at any point, should they have the need to do so. All participants were under no obligation to

participate in this research. All participants were able to withdraw and discontinue from participation in this study, without consequences of any kind. Participants were also at liberty to refuse to answer any questions without being omitted from the research.

#### **1.9.8. Competence of researcher**

Strydom (in De Vos *et al.*, 2005:63) emphasises that throughout the investigation, the researcher should be aware of his/her ethical responsibility when selecting participants, collecting data, analysing data and presenting findings. Strydom (in De Vos *et al.*, 2005:64) continues by stating that a competent researcher is obliged to ensure that he/she is skilled and competent enough to administer the planned investigation especially when cross cultural boundaries are involved. The researcher is also not permitted to make any value judgments on cultural aspects of communities. Breakwell *et al.* (2000:247) emphasise that when interviewing is used as a method of data collection, researcher effects become apparent. These effects include the possibility that certain traits of the researcher (such as gender, age, dress etc.) can influence the participant's response.

In this research process, the researcher maintained professionalism and engaged in an ethical manner throughout the collection, interpretation and presentation of data. The researcher effects that were mentioned above were controlled due to the fact that the researcher conducted all the various interviews which kept the interviewer constant.

## 1.10 CHAPTER LAYOUT

The chapters in this dissertation were laid out as follows:

<b>Chapter 1</b>	Introduction to the study.
<b>Chapter 2</b>	Literature review of the impact of the economic downfall on society, the influence of economic instability on families, as well as middle childhood as a developmental stage.
<b>Chapter 3</b>	Research methodology, empirical findings and literature control.
<b>Chapter 4</b>	Conclusion, summary and recommendations.

## 1.11 CONCLUSION

This study aimed to capture the child's experience of economic instability. The study arrived at a point where the extent and boundaries of children's experiences are voiced. In the absence of the above-mentioned, children could be misunderstood and neglected during a critical world-wide reality. The researcher aimed to hereby equip and empower significant role-players, such as parents and teachers, to understand and support their children in a changing world.

The chapter to follow will serve as the first contribution to the literature review where middle childhood as a developmental stage, the family as a system as well as the impact of economic instability will be discussed and explored against the backdrop of the theoretical underpinnings of the systems theory, family systems theory as well as the field theory.

## **Chapter Two**

### **Literature review**

#### **2.1 INTRODUCTION**

This chapter will serve as the conceptual framework, sketching the background of what the researcher aims to investigate. De Vos (in De Vos *et al.*, 2005:34) states that the aim of a conceptual framework is to clarify concepts of the study which determines how empirical procedures will be utilised. A conceptual framework can therefore be seen as the theoretical underpinning of the study that will explain important concepts and its interrelatedness.

The concepts to be highlighted in this study deal with how children in middle childhood experience economic instability. Although the interrelatedness of these concepts create a holistic view, it remains important to focus on the unique meaning of these entities in order to obtain a comprehensive understanding of how children in middle childhood experience their world.

The chapter to follow will provide the reader with a look into the world of experience of children, an understanding of middle childhood as a developmental stage, the functioning of a family as a system as well as stressors that can affect the functioning of the family system and the well-being of children. A discussion of the field theory, ecological systems theory and the family systems theory will serve as a motivation for the possibility that changes such as economic instability can have an effect on the family and therefore on the children.

The title of this dissertation focuses on middle childhood experiences of economic instability. The researcher is of the opinion that the experience of children in middle childhood is distinctive within the context of this dissertation and this necessitates a discussion of middle childhood as a developmental stage.

## **2.2. EXPERIENCES IN MIDDLE CHILDHOOD**

The term experience can be defined as “the fact of being consciously the subject of a state or condition or of being consciously affected by an event” (Green & Hogan, 2005:4). In order to understand the experience of children, Greig, Taylor and MacKay (2007:4) posit that children need to be studied holistically against the backdrop of variables (such as social economic status) that can influence their development and behaviour.

Swartz, De la Rey and Duncan (2004:64) emphasise the distinctiveness of this phase of development by stating that during middle childhood, children’s cognitive, emotional and social development are fundamental as their world of experience expands beyond their homes. The researcher therefore posits that in a world where the extent of societal realities can hardly be listed or defined, citizens (both children and adults) cannot escape the influence of the current economic challenging times. Libraries are filled with research on numerous topics and causal events that impact on people. The researcher is of the opinion that the exclusive world of children in middle childhood brings to the fore the implication and impact of various societal realities on these children. Bezuidenhout (2008:206) highlights this by stating that the economic instability of a country has a negative impact on the quality of life of its residents, hence the possibility exists that it will have an impact on children and the way they experiences the world.

Green and Hogan (2005:3) state that the world of a child is exclusive and children’s awareness and experience of the world around them can easily be overseen, as a tendency exists that children are seen as inferior to adults, whereas it is vital to capture the experience of children. They also add that when children are being studied, they should be studied as persons in order to acquire a view of children as attentive beings who can act with purpose and as agents in their own lives. In agreement with these authors, the researcher wants to emphasise the uniqueness of middle childhood as it provides a platform for



unique experiences of realities such as economic instability, and how children are impacted on.

In the section to follow the uniqueness of middle childhood will be illustrated by a discussion of the physical, social, affective and cognitive development of children in this phase of development. The researcher hereby aims to exemplify the possibility that the world of experience of children in this developmental stage can be quite unique.

According to Blume and Zembar (2007:34), middle childhood is the developmental stage between the ages of six and twelve years. Berk (2008:482) adds to this by stating that middle childhood mainly involves the mastery of useful skills and tasks. Louw *et al.* (1998:326) agree that this developmental stage is important for the cognitive, emotional and self-concept development of children.

Human development studies examine how humans grow and change over periods of time as well as the characteristics that are present during the specific developmental stage (Click & Parker, 2006:53). Click and Parker (2006: 53) are also of the opinion that the concept of *nature vs nurture* is of importance when discussing human development. Bukatko and Daehler (2004:5) explain that the nature-nurture debate centers on the fact that the development of children is a result of genetic composition as well as environmental influences. Rice (2001:7), Click and Parker (2006:53) and Doherty and Hughes (2009:29) agree that *nature* refers to characteristics which are inherited from parents, such as eye colour and type of hair and *nurture* refers to all the experiences that an individual is exposed to from the moment of birth throughout their lifetime. Both of these concepts clearly play a role in development and have to be taken into account when aiming to understand child development.

In the light of this statement, the researcher is of the opinion that the stage of development in which children find themselves is of utmost importance when researching children's experiences. In order to appropriately understand and

reflect on children's experiences in this research, it is necessary to discuss the key aspects of this developmental stage. The life and experiences of children in middle childhood is inimitable; hence a detailed discussion of this stage of development will follow.

### **2.2.1 Physical development**

Rice (2001:7) defines physical development as the genetic foundations of an individual's development as well as all the aspects of growth in the body, such as motor development, senses, bodily systems etc. Swartz *et al.* (2004:36) agree with this definition and the researcher found that literature on middle childhood reflects distinct characteristics of physical development within this phase.

Click and Parker (2006:53), StateUniversity (2010) as well as Doherty and Hughes (2009:185) agree that middle childhood is the period during which children grow at a slower pace than in early childhood. These authors also emphasise that children will only experience a drastic increase in physical growth as they approach adolescence. Blume and Zembar (2007:44) indicate that the physical development within middle childhood can be characterised by biological and neuro-physiological development and the refinement of perceptual and motor skills.

This stage is marked by the first changes in hormones as children enter puberty in the final years of middle childhood. (Blume & Zembar, 2007:44). Large muscles in their arms and legs are more developed than small muscles and children are able to engage in more challenging physical activities. According to Doherty and Hughes (2009:211), children in middle childhood also have fully developed visual mechanisms and fundamental motor skills. These physical changes, according to Nuttall (2002) play a role in how they interact with others, which in the opinion of the researcher- can possibly influence the way in which these children in middle childhood experience their world.

Swartz *et al.* (2004:36) state that "people are 'whole' beings, and their development at any point in time involves a complex interaction between

physical, cognitive and psychosocial development". Consequently, all of these aspects need to be discussed in order to portray a holistic view on middle childhood development.

### **2.2.2. Cognitive development**

Huitt and Hummel (2003) note that cognitive development refers to how an organism adapts to its environment by means of mental organizations called schemes that the individual uses to symbolise the world and allocate action. Rice (2001:7) defines cognitive development as all the changes in intellectual processes such as learning, remembering, thinking etc.

In the researcher's opinion cognitive development of children in this stage of development can best be explained by the use of Piaget's theory of development, which enables an understanding of how children think and learn. Piaget (1972:27) proposes that mainly four factors influence the speed and duration of cognitive development:

- 1) Heredity and internal maturation;
- 2) Physical experience (activity a child engages in);
- 3) Social transmission (education and assimilation of information);
- 4) Equilibrium (new discoveries and notions can be assimilated with the other three factors and balance can be achieved).

Piaget (in Click & Parker, 2006:69) explains that children construct their own knowledge of the world through experiences and that the development of intelligence takes place in different stages which build upon one another. Although children develop at different tempos, each individual goes through the same stages in similar order.

Piaget (1972:58) classifies the cognitive abilities of children in middle childhood (between the ages of seven and eleven) in the stage of *concrete operations*. Hook, Watts and Cockroft (2002:186), Click and Parker (2006:53) as well as Belsky (2007:148), agree that children during this stage of development have a realistic understanding of their world and are only able to process information

that is presented concretely. Between the ages of eleven and fifteen, children are not limited to reality in the here and now, but are able to anticipate possibilities and experiences not yet experienced (Click & Parker, 2006:68; Belsky, 2007:148). Papalia, Olds and Feldman (2006:345) suggest that in this stage children develop logical, not abstract thinking and have a better understanding of causality, spatial concepts, categorisation, conservation and number concepts. Their memory and strategies for remembering (mnemonics) are also improving (Papalia, Olds & Feldman, 2006:350).

Newman and Newman (2006:265) state that the ability of children to relate in a peer setting is linked to their ability to solve other kinds of problems in their physical world. Vygotsky (1978:32) suggests that learning and development are interrelated throughout the life of children and continues to add that children's learning should fit their developmental stage. Meece and Daniels (2008:24) add that "development occurs through the interplay between a child's emerging mental capabilities and his/her environmental experiences".

With the above-mentioned as backdrop, the researcher proposes the possibility that children in middle childhood are cognitively able to perceive and receive information from the outside world. They are therefore possibly more able to understand stressful situations within the family and are able to comprehend the importance of financial well-being.

It can be accepted that cognitive skills host the ability to adapt to changing experiences. Holistically seen, every human being, including the child, has a physical, cognitive and affective component which contributes to the richness of being.

### **2.2.3 Affective development**

Affective development, according to Blume and Zembar (2007:44) includes emotional development, self-esteem, personality, motivation and greater self awareness. Rice (2001:206) proposes the following four basic components of emotions:

- 1) Stimuli that provoke reaction.
- 2) Awareness of positive or negative feelings or emotions.
- 3) Physiological arousal such as hormonal secretions of glands.
- 4) Behavioural responses to emotions.

In addition to the above-mentioned, Berk (2008:489) states that the emotional development of children within middle childhood can be characterised by children's understanding of emotional states, emotional regulation as well as self-conscious emotions (such as pride and guilt). Belsky (2007:174) notes that children's emotional regulation is the ability to regulate and manage emotions appropriately. However, children can have externalising or internalising tendencies when managing emotions.

Berk (2008:489) is also of the opinion that a swift increase in emotional self-regulation is clear during middle childhood. Schaffer (2006:148) states that emotional self regulation is mirrored in the components of emotional competence which he defines as "all those abilities involved in coping appropriately both with one's own and with other people's emotions". The components of emotional competence can be summarised as an awareness of one's own emotional state, the awareness of the emotions of others and the ability to control emotions (Schaffer, 2006:148).

Children with externalising tendencies act out on their immediate emotions and often behave disruptively whereas children with internalising tendencies have the opposite management of emotions as they retract and often present with depression (Belsky, 2007:174). During middle childhood, children not only often experience feelings such as pride or guilt more concretely, as previously mentioned, but they view facets of the self as leading to achievement and dissatisfaction (Berk, 2008:489). This opens the possibility that children might experience guilt due to their parents' particular financial situation.

Brain and Mukherji (2005:150) are of the opinion that emotional and social development are difficult to separate as both form important aspects of children's

development, which emphasises the importance of a discussion on the social development of children in middle childhood.

#### **2.2.4. Social development**

Bright futures (2010) defines social development as the way in which children's confidence, independence and feelings of self-worth increase and improve whereas Jacobs and Cleveland (1999) define the term as "the process of organizing human energies and activities at higher levels to achieve greater results". Social skills, as a means of social development, are described by Gresham and Elliot (2010) as behaviours which, in specific situations, predict important social outcomes for children and youth.

According to Belsky (2007:175) children during middle childhood have an enhanced awareness of themselves and are able to evaluate their own abilities and actions in relation to others. Social skills of children develop with regards to interpersonal relationships, moral skills, and ethical development and friendship plays an immense role during this phase as peer relations and peer acceptance or peer rejection is of importance to children of this age (Newman & Newman, 2006:265). Newman and Newman (2006:266) state that friendship aids in the development of social skills due to the improved appreciation of the many points of view which are embodied in the peer group as well as sensitivity to social norms and pressures. The essence of friendships is the fact that children can share common interests, and not only do friendships offer emotional support and validation of feelings, but stimulate development (Berger, 1999:409; Belsky, 2007:194).

Belsky (2007:194) highlights the above by proposing that friendships in middle childhood stimulate development in the following ways:

- Friends defend and improve the developing self: Due to the fact that children in middle childhood are beginning to become more independent from their parents as they move into the wider world,

friends offer protection and a sense of belonging to each other which improves their sense of self. (Belsky, 2007:194).

- Friends teach the management of emotions and the dealing with conflict: In order for children to relate to each other, they have to acquire the skill of attuning to someone else's needs and emotions. They also acquire the skill for dealing with conflict appropriately which equips them to function as adults. (Belsky, 2007:194).

Berk (2008:497) underlines this by stating that peer relations become an increasingly important context for development as contact among peers adds to sharing points of view while talking and an understanding of self and others. The need for the approval of peers "becomes a powerful force toward conformity ... and children learn to dress, talk and joke in ways that are acceptable to their peers" (Newman & Newman, 2006:265). They portray a strong desire for group belonging and form "peer groups based on a social structure such as similarity in sex, ethnicity, academic achievement, popularity and aggression" (Berk, 2008:497).

It is clear that the acceptance by peers, which is defined by Berk (2008:500) as "the extent to which a child is viewed by a group of age mates, such as classmates, as a worthy social partner", is of utmost importance to children within their middle childhood years. Kail and Cavanaugh (2000:258), Belsky (2007:196) as well as Berk (2008:500) agree that there are various categories of peer acceptance and rejection which can be noted as follow:

- Popular children (most liked by other children);
- Rejected children (mostly disliked by other children);
- Controversial children (who receive positive and negative feedback);
- Neglected children (seldom mentioned, either positively or negatively).

The researcher is of the opinion that theories of Erik Erikson and Jean Piaget add to the above-mentioned as it describes the social development in middle childhood from a psychosocial perspective.

According to Erickson (Newman & Newman, 2006:288), middle childhood is the stage in which children develop skills and attain personal standards of evaluation. Erikson (1982:57) states that middle childhood is characterised by the psychosocial crises: *Industry versus inferiority* which needs to be resolved. Erikson (1968:123) defines a *sense of industry* as children's "sense of being able to make things and make them well and even perfectly" and continues to define *sense of inferiority* as a "child's estrangement from himself and from his developmental task which may be caused by and insufficient resolution of the preceding conflict" (Erikson, 1968:124).

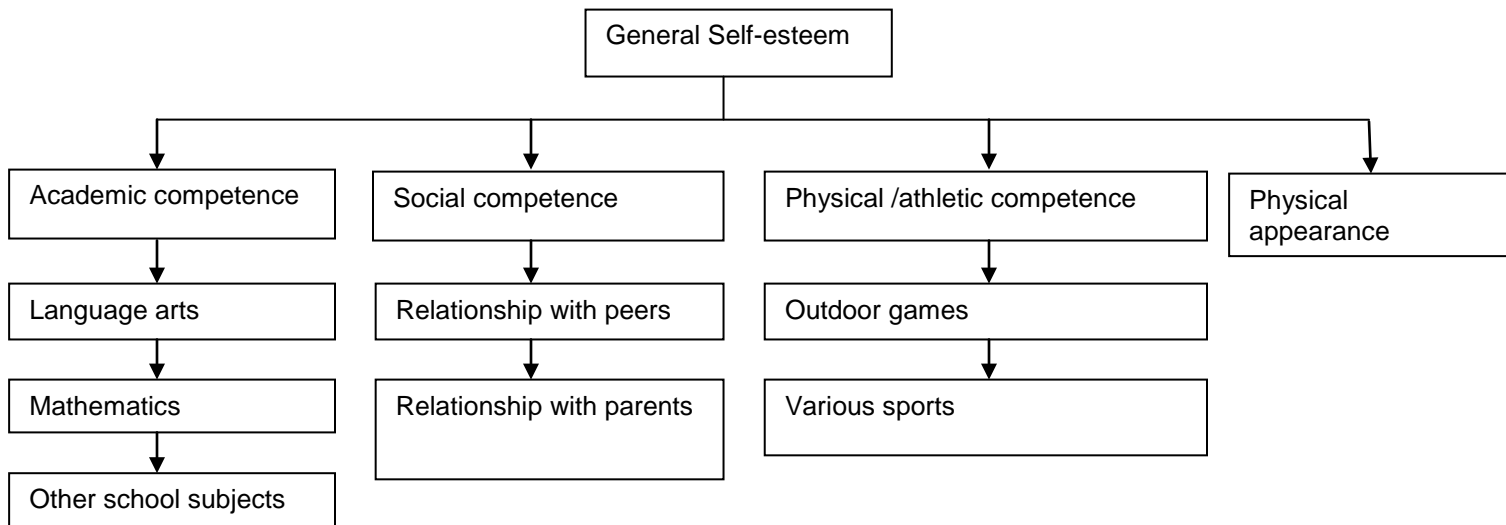
Belsky (2007:175) and Berger (1999:399) agree with the above-mentioned and Newman and Newman (2006:288) add that *industry* is "an eagerness to acquire skills and perform meaningful work" which allow children independence to improve their sense of worth as responsibility escalates and *inferiority* can be defined as "feelings of worthlessness and inadequacy" (Newman & Newman, 2006:289). It can therefore be noted that children in this developmental stage are more prone to the effect of rejection by peers that can be linked to parents' deteriorating ability to fulfill the social needs of their children.

As literature to follow will illustrate, economic instability brings about changes to the family's expenditure patterns, and children are not able to enjoy all the luxuries as they use to. This may possibly bring the above-mentioned feelings of worthless and inadequacy into consideration, as children in this stage compares themselves with their peers which can have a possible influence on their self-esteem.



### 2.2.5. Self-esteem

Doherty and Hughes (2009:387) state that self-esteem is concerned with a comparison between the self and others. Berk (2008:483) states that children in middle childhood form mainly four separate self-esteems: academic competence, social competence, physical competence and physical appearance, as illustrated in Figure 2.1 below.



**Figure 2.1** Self-esteem (Berk, 2008:484)

This diagram illustrates the different aspects that play a role in the establishment and maintaining of children’s self-esteem. Within all of these components, it can be assumed that financial instability will play a role. The researcher is of opinion that as children engage in normal activities during the course of a day, it can be expected that they could conform themselves to the possible implications of the difficulties at home which can possibly affect concentration and academic competence. Financial hardship prevents children from having the latest trends in clothing – influencing relationships with peers and parents. And physical competence can also be drawn back to parents not being able to afford certain specialist sports etc.

This may lead to rejection and the proneness to bullying. Belsky (2007:197) refers to the middle childhood years as the “middle school meanness” as it is

emphasised that rejection and not being accepted by the group, is especially devastating during these years of a child's life (Belsky, 2007: 197). Children's experience of rejection has serious consequences and can have an influence on their family as well as later adult life as stated by Kail and Cavanaugh (2000:259).

The researcher states that the environment of children can possibly generate the process of social comparison and therefore the school setting in which children find themselves play an important role. Newman and Newman (2006:289) indicate that children are scrutinised when they deviate or do not conform to the social norm. "The virtue that develops with successful resolution of this stage is *competence*, a view of the self as able to master skills and complete tasks." (Papalia *et al.*, 2006:380; Berk, 2008:482).

As previously mentioned, children in middle childhood organise their thoughts around their peers (Berk, 2008:482) and a self-concept is defined during this stage. Major changes take place in this age group due to the fact that their evaluations of themselves in relation to others are heightened which develops their self-esteem (Belsky, 2007:175; Berk, 2008:482).

Children remain complete entities. The physical, cognitive and affective are all views through which the complexity of being, even for children, comes to the fore. As such these total children find themselves embedded in the family structure where their total being exists.

## **2.3 THE FAMILY SYSTEM**

### **2.3.1 Definition**

The existence of the family as a psychosocial unit is imbedded in the fact that members of a family live together to fulfill each other's needs. Benokraitis (2002:3) defines the term *family* as "a unit made up of two or more people who

*are related by blood, marriage, or adoption or who live together, form an economic unit, and bear and raise children”.*

As children’s experience of economic instability within the *family* is the focus of this research, for the purpose of this dissertation, *family* refers to any of the following variations of family composition, as proposed by Rice (2001:226):

- **Nuclear family:** (family created by a marital or ongoing relationship between two individuals and their offspring.);
- **Extended family:** (family includes one or more nuclear families plus other individuals related by blood.);
- **Single-parent family:** (family consisting of children and one parent.);
- **Blended family:** (family is created by the remarriage of one or both parents and may include children of the present marriage as well as children from previous marriages of one or both spouses.);
- **Binuclear family:** (original family is divided by divorce and now consists of two separate families.);
- **Cohabiting family:** (family formed by two people of the opposite sex that live together, with or without children.);
- **Communal family:** (group of people who live together and share various aspects of their lives).

The above-mentioned clearly illustrates that the family is a psychosocial unit that is imbedded in the fact that members of a family live together to fulfill each other’s needs, whatever the composition. Cooper (in Pretorius, 1998:41) provides the following other characteristics of a family. The family:

- Offers loving and consistent relationships;
- Offers physical and financial security as well as the nurturing, health and safety of its members;
- Acknowledges the task of socialising and personality development of children as well as the assistance of teaching values and norms;

- Offers cooperation to the school and wider community in providing learning experiences;
- Offers support to children in the obtainment of independence.

A discussion of the various functions of a family will follow in the next section.

### **2.3.2 Functions of the family**

The researcher proposes that the family fulfills various functions or purposes as a means of satisfying the members' needs. Ballard (2004:9) states that it is expected that families serve the purpose to love, support and assist its members. Berns (2007:89) discusses the traditional functions of a family as follows:

- **Reproductive function:**  
This function entails the reproduction of generations and is considered the primary and most important function.
- **Socialising function:**  
The family plays an important role in the educating and socialising of children, as it prepares them to be able to claim their place in society as adult individuals.
- **Nurturing function:**  
The most basic function of the family is to serve as a source of nurturing, acceptance and love. The family is also children's first experience of social interaction.
- **Economic support:**  
Children in their early and middle childhood years are especially dependent on the family's financial support, as well as shelter, nourishment and protection.
- **Allocation of social roles:**  
The family provides an identity for its offspring in terms of ethnic, socio-economic, racial and gender roles.

The function of the family is giving satisfaction and a sense of purpose, the family gives human beings a sense of basic satisfaction and worth that the world only occasionally provides. An unskilled laborer may derive only minimal satisfaction from a job, and the person in more challenging work may find it fraught with anxiety, conflict and struggle. It is the family setting in which adult and children enjoy life, and each other- in the family gatherings and celebrations, around the family table, in family rituals, on family trips, and in many other activities that family members find satisfying. Parents often feel that they live for one another and for the children for whom they are responsible (Duvall & Miller, 1985:9 as cited in Pretorius, 1998:47).

The researcher endorses the complex functions and challenges of the family. It becomes evident during the continuous engagement with children despite the positive or negative nature of situations.

Bukatko and Daehler (2004:499) state that a family is a system in which mutual influences take place. Individuals, the family environment as well as the larger social network have an influence on each other. "Within the family, relationships among particular individuals, such as husband and wife, can affect interactions with children. Finally, larger social factors, such as the pressure of economic stress, can affect parent-child relations. The individual child's development is thus embedded in this network of multidirectional interactions" (Bukatko & Daehler, 2004:499). These reciprocal interactions and influences will be illustrated in the following section.

## **2.4 THEORIES OF THE FAMILY SYSTEM**

It is true that external influences and stressors will have an impact on the well-being and functioning of the family and children as part of the family. The following theories motivate the statement above by illustrating and emphasising

that families are influenced and affected by various variables in society. The belief that economic instability has an impact on the family system can strongly be motivated and supported from the **ecological systems theory**, **family systems-theory** and **field theory** perspective, which also forms the theoretical underpinning of this research.

#### **2.4.1 Ecological systems theory**

Chibucos *et al.* (2005:303) as well as Paquette and Ryan (2010), state that the ecological systems theory is rooted in the assumption that the interaction between an individual/family and the environment ensures development and change. This theory views children's development within the context of the system of relationships that form their environment. Bronfenbrenner (1977:514) states that the ecology of human development is the interaction between the organism and the ever changing environment. He continues to state that these interactions take place in immediate settings as well as larger social contexts in which these settings are embedded.

Families are in fact impacted upon by the environment and its stressors and need to undergo adjustment processes in order to maintain equilibrium (Chibucos *et al.*, 2005:303). Chibucos *et al.* (2005:304) state that the second assumption of the ecological theory is that there exist several levels of environmental contexts which impact the family and individual directly or indirectly. "A child's development is determined by what he/she experiences in these settings he/she spends time in, whether the child is shown appropriate ways to behave, engaged in conversation or reading or is provided with materials for play. These experiences, called proximal – or near – processes that a child has with the people and objects in these settings are the primary engines of human development" (Bronfenbrenner, 1998).

Bronfenbrenner (1977:514) refers to these settings as the micro, meso, exo or macro systems and can be listed as follows:

- **Micro system:** The micro system of the family refers to the neighbourhood in which the family lives. Bronfenbrenner (1977) defines this system as “the complex of relations between the developing person and environment in an immediate setting containing that person (e.g. home, school, workplace, etc.). A setting is defined as a place with particular physical features in which the participants engage in particular activities in particular roles (e.g. daughter, parent, teacher, employee, etc.) for particular periods of time. The factors of place, time, physical features, activity, participant, and role constitute the elements of a setting”.
- **Meso system:** This system “comprises the interrelations among major settings containing the developing person at a particular point in his or her life ... this encompasses interactions among family, school, and peer group; for some children. In sum, stated succinctly, a meso system is a system of micro systems” (Bronfenbrenner,1977:515).
- **Exo system:** This is an “extension of the meso system embracing other specific social structures, both formal and informal, that do not themselves contain the developing person but impinge upon or encompass the immediate settings in which that person is found, and thereby influence, delimit, or even determine what goes on there. These structures include the major institutions of the society, both deliberately structured and spontaneously evolving, as they operate at a concrete local level. They encompass, among other structures, the world of work, the neighbourhood, the mass media, agencies of government (local, state, and national), the distribution of goods and services, communication and transportation facilities, and informal social networks. It includes the local school board or tax base in the community” (Bronfenbrenner,1977:515).
- **Macro system:** This refers to the “overarching institutional patterns of the culture or subculture, such as the economic, social, educational, legal, and political systems, of which micro, meso, and exo systems are the concrete manifestations. Macro systems are conceived and examined not only in

structural terms but as carriers of information and ideology that, both explicitly and implicitly, endow meaning and motivation to particular agencies, social networks, roles, activities, and their interrelations. What place or priority children and those responsible for their care have in such macro systems is of special importance in determining how children and their caretakers are treated and interact with each other in different types of settings” (Bronfenbrenner,1977:515).

It is clear that these systems are interrelated and “that all individuals and all families develop in contexts with contextual characteristics that influence them and are influenced by other contexts” (Chibucos *et al.*, 2005:304) and therefore financial instability will indeed have an impact on the other contexts/systems. The family systems theory mirrors the above-mentioned, as it also emphasises the interactional nature of the relationship between the individual/family and the environment.

#### **2.4.2 Family systems theory**

The family systems theory adds to the above-mentioned as Starbuck (2006:45) refers to the family as a *system* which he defines as: “a functionally related group of interacting parts that form a complex whole”. Families operate as systems with structure and patterns that organise stability and change (Minuchin *et al.*, 2007:18).

Starbuck (2006:45) underlines the following assumptions of the family systems theory which best describe the family’s functioning and composition:

- The family is a system which allows individuals to interact in particular ways and is made up out of separate individuals. It can be said that the sum of the parts of the family are not equal to the whole.
  
- The family system has boundaries which separate it from other systems.



- The family is part of a larger societal system and interacts with educational, legal, and government systems.
- The family contains subsystems which can be formed by various members within the family itself. For example, the eldest and youngest sibling form a system by excluding the middle sibling. The function of the family will depend on the way in which the subsystems in the family interconnect (Starbuck, 2006:45).
- Families are viewed as homeostatic mechanisms. Families strive towards “maintaining internal equilibrium by making adjustments to changing conditions” (Starbuck, 2006:45). When an external stressor threatens the functioning of the family, the family strives towards restoring balance and stability in order to function optimally (Janosik & Green, 1992:16).

Although the individual is the smallest unit in the family system, he/she contributes to the construction of the family, and the family defines the individual (Minuchin *et al.*, 2007:21).

It is clear from the above-mentioned, that the family as a system is dynamic, interdependent and part of a greater system. Chibucos *et al.* (2005:279) state that the systems theory underlines the fact that external stressors from the environment can have a significant effect on the family and therefore on the children and all families undergo certain changes during which the equilibrium of the family as a system is disturbed. Economic instability can cause a number of changes in families which can result in a disturbance of the families' balance. This can also be illustrated by the field theory.

### **2.4.3 Field theory**

The field perspective is a holistic approach and principle within the Gestalt paradigm and illustrates that all objects, humans and ideas exist within a field.

The field perspective stipulates that all phenomena are inextricably linked and part of a vast network called the field (Nevis, 2000:20).

Yontef (1993:295) states that each person exists in an environmental field which is constituted as a systemic web of relations. Everything that surrounds the individual, as well as the individual itself is part of a field and from a field. A field is continuous in space and time and everything that exists is part of a field. Phenomena are determined by the whole field and the field is a unitary whole which implies that everything affects everything else in the field.

Yontef (1993:295) defines the field as phenomenological and states that the field depends on what is being studied. For the sake of this study, children within their family field, who are part of the greater field of society and are referred to as the web of relationships, i.e. the field. All parts of the field are related and have an impact or influence on the other parts (Woldt & Toman, 2005:47). The foundation of Gestalt theory is holism and the field theory that takes into account the context of the environment, emphasises the interdependence between a person and his/her environment (Blom, 2004:19). Once again, it is clear that the environment and changes within the environment will impact on the other systems/fields; therefore it can be assumed that changes in the economy will have an impact on the family system.

The (1) **ecological systems theory**, the (2) **family systems theory** as well as the (3) **field theory** illustrate and emphasise the fact that changes in the macro system, for example financial hardship, have an effect on the functioning of the family as well as on children within that family. These theories also present the notion that changes within any part of the family system will affect its other parts and that members of the family can therefore not go untouched by major changes in the system. Bezuidenhout (2004:6) confirms that financial changes have brought about many changes within society and in family life and families that have been used to a specific standard of living had to make adjustments to new social-economic conditions.

Whilst the above theories open possibilities for a particular perspective, these theories are respected as complementary to the total argument in question. With the theory above as underpinning which highlights the interrelatedness of the individual and the environment, economic instability as stressor to the family system will be discussed.

## **2.5 ECONOMIC INSTABILITY AS STRESSOR TO THE FAMILY SYSTEM**

The discussion above enables the researcher to argue that economic instability can be seen as a stressor to the family as it can have an immense impact on the family as a system.

Headlines in the media confirm that economic instability, for example the financial crises and the credit crunch, are all synonyms of a reality world wide and in South Africa as well:

*Shrinking economy surprises analysts - fall is worst than forecast* (Cape Times 25/2/09)

*Recession is worse than was expected – Economy shrivels at fastest rate in 25 years* (Cape Times, 27/5/09)

*Hard times ahead as recession bite.* (Sunday Independent, 12/4/09)

*Recession wipes out 253 000 SA jobs.* (Cape Times, 23/09/09)

*Troubling data show effects of recession to last.* (Argus, 19/6/09)

*We will not escape the effects of the meltdown.* (Cape Times, 20/11/2008)

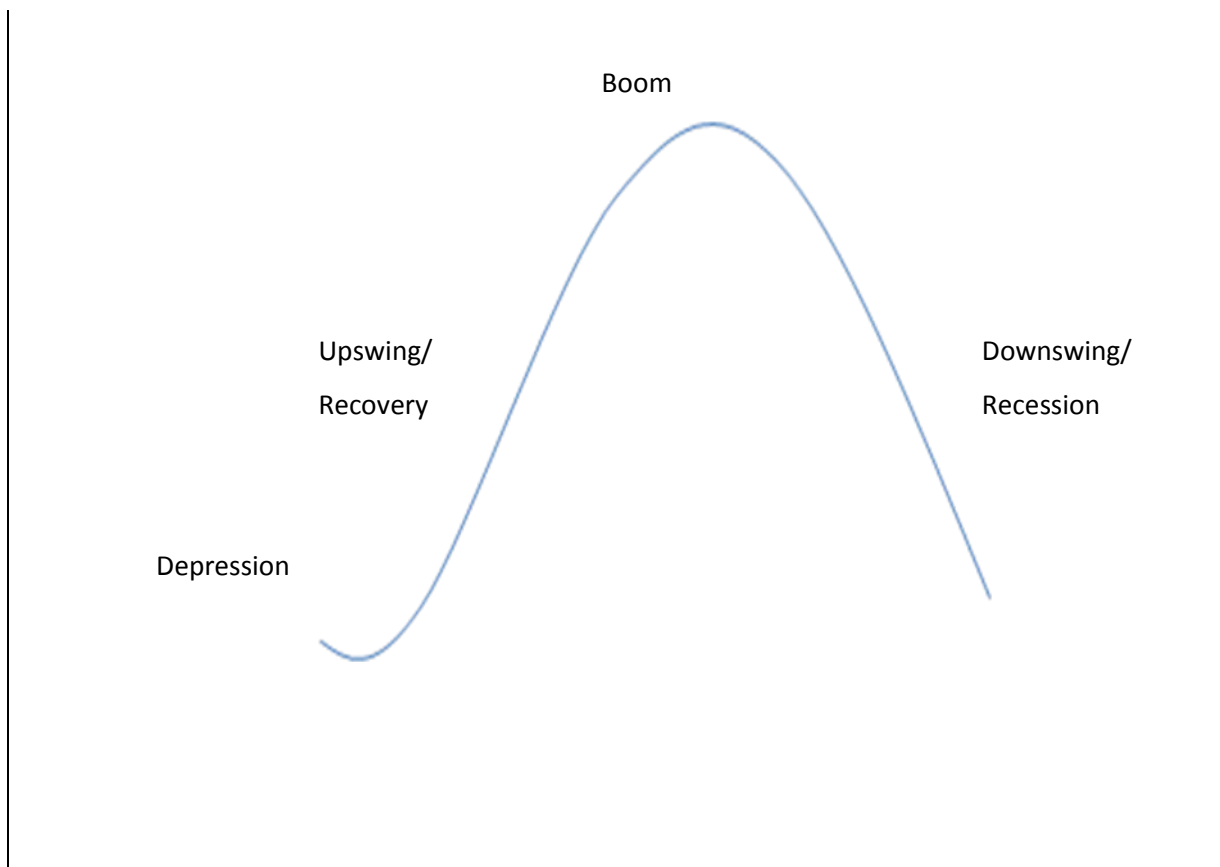
*SA needs to be prepared for retrenchments.* (Die Burger, 1/12/08)

*Heavy price to pay if we underestimate impact of global recession.* (Cape Argus, 12/2/09)

*SA still in the way of economic storm. (Die Burger, 18/2/09)*

The above listed are only a few of the headlines that roamed in South African media the past few years. The global financial crisis has an impact on various sections of communities, families as well as individuals. The researcher is of the opinion that it is necessary to provide a brief overview of what the economic crises entailed, in order to be able to motivate and truly understand the impact thereof on the family and children.

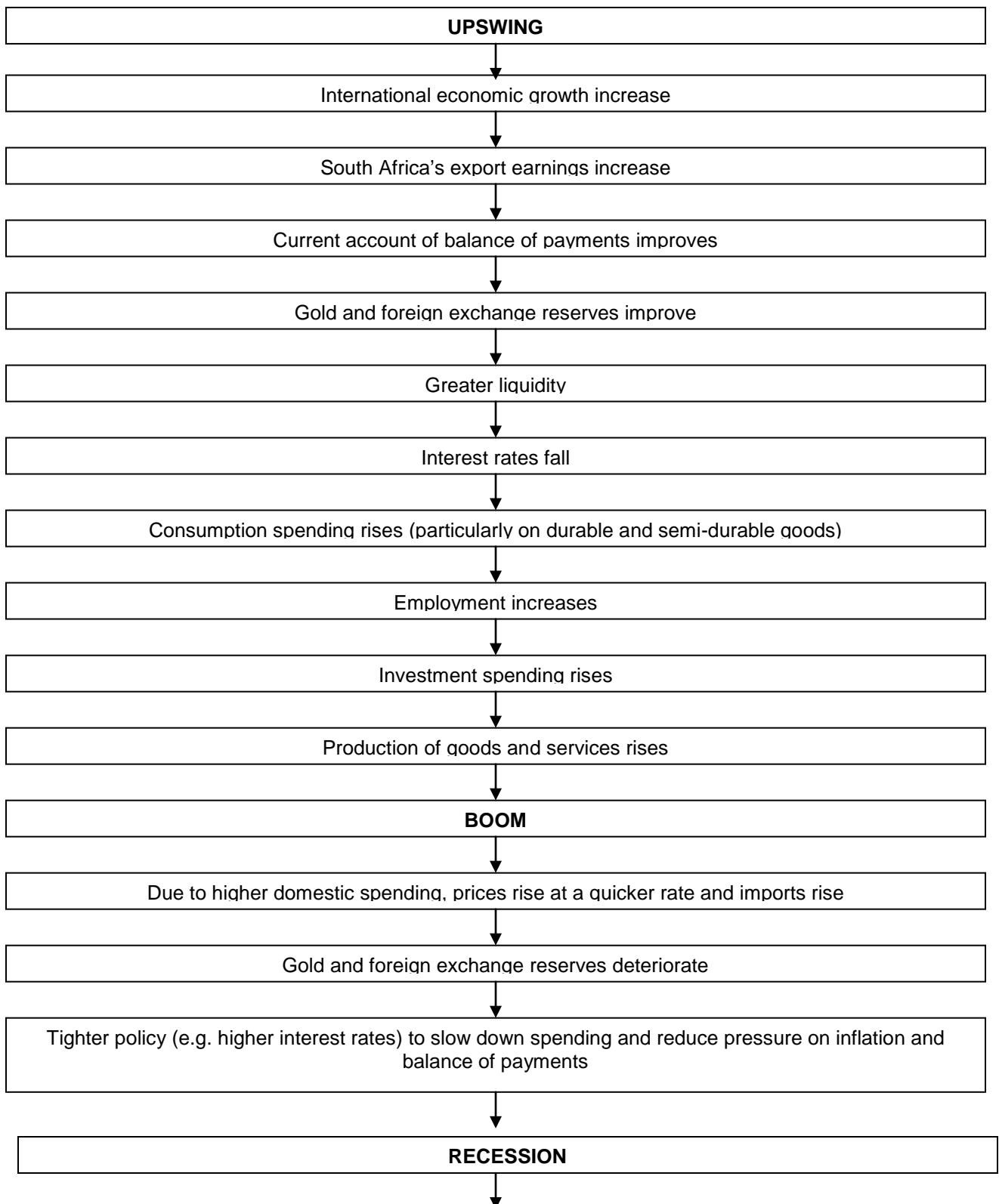
Economic activity progresses in an irregular fashion and these business cycles portray periodic fluctuations in economic activity which consists of four stages as proposed by Roux, (2002:25).

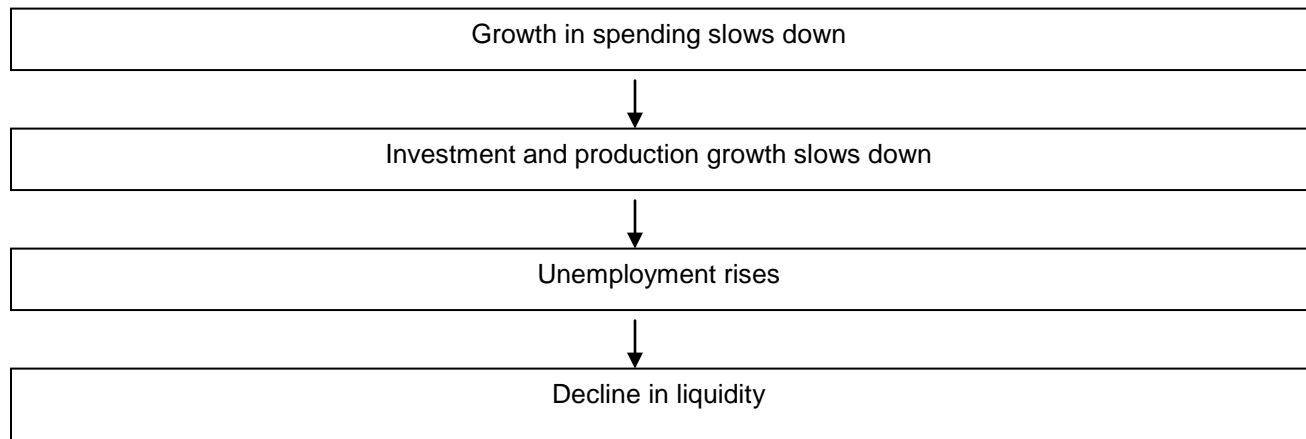


**Figure 2.2** Economic fluctuations (Roux, 2002:25)

The diagrams above are a schematic representation of the typical phases of a business cycle, as a means of illustrating the factors that lead to economic instability.

The researcher is of the opinion that a discussion is of importance in order to understand the true impact that a recession has on households and therefore the family. A detailed representation of Figure 2.2 is presented in Figure 2.3 below:





**Figure 2.3** Business cycles (Roux, 2002:25)

Petroff (2000) explains the working of business cycles as follows:

- Businesses experience record sales and profits during the upswing phase of the cycle. Businesses start to build up their inventories in order to meet the demand of sales and facilities for possible production are extended. Banks are more lenient when lending money, due to the prospects of continued cash flows, which cause interest rates to rise. A strong consumer demand force companies to hire more staff at higher wages for longer hours, which is a small price to pay for the prospects of the expected healthy sales figures. Furthermore, a strong consumer demand justifies raising prices for many products. The overheating of the economy is apparent in the lack of employees, resources, equipment, loan able funds and products, which implies inflation. The increase in price, salaries and interest rates discontinues the further expansion of product demand as the economy has reached its peak (Petroff, 2000).
- A decrease in sales occur which causes the economy to slow down. As sales stop increasing, inventories pile up, and suppliers feel the pressure as fewer orders of materials are in demand, which causes the forced retrenchment of workers. Sales start to plunge as consumer demand shrinks; regardless of the fact that companies are still burdened with loans that have to be repaid to the bank. Smaller numbers of businesses are

started or plans to open businesses are canceled. Some companies are even forced to close down (Petroff, 2000).

- The slow down becomes a serious contraction. Surpluses are everywhere: product inventories are bulging, excess capacity causes newly purchased equipment to turn idle, banks have loanable moneys that no project justifies, raw materials are not needed, and employees are too many. Lay-offs become widespread. Shrinking revenues force companies to replace full-time employees by lower paid part time and temporary workers (if labor unions do not intervene), or even to ask for wage concessions from the existing staff. Decreasing disposable income causes even more reduction in product demand (Petroff, 2000).
- Companies are forced to cut prices. Revenues disappear and profits turn to losses. Businesses default on their loans. Highly leveraged companies close down. These are bankruptcies of large operations. In turn, these bankruptcies can cause some banks to close as well (Petroff, 2000).
- If the loss of income is not too severe it is called a recession, otherwise it is recognized as a depression. Companies try to survive by selling their assets and more bankruptcies are observed and prices, interest rates and wages are at their lowest. Unemployment is omnipresent. The economy has reached its utmost low. (Petroff, 2000)

The true impact of the economic downfall will only be completely understood over periods of time and the effects are endless. For the purpose of this study, the researcher will focus on unemployment, family stress and poverty which can be identified as the main outcomes of the economic crises. (Zinn & Eitzen, 2005:99)

### **2.5.1 Unemployment**

According to Economicshelp.org (2010), unemployment refers to a situation where someone of working age is not able to obtain work, but wishes to be in full time employment.

Unemployment has become a reality to many children in various households and Neubeck, Neubeck and Glasberg (2007:347) explain that the lives of those individuals, who find themselves unemployed, have changed for the worse. Jenson and McKee (2003:55) emphasise that unemployment is a familiar term among young children and although unemployment may have positive experiences of having to spend more time with a parent, the negative effects are not outweighed. Benokraitis (2002:343) suggests that families who are victims of unemployment have difficulties with communication, problem solving and spouse relationships, as unemployment can be associated with marital challenges and family dissatisfaction. Voydanoff (in Benokraitis, 2002:343) adds that workers who are unemployed, experience more conflict among their spouses which has negative effects on the physical health, psychosocial well-being and behaviour of children. Jenson and McKee (2003:55) continue by stating the following negative effects of unemployment:

- **Economic withdrawal:** Due to parental unemployment, budgets of families are forced to be adjusted which implies that children have to be content with reductions in their pocket money and other luxuries. The main consequence of financial hardship is the conflicts between members of the family which creates a sense of guilt and responsibility within the children in these families. Children attempt to relieve some of the tension and financial hardship by selling their toys and offering their savings to their parents (Jenson & McKee, 2003:55).
- **Mental distress:** Parents' distress due to financial hardship manifests itself in the interaction between parents and children. Parents are irritable, short tempered and it impacts on children's experience of their parents and their experience of childhood (Jenson & McKee, 2003:55).
- **Behavioural problems:** Unemployment can lead to destructive behaviour such as criminal activity, passivity and inattentiveness of parents (Jenson & McKee, 2003:55).



- **Social problems:** Unemployment can cause damage to the self-esteem of parents and children and can also cause family conflict and negligence of children (Jenson & McKee, 2003:55).

Karraker and Grochowski (2006:374) contribute with their findings by stating that the impact of unemployment on the family takes place in stages. They are of the opinion that a family experiences predictable stages in terms of reaction and adjustment to unemployment:

1. In the first stage a family and its members experience absolute *disbelief*. The initial shock the retrenched family member experiences, due to this unexpected change in events, brings about fear, anger and illogical outbursts among family members which may lead to violence and divorce in most cases (Karraker & Grochowski, 2006:374).
2. During the second stage individual worry and a sense of loss joined with financial troubles and the possibility of *denial* by the family member, increases family stress and marital challenges which lead to the next stage of *panic* (Karraker & Grochowski, 2006:374).
3. In the case where unemployment continues over a period of time, a stage of *lack of motivation* occurs. The uncertainty of an income can lead to health threatening behaviours such as over-eating, disproportionate smoking and alcohol abuse. It is also true in traditional marriages that wives lose their respect for their husband as the main breadwinner which causes fragmentation and division in the marriage (Karraker & Grochowski, 2006:374; Lauer & Lauer, 2006:298).
4. The next stage is characterised by *anxiety* which can stem from a fear of poverty and homelessness.

All of the above-mentioned stages seem to have the factor of stress in common.

Lauer and Lauer (2006:298) as well as Elliot (1996:86) agree that a strong relationship exists between insecure employment and stress. It is therefore true that unemployment is detrimental to both physical and emotional well-being as it can lead to a lowered self-esteem, anger, shame, social isolations and depression. The stress of unemployment places strain on individual relationships, as well as relationships among family members and creates uncertainty and tension. (Lauer & Lauer, 2006:299; Bezuidenhout, 2008:23). The next factor that will be discussed is poverty within the family context.

### **2.5.2 Poverty and families**

Various definitions for the term *poverty* can be found in literature. Wyse (2004:249) defines poverty as follows: “Poverty means going short materially, socially and emotionally. It means spending less on food, on heating, and on clothing than someone on average income. Above all, poverty takes away the tools to build the blocks for the future – your ‘life changes’. It steals away the opportunity to have a life unmarked by sickness, a decent education, a secure home and long retirement.” Although poverty can be classified as *relative* (insufficiency is greater than others in society) or *absolute* poverty (life threatening insufficiency) by most authors (Lauer & Lauer, 2006:165; Wyse, 2004:250), the researcher agrees with Dallos and McLaughlin (1993:191) when proposing that poverty needs to be defined within the context in which the family lives. Poverty can therefore entail the absence of luxuries compared to other families in the same society.

The impact of poverty on families is profound and extends to housing, jobs, stress, well-being and health of individuals (Henslin, 1996:240). Ahmed (2010) explains that the impact of poverty on parents and their children is mainly the following:

1. **Hardship and stress** which are caused by the financial uncertainty.

2. **Isolation and exclusion** which are brought about by not being able to participate in community activities anymore due to feelings of embarrassment.
3. **Longer term influences** - Shortage of parents' attention, especially in childhood years, could have a negative impact on children's personality and therefore their future in the long run.

Strategies have to be implemented by families in order to make ends meet which could have possibly implied relocation, less recreational space and expenditure and severe family disorganisation (Bezuidenhout, 2004:6). Family disorganisation and negative psychosocial effects are causes of this financial situation as tension and frustration between family members are results of needs not being met which refers to emotional as well as financial needs. Lauer and Lauer (2006:353) state that problems within the family system have an impact on the quality of life. Clarke and Joshi (in Jenson & McKee, 2003:15) stipulate that these problems have implications for health and behaviour in childhood and later life.

Both parents and children in the family face various stressors which impact on them in a different manner. Parents experience responsibility, emotional overload whereas the children experience emotional and interpersonal difficulties in school (Lauer & Lauer, 2006:353). It is also mentioned that the well-being of children is intrinsically linked to the parents' availability for spending time with them and the income brought into the house. (Clarke & Joshi in Jenson & McKee, 2003:15).

### **2.5.3 Family stress**

Feldman (2001:165) defines stress as a response to events that threaten people and stressors refer to circumstances that produce these threats to a person's welfare. Berns (1997:100) mentions that families who are victims of change, may experience stress, dissolution and face the possibility of becoming unhealthy and dysfunctional. Snyman (1993:20) states that stress is fundamental with

responses to crises events and enduring strains which are a representation of the resources and resilience of a family system.

The **Lazarus family stress model** (Snyman, 1993:20) defines stress as a dynamic process by which “a relationship between the person and the environment that is appraised by the person as taxing or exceeding his/her resources and endangers his/her well-being.” A stressor is therefore the potential for major change within the family system (Starbuck, 2006:372). Lazarus (Lazarus & Folkman, 1984:21) adds that stress can be defined in terms of either a stimulus or response and emphasise the relationship between the person and the environment.

According to Lazarus (in Snyman, 1993:20), stress originates from a situation when it is appraised and evaluated as harmful or threatening, and is mediated by two processes, namely cognitive appraisal and coping. Lazarus also underlines the notion that the degree of stress is associated with the appraisal involved in the situation. He defines appraisal as the “process that ascribes meaning to an event or stimuli”, and stipulates the underpinning of this model by stating that nothing is considered as being stressful, unless it is appraised or evaluated as being stressful (Snyman, 1993:21). Feldman (2001:165) also states that there are two levels of appraisal:

- 1) **Primary appraisal** refers to “the judgment of the event as being irrelevant, positive or negative”. Primary appraisal is also affected by personal beliefs as well as the familiarity of the event.
- 2) **Secondary appraisal** is the assessment of the individual’s coping resources when the stimuli were considered as being stressful.

The following aspects, according to Snyman (1993:210) are evaluated in case of a stressful event:

- Physical resources such as health and energy.
- Social resources, social networks and support systems.

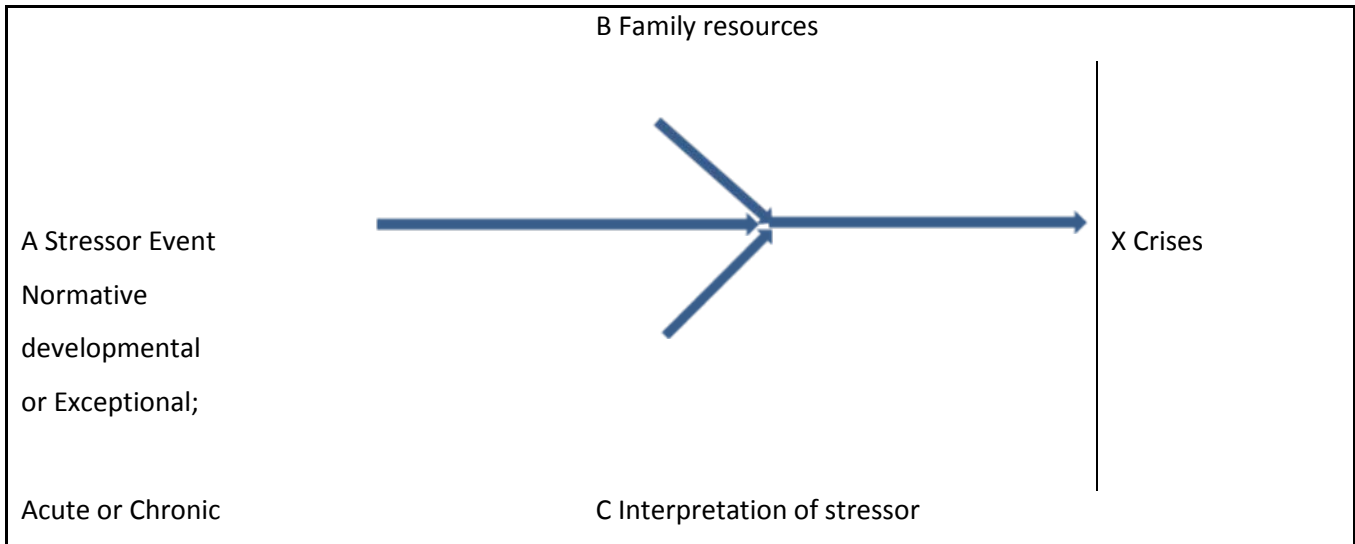
- Psychological resources such as problem-solving skills, self-esteem and morale.
- Material resources, such as money.

Within the above-mentioned model, Lazarus (in Lazarus and DeLongis, 1983:249) defines *coping* as a key mediating process which states that how persons cope with any stressful encounter determine their emotional response. Baron, Byrne and Branscombe (2006:524) and Feldman (2001:171) propose three major strategies of coping with stress:

- Emotion focused coping (efforts to replace negative emotions with positive emotions);
- Problem focused coping (efforts to change the cause of stress);
- Seeking social support (drawing on emotional and task resources provided by others).

The researcher is of the opinion that all of these attempts to handle demands are not yet fully developed within children in middle childhood as illustrated earlier. The researcher therefore draws the conclusion that children are not able to completely process demands (such as economic instability) and will therefore be affected to a much greater extent as adults (Snyman, 1993: 21).

Rueben Hill's classic ABC-X model (Starbuck, 2006:372) adds to Lazarus's model as he describes the family's reaction to stress and crises which can be understood with the use of the following figure:



**Figure 2.4** Rueben Hill's ABC-X model (Starbuck, 2006:373).

The figure can be explained as:

A = **Stressor event** can be external or internal such as economic conditions, wars, natural disasters or the arrival of a newborn child. These stressors can be acute or chronic and will therefore vary in impact.

B = **Family resources**: If the family has sufficient resources (such as money, good health etc.) for coping with the stressor, the impact will not be as significant.

C = **Interpretation of stressor**: It is known that the definition of the stressor predisposes a human's reactions to the stressor.

X = **Crisis**: The combination of A, B and C will determine whether a crisis in the family exists and the severity thereof.

The family's stress and the impact of economic instability on the family can therefore be explained with the use of this model. The number of resources plays a critical role in a family's experience of a stressor such as economic instability. Economic instability proves to be a stressor to the functioning of families, and

can be illustrated by the Holmes-Rache Life-Stress Inventory Scale (Bira, 2008:21).

The Holmes-Rache Life-Stress Inventory Scale is an indicator that is used to illustrate the effects of stressful events on an individual's health (Bira, 2008:21) as illustrated below. The following table indicates the different ratings awarded to various stressors in a person's life:

Change in financial state	38
Change in residence	20
Fired at work	47

**Table 2.5** Selection of the Holmes-Rache Life-Stress Inventory Scale (Bira, 2008:21)

The table above illustrates the impact of specific stressors on an individual. A numerical rating is allocated as an indication out of a 100 marks, as to how stressful such an occurrence is. It is clear that an economic crisis has a significant impact on the stress an adult experiences, if the high scores are considered that are given to the particular events that are merely effects of the economic meltdown.

With the ecological systems theory, the field theory and the systems theory in mind, it can be assumed and anticipated that a stressor such as the unstable economy, will have an impact on children, as will be explored in the following section.

## **2.6 THE EFFECT OF ECONOMIC INSTABILITY ON CHILDREN IN MIDDLE CHILDHOOD**

The ecological systems theory, family systems theory as well as the field theory that were discussed previously, emphasise and highlight the notion that

environmental influences play a crucial role in the functioning of the family. According to Faughn (2008) the family as a whole is affected by financial stressors and although stress is part of everyday life, children react to it differently since stress due to economic strain is so significant. Conger (in Borba, 2010), conducted a study during which researchers found that the emotional impact of financial despair on children can be extensive and can possibly cause conditions such as depression, anxiety, adjustment problems and poor peer relationships in the lives of children. It was also concluded that the conflict and strain between parents and their hostility with regards to finances in the family, can be triggers for emotional and behavioural problems in children as it influences the parenting abilities of parents.

The researcher found that literature indicates that economic instability and its influence on the family can mainly be mirrored in the following areas:

- Changes within the home environment
- Parental conflict
- Peer acceptance

These areas will be discussed in the following section.

### **2.6.1 Changes within the home environment**

Miller (2009:33) is of the opinion that apart from an individual's personal financial situation, no person is immune to the effects of the economy. Walsh (2003:20) emphasises that economic turmoil is extremely disruptive to family life which causes strain on the functioning and well-being of the members of the family and therefore on the children as well. Thomason (2009) notes that recent studies have shown that members of a family has to reduce daily expenditure and therefore has difficulty in adjusting to the effects of economic downfall.

The researcher is of the opinion that families are therefore not able to uphold previous standards of living and have to be content with less luxurious expenses,



as a result of financial difficulty. Flynn (2010) adds that financial difficulty and complexity in turn cause increased marital tensions, among others.

These parental conflicts will be discussed accordingly.

### **2.6.2. Parental conflict**

Berns (2007:156) states that economic deprivation, as an environmental influence, is a significant cause of family tension. Luthar (1999:41) highlights that the well-being of children are linked with the functioning of their parents and in the absence of socioeconomic resources, challenges of daily living will wear parents' mental health down. Ryan (2010) states that economic stress within a family can create

a loss of relationship harmony between the parents, and the children may express their worries about the family's situation with a myriad of symptoms and problems. These include internalizing and externalizing problems and parents may have a more difficult time parenting because of their own stress and the stress that is present in their relationships as a result of economic stress. Children are often vulnerable in an economic downturn because their parents may translate the stress of their financial situation into relationship difficulties with their children.

Rice (2001:229) is of the opinion that the psychological adjustment, parenting style, and the quality of marriage will have an effect on the emotional development, social ability and cognitive growth of children. He adds that conflict between parents (which can be defined as any disagreement), has consequences for the family and on the functioning of their children. Ryan (2010) continues and highlights that children can easily blame themselves for the increased stress, all of which can lead to an increased risk of behavioural and emotional problems.

The researcher is of the opinion that children's vulnerability to psychological problems is increased when threatened by conflict between parents. Conger (in Deangelis, 2009:34) shares the following: "Youngsters aren't terribly bothered by

not having a lot of stuff. What bothered them was when their parents became angry and irritable and withdrawn.” The Australian Government (FaHCSIA, 2010) conducted a research study on the impact of marital conflict on children. Fifty-seven children participated in an hour long interview, as a means of determining how children experience parental conflict. Children's ages ranged between 4 and 17 years. Two key questions were discussed: 1) How children experience their parents' unhappiness and 2) What they would like to tell their parents in this regard. The following is a collection of the responses representative of the wider sample:

<b>IT LOOKS LIKE:</b>	<b>IT SOUNDS LIKE:</b>	<b>IT FEELS LIKE:</b>
angry faces	hatred	angry
scared	not pleased with each other	mouth turned down
shaking	yelling	telling them to shut up
lost	not friendly	headache
fists in the air	slapping	depressing
begging	threatening words	very sad
house smashed down	stamping feet	pins jabbing into you
tired faces	always saying the wrong thing	bad butterflies
pretending	whispers	wet pants
people going away	lies	sick
not much money	secrets	disappointing
long holidays with Daddy	dropping things	bored: same fights all the time
going into different rooms	loud voices	weird
not wanting to be friends	swearing	unfair
running away	sad voices	yucky
people leaving in the night	talking not listening	grumpy
parents moving from room to room	snappy	a giant stepped on everyone
ignored	things breaking	someone dying
dark eyes	doors slamming	worried
red faces	crying	walking on glass
arms crossed	not loving	blamed
grumpy	noisy	guilty
Ugly	too quiet	bad

**Table 2.6** Children's perception of parental conflict (FaHCSIA, 2010)

The table is a portrayal of the experience of parental conflict through the eyes of children. It is clear to the researcher that parental conflict can possibly have a significant effect on children and their well-being. According to Davies, Harold, Goeke-Morey and Cummings (2002:1), “children are at risk for suffering adverse psychological consequences as bystanders to their parents’ relationship difficulties. Exposure to high levels of interparental conflict increases the children’s risk for a wide array of psychological problems, including emotional (e.g., depressive symptoms, anxiety), behavioural (e.g., aggression, delinquency), social (e.g., poor peer relations), and academic difficulties”.

Eugster (2007) suggests that chronic parental conflict is harmful to children for the following reasons:

- Parental conflict has as a negative effect on the health of children as they experience parents’ continuing, unresolved, hostile conflicts. The continuous parental conflict can possibly result in emotional and behavior problems, anxiety, depression, sleep problems, low self-esteem, school problems and a number of other difficulties. A climate of anxiety, distraction and volatility within the family environment can also create feelings of anxiousness and helplessness for children as well as the fear of personal safety and safety of their parents (Eugster, 2007).
- In the midst of parental conflict, children can become concerned about choosing sides and are left torn between two care givers. Children can also believe that they are responsible for the arguing between parents that can cause emotional turmoil for them and unfortunately, the conflict between parents conveys messages of unhealthy communication which serves as poor role modeling to children (Eugster, 2007).
- Continuous parental conflict can result in a decrease in use of effective parenting skills, which can have a delayed impact on children. Parent-child relationships are compromised as children constantly hear negative remarks about one parent from the other parent, and the danger is that the parent-child relationship of the condemned parent may weaken. The

contrary is also true as children can resent a parent who refuses to respect the other parent (Eugster, 2007).

The above-mentioned reasons illustrate the detrimental effect that parental conflict can possibly have on the well-being of children and their experience of a family community as well as a sense of belonging and acceptance.

Literature also presents that economic instability can have an effect on children's peer relations and peer acceptance.

### **2.6.3. Peer acceptance**

Jin Yu, Tepper and Russell (2009) suggest that peer acceptance represents social status or popularity within a large group. They also add that middle childhood is characterised by friendships which have been shown to be associated with greater feelings of belonging. According to Nuttall (2002) the following are very important during social and emotional development during middle childhood:

Children at this age have the need to operate more independently although the assistance of a parent should be at hand. Children need guidance, rules, and limits as well as assistance in the solving of problems that might present themselves. Many children need help to express their feelings in appropriate ways when they are upset or worried. Seven to nine-year-old children value peer interaction of importance as they enjoy playing together and supporting each other during difficult times. The ability to view the world from another friend's perspective become viable for children at this age, although they can find it difficult to understand the feelings and needs of others (Nuttall, 2002).

Zembar and Blume (2009) add that popularity during middle childhood is of importance. They add that "boys' social status tends to be based on social dominance, athletic ability, coolness, and toughness, whereas girls' status depends more on family background, socioeconomic status, and physical

appearance. Generally, school-age children with diverse social status classifications differ in behavior and characteristics”.

Childhood has its unique social and cultural demands and children’s need for financial resources are linked to a means of communication with their peers (Ridge, 2002:37). Access to pocket money/allowance is a means of financial security to children and they have their own thoughts and feelings about this matter. “Children experience the realities of their economic world within their families, but they are also exposed to different economic realities in interactions with their peers and through their engagement with the wider world” (Ridge, 2002:38). Social experiences at school make it important for children to fit in with the trendiest clothes and latest games, which their parents are not able to afford anymore.

It is clear that the unstable economic situation has left its mark on the home environment, parental interaction as well as the peer relationships of children. A reduction in daily expenditure causes significant changes in the home environment. Parental conflict proves to have a noteworthy effect on children and the interactions between peers seem to have a financial element as well - all of which are influenced and affected by the unstable economy.

## **2.7 CONCLUSION**

It is clear from literature that children cannot escape the effect of economic instability, particularly when regarded as individuals within a family framework. Middle childhood presents itself with exclusive challenges for children which differ from other developmental stages.

Stressors are real and a review of relevant theories supports the interrelatedness of these entities. Through the researcher’s engagement with individual children and parents on the implications of financial instability, it was confirmed that individuals (children and parents) are indeed influenced and impacted on by these realities. The researcher’s interactions with children and their responses

will be presented in the chapter to follow. The following chapter contains the research methodology and findings of the semi-structured interviews that were conducted and documented; and the results thereof will be discussed.

## **Chapter Three**

### **Empirical research and findings**

#### **3.1 INTRODUCTION**

The background to this study was explained and motivated in Chapter Two which served as the conceptual framework. The focus and aim of this study is to reflect on middle childhood experiences of economic instability, hence a detailed discussion was necessary to highlight the concepts of importance.

In this chapter, the results of the researcher's empirical research will be presented, analysed and tested against existing literature. The impact of economic instability on children will therefore be discussed.

Research methodology, briefly discussed in Chapter One, will be revisited to provide the backdrop for the presentation of collected data.

#### **3.2. RESEARCH METHODOLOGY**

The method and procedure of the empirical research that was used will be discussed in the following section, after which the findings will be presented.

##### **3.2.1 Research question**

Jansen (in Maree, 2007:3) and Robson (2007:12) agree that the research question indicates the focus of a study; directs literature and provides focus for the collection of data. Hence, the research question of this study is:

***How do children in middle childhood experience economic instability within the family system?***

The researcher decided on a qualitative research approach, which determined the research process.

### 3.2.2 Research approach and design

As this study aimed to investigate the experience of children, a basic **qualitative research** approach was chosen. Creswell (1997:145) states that qualitative methods should be used in the case of researching how people make sense of their lives, their experiences and understanding of their world. Gravetter and Forzano (2009:147) distinguish qualitative research from quantitative research when stating that qualitative research produces a thorough report on observation of participants, which has been done in this study by capturing the experience of children. The researcher decided to use the qualitative research design as quantitative research is described by Creswell (2009:17) as an approach used for the testing of theories, identifying variables in a study and the utilising of surveys and experiments where closed-ended questions are asked. In the opinion of the researcher, this approach would not have been sufficient in capturing the experience of children. Fouché and De Vos (in De Vos, *et al.*, 2005:105) stipulate that basic research “seeks empirical observations that can be used to formulate or redefine theory”, whereas applied research is the “scientific planning of induced change in a troublesome situation”.

Leedy and Ormrod (2005:134) suggest that the qualitative research design serves one or more of the following purposes:

- **Description** (the study can reveal the nature of situations, people, systems etc.);
- **Interpretation** (the study enables the researcher to gain new insight into a phenomenon.);
- **Verification** (the study allows the researcher to test the validity of theories and assumptions.);
- **Evaluation** (the study provides the researcher with a means to review the efficiency of policies, practices and innovations.).



The researcher used description, interpretation and verification for the purpose of this study as a new phenomenon was investigated, and findings were tested against existing theories and literature.

The researcher made use of **exploratory research** as proposed by Fouché and De Vos (in De Vos, *et al.*, 2005:106) as the aim of the research was to determine *what* children's experience of economic instability is. Babbie and Mouton (2001:80) also state that exploratory research are conducted in order to obtain a better understanding and to satisfy the researcher's curiosity about a specific phenomenon.

**The Case study** was chosen as the research design, and is defined by Merriam and Yin (in Creswell, 1994:12) as the design in which "researchers explore a single entity or phenomenon ('the case') bounded by time and activity (a program, event, process, institution, or social group) and collects detailed information by using a variety of data collection procedures during a sustained period of time". Maree (2007:75) adds that case studies aim at a holistic understanding of how participants make meaning of the phenomenon being studied. Goodwin (2003:405) continues to suggest that the term can be defined as "the analysis of a single event or a single class of events that exemplifies some phenomenon". Leary (2004:335) puts forward four main purposes of the case study method:

- It serves as a source of insights and ideas;
- Can describe a rare phenomenon;
- Applies concepts and theories in order to understand the lives of people and offers concrete examples of cases.

The researcher aimed in this study to understand how children as part of a family, experience economic instability, and aimed to fully explore the meaning of economic instability as a social reality. Mark (in De Vos *et al.*, 2005:272) mentions three different types of case studies:

- **Intrinsic case study** (to increase understanding of an individual case),
- **Instrumental case study** (to increase an understanding of a social issue/phenomenon and to elaborate on existing theory)
- **Collective case study** (further the understanding of a social issue).

This study made use of an **instrumental case study** as it elaborates on existing theory and aims to gain a better understanding of a phenomenon. The study focuses on children's experience of economic instability as a social phenomenon, and the impact thereof was tested against literature.

### **3.2.3 Literature review**

The literature review as discussed in Chapter Two, serves as the conceptual framework to this study. It deals with **middle childhood** as a developmental stage, which is of importance when investigating the experience of children in this phase of development.

Children are part of the family system; hence a detailed discussion of the functions of the family, family types as well as stressors on family well-being was given. Economic instability (for example, the recession) is an example of a stressor to family functioning and therefore the causes of financial difficulty which can lead to unemployment, poverty and family stress, were investigated. The **ecological systems theory**, the **field theory** as well as the **systems theory** motivated and confirmed the fact that a social reality such as the unstable economy can have an impact on families and therefore on children.

The literature review served as a knowledge base which aided the researcher in compiling an interview schedule for the semi-structured interviews with the selected sample.

### 3.2.4 Data collection

**Probability sampling** was used in this study, as proposed by McMillan (2008:112) who states that this method is used in studies where participants are chosen randomly and the researcher knows the probability of selecting each member of the population. Gravetter and Forzano (2009:133) suggest that there are three important conditions for probability sampling, which are as follows:

- The size of the population must be known which will make it possible to list the participants.
- Each participant must have a specified likelihood of selection.
- The process of selection should be done randomly in order to ensure that participants have equal opportunity of being selected for the sample.

Babbie and Mouton (2001:175) indicate that random selection is the key to the process of probability sampling. Leedy and Ormrod (2005:199) specify that the fact that “each segment of the population will be represented in the sample”, distinguishes probability sampling from non-probability sampling.

As a means of triangulation (as was mentioned in Chapter One), the researcher made use of two samples for data collection: individual interviews with children, as well as a focus group with parents. In this research, **simple random sampling** was used and McMillan (2008:113) as well as Creswell (1994:120) agree that this ensures that each member of the population has an equal chance of being selected. Leary (2004:120) confirms this in stating that “when a sample is chosen in such a way that every possible sample of the desired size has the same chance of being selected from the population, the sample is a random sample”. The researcher’s motivation for the selection of this method of sampling was to prevent stigmatisation of respondents and for ethical purposes.

Strydom (in De Vos *et al.*, 2005:193) states that the term **universe** entails all the potential participants who possess the attributes in which the researcher is interested. In the case of this study, the sample included children in middle childhood in the Western Cape, as well as all parents of children in this

developmental stage in the Western Cape. Maree (2007:147) and Goodwin (2003:121) refer to the population as all the sampling components that are relevant to the research question and Welman *et al.* (2005:52) define the population of a study as “the full set of cases from which the sample is taken”. The population of this study was children in Grade 6 in a specific school in the Western Cape as well as parents of children in Grade 6 in the particular school. The **sample**, as stated in McMillan (2008:110) and Leary (2004:118), refers to the single elements/respondents from which the data have been obtained.

*Criteria for inclusion in the individual sample were the following:*

- The participant had to be in middle childhood.
- *Age:* The participant had to be in the Intermediate Phase (Grade 6)
- *Gender:* The participant could be male or female.
- *Language:* The participant could be Afrikaans or English speaking.

*The criteria for inclusion in the focus group sample were:*

- The participant had to be a parent with a child or children in middle childhood.
- *Age:* The participant could be of any age.
- *Gender:* The participant could be male or female.
- *Language:* The participant could be Afrikaans or English speaking.

The method of data collection will be discussed accordingly.

### **3.2.5 Method of data collection**

Prior to the commencement of the empirical research, consent was obtained from the Western Cape Education Department as well as the school where the research was conducted (refer to Appendix 1 and 2), after which the researcher continued with the selection of participants.

As mentioned, the researcher used random sampling in selecting participants. Empirical work was conducted at a primary school in Cape Town, Durbanville. Before the commencement of interviews, a pilot study was conducted.

#### ***3.2.5.1 Pilot study***

The researcher conducted a pilot study prior to the commencement of the individual interviews. A pilot study, according to Leedy (1993:199) and Strydom (in De Vos *et al.*, 2005:205), is to ensure that questions of the planned interview are clear, understandable and free from bias. The purpose of the pilot study is to test the proposed research design. Robson (2007:106) also suggests that a pilot study enables the researcher to identify problems and issues that might arise from the study beforehand, and to collect the data in the simplest manner. In the case of this study data were collected by means of interviewing.

#### ***3.2.5.2 Interviews***

Empirical data of this study were collected by means of semi-structured interviews, which according to Esterberg (2002:87), enables the researcher to explore the topic more freely and allows the respondents to share their experience more freely. Robson (2007:74) agrees and adds that semi-structured interviews offer flexibility as it enables the researcher to collect the desired information. Creswell (2009:179) suggests the following advantages of interviewing as a means of data collection:

- Participants are able to provide the researcher with historical information.
- The researcher is able to take control over the line of questioning.

- Participants can be directly observed.

Koshy (2005:92) highlights the main purpose of interviews as the collection of information and adds that interviews are more comprehensive than questionnaires and offer more information. Breakwell (in Breakwell *et al.*, 2000:239) agrees that interviews are utilised for a more detailed exploration of a specific topic/phenomenon. This is to the researcher's advantage as interviews provided significant evidence for presenting data and drawing conclusions.

According to Breakwell (in Breakwell *et al.*, 2000:239), interviews as a means of data collection, can also have pitfalls or disadvantages such as prejudice from the interviewee, lack of available media and flaws with recording mechanisms. Although these disadvantages can be present when collecting data, it is still a much recommended method of data collection (Breakwell *et al.*, 2000:240).

An interview schedule (see Appendix 4) was compiled based on the literature review, which was used as a tool to ensure that information about specific areas of the topic was explored. For the individual interviews with children, Grade 6 classes within the school were randomly selected and the researcher chose every second child on the class list that was provided. This ensured random selection of the participants within the grade. Each potential participant was provided with an information sheet (refer to Appendix 3); explaining detailed research procedures to parents. The parents were requested to give consent for their child to participate, after which those children gave verbal consent to participate in the research. Parents were also asked whether they were willing to participate in a focus group. Goodwin (2003:339) defines a focus group as a "small group of individuals who respond to a set of open-ended questions about some topic". Maree (2007:90) presents this as a method of interviewing that produces rich data.

Interviews (individual and focus group) were scheduled at the school in order to facilitate data collection. Parents, who indicated they wanted to take part in the research, attended a focus group after hours at the particular school. It is

important to note that the responses of parents and children were never linked and all participants remained anonymous.

The interviews were conducted over a period of two weeks at the particular school. The particulars of the interviews and focus group were as follows:

- Sixteen individual interviews were conducted, consisting of seven male and nine female participants. All the participants were English speaking and each interview took approximately 15–20 minutes.
- The focus group consisted of seven parents, consisting of two male and five female participants. The focus group was conducted in approximately 90 minutes.

The researcher wants to note that participants were more willing to share their experience after they were assured that their identity will remain anonymous and that their parents will not acquire the shared information. Parents, on the contrary, did not enquire about the responses that were given by the children.

#### 3.2.5.3 Triangulation

As a means of triangulation, interviews were conducted with both the participants in middle childhood as well as a focus group of parents who were parents of the children in this age group. Triangulation, according to Neuman (2000:124) serves as a means to view and investigate a phenomenon from different angles and Giles (2002:221) notes that it offers different perspectives to the research questions. Creswell (2009:191) adds that it is the process by which different data sources are examined and coherent justification for themes are established, which adds to the validity of a study. Leedy and Ormrod (2005:27) highlights that the validity and reliability of a study has a significant influence on the extent to which the conclusions can be drawn from data and its significance to the study.

Trustworthiness of a study, according to Marshall and Rossman (as cited in De Vos, *et al.*, 2005:345), refers to the fact that the research that has been done, will reflect the truth. They continue to suggest that all findings should be credible, and transferable to other settings or groups. In the case where the study being conducted is in the same context with the same participants, the findings would correlate. It should also be clear that the findings are a true reflection of the participants, and not a result of the researcher's prejudice (De Vos in De Vos *et al.*, 2005:345).

Lincoln and Guba (as cited in De Vos *et al.*, 2005:346) suggest the following alternatives which aim to ensure the validity of a study, namely credibility, transferability, dependability and conformability. This study can be evaluated accordingly:

- **Credibility** refers to the “alternative to internal validity, in which the goal is to demonstrate that the inquiry was conducted in such a manner as to ensure that the subject was accurately identified and described” (Lincoln & Guba in De Vos *et al.*, 2005:346). The researcher collected all data from the interviews and combined it with existing literature that was collected through the course of this study. The experiences shared by participants were their own true reflections and the presentation thereof confirmed the validity of the study.
- Lincoln and Guba (as cited in De Vos *et al.*, 2005:346) define **transferability** as the external choice to determine the applicability of a study in different contexts. The researcher is of the opinion that these findings can be generalised to children in middle childhood in communities of similar socio-economic status.
- **Dependability**, according to Lincoln and Guba (as cited in De Vos *et al.*, 2005:346), refers to the researcher's attempt to take the changing environment, from which the research emerged, into consideration. In this



study, the researcher was constantly aware that the world of each child is unique and their experiences of economic realities were to be respected.

- Lincoln and Guba (as cited in De Vos *et al.*, 2005:347) state that the final step to ensure the validity of a study, is **conformability**. Findings need to be confirmed by other resources and methods. Therefore the study can be described as valid, as the researcher presented the responses of participants and confirmed these against existing literature, which proves that the findings were not reflections of the researcher's observations.

The procedures that were used for data collection will be discussed in the following section.

### **3.2.6 Procedures**

The data collected were handled according to the guidelines as proposed by Mouton (2001:103):

- **Preparation of data:**

According to Mouton (2001:103), the first part in the process of data collection is the preparation of data which entails the describing of the sample, the organising and transcribing of data as well as becoming familiar with data and saving the collected data. The data, derived from both individual interviews as well as the focus group were collected on DVD. The DVD was handed to an external transcriber who assisted the researcher in "examining sound-data from audio tape to create visual data" (Wengraf, 2001:221). The transcriber signed a declaration (refer to Appendix 5), stating that she had no access to any information that by any chance will reveal the identity of the respondents and that she will adhere to the agreement with regards to confidentiality of data collection.

- **Coding of data and the establishing of themes:**

Mouton (2001:105) and Creswell (as cited in De Vos, *et.al.*, 2005:338) state that coding is the process by which the qualitative information is taken apart and

categories, themes or dimensions are searched for. The coding of themes and subthemes was done with the use of different colours and numbers, after which the researcher coded the text. De Vos (in De Vos *et al.*, 2005:338) proposes that coding is not merely a technical task, but by assigning symbols to themes, new understandings will emerge which can add value to the study. The coded data were then structured and organised into main themes as well as subthemes.

- **Structuring analysed data and interpreting data**

This section, according to Mouton (2001:105), is to bring structure to the data and the final aim is to arrive at findings (Mouton, 2001:13). The relevance and usefulness of the data was evaluated by the researcher according to the focus of the study. The data that answers the research question were regarded as relevant and of importance to the study. The researcher presents the data that have been collected in text form in Section 3.3.1. The researcher used direct quotes from participants to facilitate an understanding of the true experience of the children's experience of economic instability. A literature review was done to investigate and test the findings.

The data that were collected will be presented in the section to follow.

### **3.3 PRESENTATION OF DATA**

The data that will be presented shortly were obtained by means of individual interviews and a focus group. The collected data will be presented and integrated with existing literature and theories in the following section.

The research report is compiled by listing the themes and subthemes that have been identified. The themes are supplemented and tested against existing theory. Direct quotes will be added as a means of representing the participants' experience of economic instability.

During the analysing of the transcribed interviews, the following themes were identified:

**THEME 1: Children's awareness and experience of daily changes in the family system**

**THEME 2: Children's experience of parental distress and inter-parental conflict**

**THEME 3: Children's experience of economic instability among peers**

The main themes will be discussed shortly, after which each theme and subtheme will be supported by literature and developmental theory as well as direct quotes from participants.

### **3.3.1 THEME 1: Children's awareness and experience of daily changes in the family system**

"The world of economics affects virtually every aspect of family life, from the amount of money coming into the household to the day-to-day management of finances and major purchasing decisions" (Newman & Neuman, 2006:229). Walsh (2003:10) notes that the world is becoming more complex and unpredictable which proposes unexpected challenges to families. Economic fluctuation is an example of challenges that families have to face. Johnson and Schwartz (1997:45) indicate that cycles of depression, recession, inflation and relative prosperity have forced families to protect their own economic stability, which most families were not able to do.

Walsh (2003:17) continues by stating that the decline in economic circumstances can have a devastating impact on the stability and well-being of a family. Karraker and Grochowski (2006:372) confirm that economic hardship and financial difficulty cause limitations in expenses which bring about a forced adjustment in the lifestyle of families.

The researcher therefore notes that due to the impact of economic instability, families are not able to uphold the same standard of living as previously and adjustments have to be made in order to survive.

The field theory (Yontef, 1993:295) states that a change in one part of the field will have an impact on the rest of the field. Therefore, it can be argued that a

disruption or change in day-to-day living of families will have an impact on the children in the families. Papalia *et al.*, (2006:345) are of the opinion that children in middle childhood have more advanced cognitive abilities and the researcher draws the conclusion that they therefore are more receptive to change within their environment. This was confirmed by the responses of individuals and will be presented in the following themes and subthemes.

#### 3.3.1.1 Subtheme 1: Awareness of decrease in luxuries

Yontef (1993:179) defines awareness as “a form of experiencing ... and it is the process of being in vigilant contact with the most important event in the individual environment field with full sensori-motor, emotional, cognitive and energetic support”. According to Shaffer (1993:256), children in middle childhood possess cognitive operations and at this stage they are able to apply it to thinking about situations and events that they have seen, heard or experienced. Children are aware of their world, are able to perceive the world around them and notice small changes.

Iceland and Bauman (2004:3) state that a decline of income in a family can be strongly associated with the insecurity of food, the possession of consumer durables and a difficulty in meeting basic needs. Neubeck *et al.* (2007:187) add that “our economic situation will determine whether we have leisure time, how much we have, and how we can use it ... and it is inextricably linked to our sense of security, personal well-being and self-worth”. The field theory plays an undeniable role as it states that changes in one part of the field (Yontef, 1993:295) will cause change in the rest of the field. The researcher therefore puts forward that changes in the economic well-being of a family play a crucial role in the functioning of individuals (as stated above) and therefore will have an impact on the children in the family.

During the interviews, respondents confirmed the above notion. It is significant and of importance to note that 11 out of 16 participants made mention of the fact that in a time of economic instability, they became aware of how luxuries within their households were decreasing. Various participants made mention of this as follows:

Participant 2: *In the past we were a bit richer and then we used to go out to restaurants every week and now it's only once a month. My dad and mother used to buy me a lot of toys when I was younger, but now they hardly buy me anything.*

Participant 4: *We can't eat out anymore or go to restaurants because there's no money.*

Participant 5: *We don't get all the things we used to get. All those nice things ...*

Participant 6: *I was used to playing with my hamster and giving it little treats that you normally give. Nowadays we just give small treats. And if I think about it now, we always used to go camping every weekend, and we don't go as often anymore.*

Participant 9: *We don't go eat out as much as we normally did. If we went like 5 times a month, we now go like twice. The food at night also isn't as much as it used to be. We use to have a lot of steak and now we just have chicken and mash.*

Participant 10: *Basically my father got fired from his job so we've had a lot of money problems and that are going around in our house. We've been selling a lot of stuff to get the money.*

The above-mentioned declarations are an indication of changes that took place in the macro system which has an influence on the micro system within the family, according to the ecological systems theory (Bronfenbrenner, 1977:514). It is clear that the unemployment of a father, as was stated by one participant, can have an indirect influence on the child within the family. Chibucos *et al.* (2005:304) confirm this by noting that each of the systems is presumed to impact on the individual – either directly or indirectly.

The small changes in households are caused by changes in the macro and ecosystems as illustrated below, and it is therefore clear that children within the family (micro system) notice these changes and are affected by them.

Participant 11: *Sometimes my mom always bought us treats for our lunch box and now there aren't so many anymore in our lunchboxes. I also noticed that we don't buy as much clothing as we used to.*

Participant 12: *My dad put the DSTV off. And ... um ... we don't always shop at expensive shops and buy unnecessary things anymore. We only buy things that we need like food and clothes. And if it's like a birthday we'll buy presents or something ... We don't buy unnecessary things and unnecessary toys that we see – things that we like – buy only the newspapers.*

Participant 13: *Well, really we can't get as much stuff as we used to get because there isn't really money coming in.*

The researcher is of the opinion that in the above-mentioned responses (Participant 12 and 13), possible introjects from the parents can be noticed. Yontef (1993:137) defines introjects as information that an individual absorbs without discriminating or assimilating as it is values, beliefs or opinions that are imposed by others. “*We don't buy unnecessary things*” (Participant 12), “*There isn't really money coming in*” (Participant 13), seem like the words of parents imposed on their children. The researcher is of the opinion that children in middle childhood might not even be aware of, but these facts are possibly imposed by parents as a means of providing an explanation of changes in the family system.

The participants continued and shared the following when asked about their awareness of changes in their day-to-day-living.

Participant 7: *Umm, we used to eat out a lot and now we don't go so much anymore. I don't know why.*

Participant 16: *In my house – my mother would say: “Oh we are now in a recession so we need to buy fewer things and save up money”. My mother used to buy red meat which is quite a big luxury. Now we have macaroni and cheese, pies and quiches.*

During the focus group, parents confirmed the above-mentioned by stating that during times of financial difficulty, they were forced to reduce expenditure on luxury items:

Parent 1: *My kids started with: Mom, we haven't had steak for a long time". That's how I got into it. It's not as if we sat down one day and talked about it.*

Parent 5: *You can't buy as much meat as you used to so you make it go further and then you add things to it and you make a stew out of it. And then they would say: "Do we have to eat rice again? I don't like rice".*

Parent 7: *I don't buy the expensive cereals anymore – the little boxes of the nice cereals anymore. Now I buy him just the normal Cornflakes and he will snigger when we go through the aisles: "I can't remember when last you bought me Milo cereal".*

The response of Parent 7 (see above) encouraged the researcher to determine whether parents discussed economic change with their children or not.

The responses of parents are presented below:

Parent 3: *I was retrenched in February – but we had not really discussed it much, as it wasn't a big issue in the house. I was retrenched, ok, but we are moving along. We can't do things that we used to, but they understand it's not a big thing. When they have wanted something and we couldn't do it we just said not now but we'll let you know when we can and they accept it.*

Parent 6: *I will also be unemployed from the end of the month and I am actually the breadwinner in the home. And it has put a lot of stress on me. I communicated with the kids and to say that mom will be unemployed from the end of the month and if my son gets demanding I just say to him: "Mom is under a lot of stress at the moment and I don't need you to complicate things anymore ... unfortunately you will have to adjust".*

Curran (as cited in Berns, 1997:103) clearly states that economical circumstances is the number one on the top ten list of family stressors. Zinn and Eitzen (2005:100) add to this by mentioning that the murky economy has, among

other things, mainly caused retrenchments (as was confirmed by the response of Parent 3 – see above).

The systems theory, as noted in Minuchin *et al.* (2007:15) highlights that the parts of a system are related in particular ways, and therefore it is assumed that change in a particular part will have an influence on the rest of the system. The researcher therefore argues that a change such as unemployment in a family can possibly have a remarkable effect on the children.

It is apparent from the above noted responses that a possibility exists that parents do not discuss change with their children, and that it is expected of the children in the family to cope with the situation. Seale (2007:178) is of the opinion that children want to know that parents value them enough to communicate with them and adds that listening is of crucial importance as it conveys a message of interest to the children of a parent (Seale, 2007:181).

*Parent 4: Today's children are just different – they are more informed obviously and more educated than we were at that same age. And times are different and you can't just give them the simple answer of "no", because then the "why's" come non-stop. So you have to. You are forced to explain in some way whether you sometimes get through to them or not is not always the case. Sometimes they seek to understand sometimes not – but you can't just say: "No because I said so".*

It was also prominent in the responses that due to economic difficulty, children are forced to adjust to a lifestyle that they are not used to, as will be presented shortly.

#### 3.3.1.2. Subtheme 2: Fewer indulgences

Maslow (1943:4) states that humans have five basic needs. Swartz *et al.* (2004:175) elaborate that these needs can be classified in two categories, namely D-needs (lower needs to correct deficiencies) and B-needs (higher needs to achieve higher level of being). Lower needs have to be satisfied before the satisfaction of higher needs can follow.



Maslow (1943:4) proposes the following needs of a human being:

- Physiological needs (lower need which entail bodily homeostasis, need for food, water and shelter for survival);
- Need for safety (lower need for protection against harm);
- Need for love (need for being accepted and loved by others);
- Need for esteem needs (Higher need encompassing the acceptance by others);
- Need for self-actualisation (Higher need to accomplish goals and dreams).

Johnson and Schwartz (1997:4) add to this by stating that human needs are resources that are crucial in order to survive as an individual and to function optimally in society. They continue to state that human needs include food, clothing and shelter for physical survival, safe environments, and relationships with others, opportunities for emotional and intellectual growth as well as opportunities for making a contribution to society.

When taking the developmental theory of the cognitive and social development of children in middle childhood into consideration, the researcher draws the conclusion that children in this stage of development are not yet able to distinguish between needs (necessities) and indulgences.

Roux (2002:27) explains that during times of economic instability, such as a recession, a decrease in production levels of companies, personal income, standard of living and unemployment of individuals take place. It can be assumed that these times make it difficult for parents to make ends meet; hence they are not able to afford and provide for the indulgences of their children as illustrated below:

Participant 3: *We are getting out of the habit of asking this “I want that, I want that” and everything. I got out of the habit of that.*

Participant 4: *You can’t get anything you want anymore. They can’t give you anything you ask for anymore and they can’t buy it for you.*

Participant 5: *We don't get all the things we used to get.*

Participant 12: *My parents told me that seeing that there is money problems. I can't always get what I want. I have to get less – I just can't always say I want that or I must wait until all the money is in before I decide.*

Participant 14: *My parents and I always used to go out a lot and now I can see that there's not much of going out. We are also not going to the shops as much anymore – we are not buying a lot of sweets and chips anymore. It's just basic needs.*

One of the parents in the focus group confirmed the above-mentioned responses:

Parent 2: *I think in our household as well our daughter has almost become aware that there are privileges which is a movie but the things that she needs which are necessities would be her school uniform. So she would rather buy the pair of tackies for netball and leave the jacket or something else that she wanted for casual wear. So they actually become aware of what's more important.*

It is clear that due to economic hardship, children are not able to satisfy their immediate needs for indulgences, and parents are not able to provide in the needs of their children. From the interviews, it became evident that an emotional response can be linked to changes in the family system, and will be discussed accordingly.

### 3.3.1.3 Subtheme 3: Emotional and behavioural responses to changes in family system

Bukatko and Daehler (2004:381) define emotions as “a complex set of behaviours produced in response to some external or internal event, or elicitor that serves to motivate and direct thoughts and actions”. They continue to add that children in middle childhood are able to regulate their own emotional states (Bukatko & Daehler, 2004:393).

The previous themes have illustrated that emotional reactions are caused by changes in families. The field theory, according to Yontef, (1993:294), states that

a field (such as a family) is a systemic web of relationships in which everything affects everything else. It can therefore be argued that economic difficulty impacts on the family and causes changes which will have an impact on the children.

In the case where the participants' shared that changes due to finances were in fact prominent in their families, the researcher elaborated and enquired about their experiences of these changes:

Participant 2: *I feel not too many nice feelings.*

Participant 3: *If people come to talk to my parents about money issues or the bank send messages and everything then I feel very sad and uncomfortable and unhappy because there are always money problems. I feel kind of scared.*

Participant 4: *Sometimes you feel moody or don't have energy for anything anymore. It makes you feel uncomfortable.*

Participant 5: *It makes me feel sad.*

Participant 7: *Sometimes it makes me sad because we have to stay home all the time. Um, it makes me bored because there is nothing to do anymore.*

Participant 8: *I don't feel nice. I'm angry.*

Participant 9: *It's quite sad because my parents haven't got enough money to go to the end of the month so we have to cut down on a lot of stuff.*

Participant 10: *I felt really upset. Because like there is stuff that I really needed and like they can't provide it and for my birthday and I really wanted a party and I couldn't but I realised there was money problems and it was clear to me.*

Participant 11: *It makes me feel very sad and I didn't like it.*

Participant 12: *I got mad because I wanted those things and the nice things that I saw ...*

Participant 14: *It affected me quite emotionally as well because when my friends would talk about things that they were doing and in Grade 4 I used to complain to my mom and say: "Mom I'm poor". I use to compare myself with my other friends.*

Participant 16: *I feel bad about it. I feel angry as well.*

In addition to the above-mentioned, the researcher is of the opinion that the behaviour of children can be explained and understood from a Gestalt perspective. Yontef and Fairfield (2005:9) mention that "experience and behaviour are organized by relevant needs, problems or challenges and the potential for solutions; even adjustment patterns that appear indefensible or meaningless from another perspective are thought to embody wisdom that can only be understood from the perspective of the person making the adjustments". Experience is organised into the relation between a figure of interest (need) and the background. This relation between figure and ground is the gestalt definition of meaning. A constant flow of contact and withdrawal from the figure of interest is referred to as gestalt formation or the contact cycle. Mackewn, (1997:19) states that the cycle of experience illustrates the way an exchange between the environment and an organism takes place. It illustrates a single contact episode between the environment and an organism, and describes the phases in the formation of a single need/interest against the backdrop of the particular field. A healthy process occurs when the individual experiences the contact cycle fully and completely. Interruption in this cycle indicates a loss of contact for the individual; contact with their environment; in their relation to another. From a Gestalt perspective the self is described as being formed at the contact boundary; where the self meets other and thus interruptions to contact interrupts formation of the self.

Gestalt therapy defines health as a creative adjustment.

"Human beings adjust their environments and adjust to their environments in ways that reflect the available supports and resources of the current field. An adjustment is creative to the extent that new possibilities are considered when action is being taken. It is an adjustment to the extent

that movement is allowed that facilitates a profitable fit between organism and environment” (Yontef & Fairfield, 2005:7).

Contact boundary disturbances occur when a person can no longer differentiate between “me” and “not-me”, which causes interruptions in the process of healthy organismic self-regulation. Children who are not able to make contact with the environment due to the fact that a need is not being met and are not able to regulate themselves. When the flow of the cycle is blocked, and the cycle (gestalt) cannot be completed, completeness cannot be obtained, which constructs unfinished business. “When people do not move easily and spontaneously around the awareness cycle to get their needs met, the event is unfinished” (Clarkson, 2002:42). These incomplete gestalts give way to fixed patterns of behaviour and the inability to regulate according to needs that arises. A need may be related to a ‘here-and-now-experience’ or it can be residue of the past, and if this need is not met, it prevents children from experiencing life’s richness. These boundary disturbances “interfere with healthy functioning of the creative self at the organism/environment boundary” (Clarkson, 2002:45).

The researcher is of the opinion that financial difficulty in the family, which makes it difficult for parents to fulfill the needs of their children, can cause children to adapt to inappropriate behaviour.

Responses are an illustration of how children behave as a means of adjusting to their circumstances, which possibly can cause a change in their behaviour, as illustrated by the responses of parents:

Parent 1: *I think it makes them more nervous about the whole situation. It doesn’t make them feel better. You can see it. You can see the hurt. The flash in the eyes. It makes them more anxious.*

Parent 2: *I think in our case our daughter internalises it and she is really moping.*

Parent 5: *Well, I have noticed with my child that if she does not get what she wants at that moment she becomes withdrawn.*

Parent 5: *My son will initially withdraw and be upset about it. He absorbs things and if he feels he was wrong and he will come and do things. He won't say sorry but he will ask mom can I make you some tea or can I do that. It's his way. However, if he doesn't do that then I know I was at fault. My daughter is slightly different – she reacts very differently. She will immediately say sorry and speak about it. So she is more verbal where he is ... will do it in a different way to show how he copes with it.*

From the responses above, it can be noted that changes in the family system can possibly have an effect on the way children react and act when their needs cannot be met. In addition to the experiences that were shared by respondents about the emotional impact that they experience due to changes in their family, they also noted the occurrences of an increase in parental conflicts, and their experiences thereof.

### **3.3.2 THEME 2: Children's experience of parental distress and inter-parental conflict**

Price (2009:10) states that work, money, the economy and job security are among the top stressors to the general population. Conger, Conger, Elder, Lorenz, Simons and Whitbeck (1992:2) in turn mention that the increase in economic pressures “bring budgetary matters to the fore, enhancing preoccupation with financial issues that, in many families, generate frustration, anger, and general demoralization” which can bring about severe consequences for families. Karraker and Grochowski (2006:372) add to this opinion by stating that financial problems have harmful consequences for children as they state that “for children and their parents, economic hardship disrupts parenting and increase harsh and explosive parenting behaviours”.

The above literature is supported by the following responses of parents when asked about their experience of economic instability:

Parent 1: *I feel real stress. That butterfly feeling when your stomach goes into knots. In the beginning I was irritable. Because I had not figured out what to do but once we had conversations and spoke about it then it was clear in my mind; there was calmness ... but in the beginning it was irritable - don't talk to me my mind is too busy.*

Parent 4: *Obviously you worry how you are going to take care of the family. You can't concentrate the way you should. You worry about things at night. You worry about things.*

Parent 6: *Initially my retrenchment was a big surprise for my son and he was very worried so we said mom and dad have been living within our means so we can cope for a while but obviously not indefinitely and we just have to make sacrifices on other things but the choice was to tell the children so that they can then understand hopefully but children are still children even though you tell them that they still want those extras and you still want to give it to them but then we turn around and expect more of them ... do their part ...*

Parent 7: *It becomes a bit depressing when you get the bills every month knowing that you don't have all that money. But it does get a little sad at times when you think that I promised my child he can get this and I might not have made my budget for the month and he just has to wait one more month. So in the morning he gets very excited and says this afternoon can we go buy it and I say can you wait until the end of the next month. He gets very upset about it. I feel very sad that I can't provide everything that I would like for him.*

According to Raviv (2003), economic strain contributes to depression and anxiety in parents which can also be associated with emotional and behavioral problems in children. SAMHSA (2009) adds that economic turmoil, such as unemployment etc., can cause a host of negative effects on health – on the physical, emotional and mental well-being of people. Although people are affected differently by economic troubles, these problems can add remarkable stress, which in turn can considerably increase the risk for developing such problems as depression, anxiety, compulsive behaviours (such as gambling, over-eating etc.) and possible

substance abuse. The following responses show the effect of economic stress on parents' well-being:

Parent 2: *For me the initial shock and anxiety and then the anger and the frustration and all those kinds of emotions.*

Parent 5: *I am facing retrenchment around the corner and I am stressed about it.*

Parent 6: *I have been impatient and I have been irritable and my son asked: "What is wrong". I have been irritable and I have been impatient with my children. When I reflect on my behaviour later, you realise you were actually wrong and you go and apologise.*

Parent 7: *I dread my children's questions about money and you want to brush them off and you snap at them. You raise your voice and then they will go away and they won't ask you.*

Parent 7: *I feel itchy scratchy inside (agitated).*

Mooney, Oliver and Smith (2009) confirm the responses above as they state that stress can influence the mental ability and well-being of parents, which in turn impacts on the well-being of children. This statement is supported by the underpinnings of the field theory and systems theory as it illustrates the influence of parts of a system on each other – i.e. the influence of parental distress on children in the family.

This influence is portrayed by the following subthemes:

#### 3.3.2.1 Subtheme 1: Awareness of parental responses to economic instability

According to James (2009:12) research confirms that economic stress has a considerable effect on family relationships and that the depressed mood (due to economic stress) of a parent does affect parenting directly and also has an effect on marital relations. SAMHSA (2009) published a guide on how to survive tough economic times, in which they state that the economic stress in adults can lead to any of the following reactions which can be signs of emotional and mental strain. These signs include:



- Persistent sadness / Crying;
- Excessive anxiety;
- Lack of sleep / Constant fatigue;
- Excessive irritability / Anger;
- Increased drinking;
- Illicit drug use, including misuse of medications;
- Difficulty paying attention or staying focused;
- Apathy not caring about things that is usually important to that person;
- Not being able to function as well at work, school or home.

When asked about parents' responses to financial stress, the children shared that they noticed a change in their parents' behaviour. The following responses were shared:

Participant 3: *Well, it affected my mom really bad 'cos she had a lot of problems ... and my dad worked late hours and did not get enough sleep.*

Participant 3: *My parents have fought a lot about finances and money.*

Participant 4: *My parents most probably feel bad about it or sad – that they can't give you anything anymore. They are moody and angry or they shout at you.*

Participant 5: *My mother feels sad about it.*

Participant 8: *My mother spends too much money sometimes and then my mom and dad fight.*

The researcher is of the opinion that parental conflict can possibly be a source of stress for children. Even though the children are not actively involved in the argument(s), they become the silent listeners and walk away with their own unattended feelings and experiences:

Participant 9: *They were very worried about fees, like when we go to the doctor 'cos then there is not enough money to pay for the doctor and stuff like that so they were very worried. There was also a lot of fighting about money – because my mom wants this and my step-dad says no so there is quite a lot of fighting.*

Participant 10: *My mom is very stressed out and stuff. She gets a bit angry and she starts shouting at me and my brother for no reason. My dad is hardly in the house because he's out finding a job – but he's as well shouts a lot.*

As was illustrated in Chapter Two, the cognitive and affective ability of children in middle childhood enable them to attend to emotions of others (Berk, 2008:489), which make them even more involved in and receptive to the turmoil of their parents.

Participant 11: *I see my parents are not that happy anymore. They argue a lot.*

Participant 12: *My parents started arguing about it because they said that my mom started to buy things that were unnecessary and my dad started to get angry about it. They get mad and just don't talk to each other and go their separate ways.*

Participant 14: *My mom would always be very stern and strict and that's not normally her behaviour. My dad wasn't very reactive. He was just quiet and he is normally a very talkative person so now he stopped talking for a while and was very quiet at home.*

Participant 16: *They just get pretty stressed out. There's frustration in them and all they really want to do is relax and not do anything right now.*

Parental well-being cannot escape the impact of economic instability. Dealing with finances and the effects of abnormal financial situations affect both parents individually, but can impact on the well-being of the couple as a married father and mother within the smaller family.

Participants also shared their experience and response to these parental conflicts.

#### 3.3.2.2 Subtheme 2: Emotional responses to parental conflict

Browning (2010) states the following: "Witnessing high levels of destructive conflict between parents has been associated with greater child distress and negative thoughts in response to conflict" and as the theoretical underpinnings of

this study emphasise, parental conflict will have an effect on the well-being and emotional state of the children as illustrated below:

Participant 3: *It makes me feel very uncomfortable, because they are always fighting about small things sometimes big problems which can be solved by other people. Something like that.*

Participant 4: *I feel sad.*

Participant 5: *I feel sad.*

Participant 6: *I feel kind of sad. I don't know if my parents know how I feel as I haven't spoken to them about it.*

Participant 8: *Not so good then I just go to my bedroom and play play-station.*

Participant 10: *I feel very scared and sad.*

Participant 11: *I didn't feel that comfortable and then I just always liked to leave them alone but I will have an eye on them to maybe listen what's going on.*

Participant 12: *Bad feelings. I feel very upset and sad because I don't like it when my parents argue ... there are money problems. I don't like it though when things are different. No DSTV, no hot chocolate anymore.*

The researcher is of the opinion that self-blame for financial hardship may occur where children are not properly involved or informed of the reasons for the existing situation.

Participant 9: *It felt like it was my fault for some reason, and it's sad because I don't like it if they fight because then there is this whole atmosphere in the house and it's not very nice. It makes me feel sad and I haven't told my parents how I feel.*

Participant 14: *It made me feel very upset because I felt like I'm letting my parents down. I thought it was my fault because I am not very good at academics. So they were going through all of these problems and I thought it was all my fault and I would fall asleep crying at night. Often when my parents argue I am so scared they are going to get divorced.*

Through the research that was conducted, it became clear that children also have the need for being informed by their parents as opposed to their parents keeping these realities from them.

### 3.3.2.3 Subtheme 3: Need for being informed by parents

Brazelton and Greenspan (2000:1) state that children have the following needs which enable them to grow, learn and thrive:

- Need for nurturing;
- Need for physical protection and safety;
- Need for experiences;
- Need for developmentally appropriate experiences;
- Need for limit setting and structure;
- Need for stability and support in community context.

Zolten and Long (1997) emphasise that open and effective communication between parents and their children is of the utmost importance. They continue to note that children learn communication through the modeling of their parents and when parents communicate with them they feel valued and understood.

The responses below confirm a need for the above-mentioned:

Participant 6: *I would have liked to actually hear about how finances gets handled and how its going because I am not very sure about money businesses in the world and in our country or even at our home. So I would actually have liked to know.*

Participant 7: *If I knew what was going on in the family then it would be a bit easier for me.*

Participant 9: *I would want my parents to sit down with me and explain why we can't do certain things anymore, because it is the beginning of the month and we*

*don't have money. I would actually like to sit down with them and for them to explain to me.*

Participant 11: *I would have wanted my parents to discuss all of this with me so that I didn't need to hear it when they were talking.*

Participant 12: *I would want them to talk to me about it.*

Participant 14: *I would have wanted that they sat down and talked to me and give me a chance to tell them how I feel about it and what is my experience. At the moment it always feels like it was about them and they never asked me about my emotions.*

According to the participants, their experience of distress within their family system caused a change in their behaviour as will be presented accordingly. The participants also shared that their experience of the family's financial difficulties had an influence on them among their peers, as will be presented in the following theme.

### **3.3.3 THEME 3: Children's experience of economic instability among peers**

Shaffer (1993:649) defines a peer as "one that is of equal standing with another" and states that developmentalists view peers as "social equals or as individuals who, for the moment at least, are operating at similar levels of behavioural complexity". Papalia *et al.* (2006:392) state that middle childhood peer and peer group relations become important, as children begin to distance themselves from their parents.

The field theory as well as the systems theory states that the environment has an influence on the family system and the children. The children are also part of a system, which are influenced by external factors. The unstable economy impacts on the family, the parents are not able to provide in the financial needs of the children which has an influence on the children's experience among peers.

#### **3.3.3.1 Subtheme 1: Reduction in pocket money**

During middle childhood, parents experience financial pressure as children's extra mural activities, social activities, school uniforms etc. increase. The

researcher is of the opinion that the worldwide financial crisis adds even more pressure on parents as they are now forced to reduce luxuries such as pocket money. Bukatko and Daehler (2004:424) state that children in middle childhood begin to reference others when describing themselves. They define the process of social comparison as the occurrence during which “individuals define themselves in relation to the skills, attributes, and qualities of others” which is an important contributor to self-concept during middle childhood.

Friendships play an important role in middle childhood, according to Kail and Cavanaugh (2000:254), as children tend to move away from their “best friend” and start to cohere within group friendships. Therefore, it is of importance to note the role that group acceptance and peer pressure plays within middle childhood. Louw and Louw (2007:257) are of the opinion that peer relations fulfill functions in the life of children such as companionship, opportunities for new behaviour, transfer of knowledge and information, the strengthening of gender roles, the weakening of ties with parents as well as experience of being in a relationship.

The above-mentioned illustrates the importance of peers in middle childhood as a developmental stage and the impact that a change, such as less pocket money, can have on children. The economic pressures within the family can possibly have an effect on children in middle childhood, as illustrated in the following responses:

Participant 2: *My friends have more things.*

Participant 7: *Sometimes it feels quite weird when others go to the tuck-shop and then I don't really get anything.*

Participant 8: *Nowadays I get bread from my parents – and then so everyone else gets tuck-shop money.*

Participant 12: *I liked to get tuck-shop money because I used to get tuck-shop money every day but now I barely get tuck-shop money – only on Fridays. It's very different because all my friends go the tuck-shop and buy things and I don't have any money to buy things.*

Bukatko and Daehler (2004:432) define self-esteem as “one’s feelings of worth; extent to which one senses one’s attributes and actions are good, desired and valued” and children in middle childhood are especially concerned about the views of other. Not being able to participate in ordinary actions such as visiting a tuck-shop, is experienced at a much higher level of dissatisfaction by and within the children than can be judged. The importance of pocket money in middle childhood confirms the individual child’s claiming of his/her important position amongst their peers.

Participant 3: *I never actually get tuck-shop money anymore except for when I play hockey.*

Participant 5: *I used to get pocket money on a Monday, Wednesday and Friday. Now I never get it.*

Participant 6: *I suppose I’ve always had a little money bank with me and at the end of the month I’ll get my R40 pocket money and I’ll put it in there and I suppose I’ll always buy myself a JC after school but now I’ll only buy it if it was a really hot day and I am really tired after sports. But I think I use a lot of my money sparingly and I don’t like just spending it on whatever I want.*

Participant 9: *I used to get about R30 and now I only get R20.*

Participant 10: *Every third day my brother and I used to get R10 pocket money and now we don’t usually get it anymore - we usually get it every month.*

Parents also stated that they were aware of peer pressure and stated the following:

Parent 2: *They do compete with each other about who’s got what and who doesn’t have what. The competition does come through and then as a parent you have the need to explain to them that not everybody is on the equal financial footing but it’s ok if you don’t actually have certain things.*

Parent 5: *The whole peer pressure thing starts when it comes to pocket money.*

Parent 6: *The main thing is that they want what their friends have got. And so there is pressure on what they don’t have.*

Participants have also noted that not only are changes in their pocket money visible, but it affects them emotionally among their peers.

### 3.3.3.2 Subtheme 2: Peers' emotional responses regarding economic instability

As was discussed in the previous chapter, the emotional development of children in middle childhood has a well established emotional competence. Bukatko and Daehler (2004:381) define emotions as “complex behaviours involving physiological, expressive, and experiential components produced in response to some external or internal event” and they continue to state that emotions serve to set off, uphold or end interactions with others.

In middle childhood, interactions with others take place more frequently between friends and peers. According to Brain and Mukherji (2005:141), friendships serve a purpose in the development of children and emphasise the importance of friendships during middle childhood years.

When asked about their experiences of financial realities among their friends, respondents shared the following:

Participant 2: *I feel sad about it.*

Participant 7: *Jealous sometimes.*

Participant 9: *It feels very different because I'm not used to it and it feels like we don't have any money and it's quite sad. It doesn't feel nice because some people ask you how much did you get and then you say 20 and they say I've got 50 so it feels like I don't have money. So it's not very nice. I feel awkward and then they brag and so it's not very nice sometimes.*

Participant 10: *For my birthday I got money and my parents asked if they could use the money for food and that. I'm as well a bit unhappy and sad and that.*

Participant 12: *I feel upset because I like to spend money. I use to throw my food away and I buy things at the tuck-shop. Now I have to eat what I get and it makes me feel left out and sad.*



Berns (2007:329) states that during middle childhood, “children acknowledge that friendship involves give-and-take” and adds that during this stage of development children emphasise similarities between them and their friends. The researcher therefore notes, that not being able to share in similar experiences due to the children’s financial situation, will impact on the children’s experience of themselves among peers.

Participant 13: *They get more stuff and I just have normal main things.*

Kail and Cavanaugh (2000:258) continue by stating that peer pressure is often characterised as “an irresistible, harmful force” and propose the following categories of popularity among children in schools:

- Popular children (liked by others due to the fact that they are attractive or smarter and are able to interact socially);
- Rejected children (disliked by many class mates);
- Controversial children (are both liked and disliked by class mates);
- Neglected children (ignored by class mates).

Kail and Cavanaugh (2000:258) also state that children become unpopular due to the fact that they are possibly too bossy, withdrawn, timid or tease others. Papalia *et al.* (2006:392) agree with this statement and add that children who are hyperactive, inattentive or withdrawn are mostly victims of peer rejection.

Children’s responses to their peers were evident in the interviews as it illustrated and emphasised the importance of friendship in middle childhood.

Participant 8: *I feel a bit left out which makes me feel angry.*

Participant 4: *They think that your parents aren’t rich anymore and they think that you aren’t good enough for them anymore. They tell you that they don’t want to be friends with you anymore.*

Participant 14: *Well, I would like to experience different restaurants and eat out and because my friends have also go out a lot so then it affects me because I can’t talk about anything to my friends. It makes me feel very left out. Well, I felt*

*very upset and angry and frustrated because all my friends were putting peer pressure when asking if I went to the movies and I couldn't talk about anything.*

Parent 7: *When it comes to money in particular it seems he wants money to impress his pals.*

As was noted, children in this stage of development view their friends as important role players in their lives, and it is therefore peculiar that they are not willing to share their financial situation with their friends.

### 3.3.3.3 Subtheme 3: Willingness to share financial situation with friends

According to Meece and Daniels (2008:414) middle childhood years are characterised by small peer groups among children and an increase in concerns about social acceptance and peer popularity. Klein and Kuiper (2010) suggest that peer acceptance is an illustration of successful social development, and refers to a “general sense of inclusion and belonging within the group, as evident in active participation”. They continue to note that “peer acceptance has a strong influence on the quality of interactions and activities the child is involved in. For example, a child that is widely accepted by peers may be frequently asked to attend birthday parties, be invited onto sports teams, and be highly sought after as a playmate. As such, peer acceptance is generally a very positive experience for the child”.

From experience in working with children, the researcher is of the opinion that children in middle childhood are highly sensitive for acting or functioning beyond what is regarded as an acceptable level or boundary. They tend to extract minor remarks by peers seriously, enlarge on the emotional impact of these remarks – with embarrassment as an end result.

When asked if they would share their financial situation with their friends, the responses were as follows:

Participant 3: *If I could but for now it's actually a secret because sometimes its big problems sometimes its small things.*

Participant 5: *I don't want to tell my friends.*

Participant 6: *No, things that happen in my house I don't like to say to my friends because it always gets out the wrong way to other friends.*

Participant 7: *No, I will never talk to my friends about my family's financial situation.*

Participant 8: *No.*

Participant 10: *Because we do a lot of projects now and we have to buy a lot of stuff and all my friends expect me to buy the stuff for the group and I don't really know how to say I can't because I've got money problems 'because it's a bit embarrassing for me.*

Participant 11: *I just don't want everybody to know in what position I am.*

Participant 15: *No, I will not talk to my friends about our family's finances.*

Participant 16: *No, I think that would be just too personal to talk to them about financial needs and stuff like that.*

The responses above indicated that children in middle childhood are possibly not at ease with sharing their families' financial turmoil with their friends as the risk of peer rejection becomes a possibility. Ladd (2005:139) highlights that stressors within the family has an effect on social development and state that "stressors affecting parents were found to be associated with children's withdrawn and aggressive behavior and were linked to consequences such as decreased social competence, low academic achievement, and exposure to peer rejection", as was seen by the responses above. Pederson, Vitaro, Barker and Borge (2007:1037) are of the opinion that children who are rejected by peers are at risk for negative outcomes such as difficulties with behavioural adjustment, academic performance, and psychological welfare. All of which is encompassed in the children's world of experience of financially difficult times.

### **3.4 CONCLUSION**

This chapter has been a true reflection of children's experience of a worldwide social reality. The responses of children reflected their experience of economic instability in various facets of their daily lives. It is evident from the reflections in this chapter that children are very aware of the changes in family life even though this awareness is not the result of direct conversation or information shared by parents. The changes in the family system together with their awareness of the well-being of their parents and their experience of financial challenges they face among their peers forms part of their experience of economic instability.

This chapter provided an overview and elaborated on the research methodology. Data were collected by means of semi-structured interviews in individual and group format. From the richness of relevant literature and theories, confirmed by the sincere revelations of both children and parents, important assumptions and findings became visible. These findings of this study as well as recommendations and suggestions for future research will be presented in the following chapter.

## **Chapter Four**

### **Findings, limitations and recommendations**

#### **4.1. INTRODUCTION**

“We worry about what a child will become tomorrow, yet we forget that he is someone today” (Tauscher, 2010). This statement notes that not only should children’s future be cared for, but children’s total being should not be neglected from day to day. This was a key notion in this study, as the researcher aimed to capture children’s experience of daily life, affected by economic security.

This chapter’s focal point is on the findings of the study as well as the limitations and proposed recommendations. The findings of this research study will be summarised, the goals and objectives of the study will be re-visited and achievements will be discussed. Limitations of the study will also be highlighted, followed by the researcher’s recommendations and further research possibilities.

A summary of the goal and objectives of the study will be discussed accordingly.

#### **4.2 GOAL AND OBJECTIVES OF THIS STUDY**

The goal of this study was to explore how children in middle childhood experience economic instability. As was noted in Chapter One, the objectives of the research were as follows:

1. To describe middle childhood as a unique developmental stage as a means of illustrating the impact of economic realities on children in this stage of the human life span.
2. To reflect on the influence of economic instability on families by means of a literature review.

3. To use the family – and ecological systems theory as well as the field theory as theoretical underpinnings of this study. To illustrate the possible influence that economic realities can have on children within their family system.
4. To collect data by means of conducting semi-structured interviews with children in middle childhood as well as conducting a focus group with parents in order to capture their experience of economic instability.
5. To analyse the data by means of qualitative research methodology.
6. To review test findings against existing theory, as well as to conduct literature control.
7. To provide a summary of findings and conclusions, in order to make recommendations to significant role-players.

The researcher is of the opinion that the **first objective** was achieved by the study. Middle childhood was discussed from various perspectives which provided a thorough view of the possible implications of economic instability on children in this stage of development. The researcher conducted a literature review which, among other aspects, focused on the physical, cognitive, affective, social, and self-esteem development of children within this particular stage of human development, after which it was integrated with the chosen developmental theories. These theories included Erickson's theory of psychosocial development and Piaget's cognitive-structural theory (Chapter Two).

The **second objective** of this study was achieved in Chapter Two. Extensive literature was presented on the influence of economic instability on families. Aspects that were discussed included unemployment, poverty and family stress which can be seen as effects of economic instability on the family system. All of which illustrated that economic difficulty can possibly have an influence on each member of the family (Chapter Two).

The **third objective** was to use the family – and the ecological systems theory as well as the field theory as theoretical underpinnings of this study, to illustrate the possible influence that economic realities can have on children within their family system. The researcher is of the opinion that this objective was met as the researcher used these theories as a backdrop to illustrate the core assumption that these theories have in common - changes within a part of society can have an influence on the family, and an affected member of the family can influence the well-being of others (Chapter Two).

The collection of data was included in the **fourth objective**, and was conducted by means of semi-structured interviews with individual children as well as a focus group of parents. The decision to use two methods of data collection serves the purpose of triangulation which illustrates a study's validity and trustworthiness. The researcher's participants were selected through simple random sampling in order to prevent stigmatisation of individuals. This objective, according to the researcher, was achieved as valuable information has been obtained which made it possible to identify themes for discussion as presented in Chapter Three.

The **fifth objective** of the study was to analyse the data which were gathered from the interviews conducted. This objective has been achieved as the researcher analysed the data with the intention of presenting the gathered information in themes. These themes were then highlighted in Chapter Three.

The aim of the **sixth objective** was to integrate the results of the study with literature. This objective was accomplished as the findings of the interviews were integrated with existing literature in Chapter Three.

The findings, limitations and recommendations were included in the **seventh objective**. The objective was attained and the researcher will discuss these findings, limitations and recommendations in the following section of this chapter.

In the opinion of the researcher, all the objectives of the study were achieved and the goal accomplished, as the study presented the true experience of economic instability by children in middle childhood. The accomplishment of the goal and objectives of the research led to the presentation of findings.

### 4.3 FINDINGS

Chapter Three was a presentation of the collected data that were integrated and tested against existing literature. The researcher presented literature on the unique stage of development (middle childhood) and also found that the theories, as presented in Chapter Two, illustrate and emphasise the influence that an unstable economy can have on children.

The researcher found that economic instability does indeed have an influence on children in middle childhood. The three main areas that were portrayed as being affected by economic instability were daily living, parental well-being and peer interaction. The research question was answered and the researcher puts forward the following brief summary of the findings of this study:

- From the responses of the interviews, it became clear to the researcher that children became aware of subtle daily changes within their family system due to economic difficulty. Children became aware of how luxurious items were decreasing and were forced to be content with fewer indulgences than in the past. All of which caused the children to have an emotional response to these changes, which was confirmed by the parents.
- The researcher also found that parents played a key role in the children's experience of finances in the household. Children became aware of how parents reacted to stress and this reaction affected them (the children) as part of the family system. The findings indicated that children were affected by the turmoil that their parents were experiencing due to finances, especially because the financial stress caused inter-parental conflict within the family system. Children have also expressed their need for being informed by parents as to the state of the family's financial troubles.



- Finally, the researcher found that children experienced the effects of economic instability among their peers in particular. The reduction in pocket money impacted on matters such as peer acceptance and the threat of possible peer rejection, motivating the finding that children did not feel comfortable sharing their family's financial challenges with their peers. This is especially of concern in middle childhood, as this stage of development is characterised by children's need for peer acceptance and belonging, as was illustrated in Chapter Three.

A discussion of the limitations of the research will follow.

#### **4.4 LIMITATIONS OF THE STUDY**

In the opinion of the researcher, the limitations of the study included the following:

- The fact that the study was conducted at only one school in an economic disadvantaged area could have limited the scope of this study. Similar samples from comparable schools within a similar economic milieu could have supported the responses and findings that were arrived at in this study. It is fair to make the assumption that responses and findings from similar school communities and families would have supported the current findings.
- It would have been interesting to derive findings from responses using a sample of children from disadvantaged societies. However, it is possible that these children would not have been confronted with the realities of diminishing luxuries and financial abilities due to the fact that they are used to living in such conditions. A similar argument can be posed in a comparison between rural and urban settings.
- Other variables such as language, sex and age have the probability that additional and new views could be formulated. However, this would expand the entire boundary of a similar study extensively and would

probably not give a direct and clear conclusion as was noted in this study. This study particularly derived at clear evidence and confirmation that the initial problem statement is indeed a reality and a true phenomenon.

## **4.5 RECOMMENDATIONS**

The researcher became aware of a number of aspects which were noted during the study and formulated them into recommendations for parents and caregivers. A discussion of these recommendations follows:

### **4.5.1 Educating the public**

Although families are confronted with numerous challenges in everyday life, the effects of financial difficulty within a family cannot be overemphasised and underestimated. It was clear from this study that both parents and their children found themselves caught up in their own world of thoughts, strategies, opinions and emotions which clearly impacted on their well-being. It is therefore recommendable that the flow of information to the general public be enhanced which will lead to an increased awareness of the seriousness of this matter. It is recommended that the distribution of findings from this study should be considered and advocated within the general public in order to raise awareness among adults on the effects of economic instability on children.

### **4.5.2 Cultivating sound communication within the family**

As communication is clearly distinguished as a critical variable in sound relations, the researcher underlines the importance of communication about financial matters as was illustrated in Chapter Three. It is recommended that open communication is facilitated by parents. However, parents should be very discreet in terms of their judgment as to the most suitable timing and urgency of prevailing changes in the financial well-being of a family.

### **4.5.3 Supporting parents**

The well-being of every parent in the family system is vital. Parents can very easily be disregarded as people with needs for support, with special reference to times and conditions where financial restraints become evident. Adulthood does not equal the ability to responsibly deal with challenges. Particular stressors may need intervention at important times. Identifying means of general support for sound family functioning can be recommended and this will lead to the possible prevention of trauma and negative experiences by parents. Examples of such support can be found in the functioning of community resources and support groups, informal gathering of friends and therapy groups.

### **4.5.4 Supporting children**

Although children are possibly inhibited by a number of factors and realities to engage in authentic conversations, educating children should stimulate their ability and willingness to express their views and needs. An inability and unwillingness to express and share views and needs can possibly lead to an oversight of the well-being of children. It is recommended that children are involved in skilled based education (which can be included in the curriculum) as a means of expressing and sharing experiences of economic realities with their peers and adults.

### **4.5.5 Counseling and therapy**

To disregard the knowledge and insights that stem from this research based on the needs of adults and children finding themselves under economic pressure; would be detrimental for the well-being of parents and children. The field of general counseling, specialised play therapy and other interventions provide a platform and arsenal for dealing with personal experiences and struggles due to financial restraints. It is therefore recommended to promote therapeutic

interventions that will contribute to an elimination of a general myth that therapy is reserved for serious diversions and abnormalities. As a cost effective means, group therapy can be considered.

#### **4.6. FURTHER RESEARCH POSSIBILITIES**

The researcher is of the opinion that this study identified important areas for further reflections and refinement. Examples are as follows:

- An expanded perspective on the implications of financial restraints could be opened for a broader sample from a different developmental stage.
- An investigation and compilation of guidelines that will equip parents to deal with, facilitate and prevent the impact of change within the family system, with special reference to economic change.

#### **4.7 CONCLUSION**

Childhood experiences of economic instability are a reality within the family system. Children in middle childhood reflect specific nuances of being whilst dealing with instability within their family. This is also evident in the life of adults fulfilling parental roles in the family. The facts and findings of this study underline the necessity to take clear cognizance of the experiences dealt with by both parents and children.

Economic conditions, such as recession and analogous circumstances in the financial and ordinary world people live in, should be recognised as true sources that have the ability to impact negatively on the being of people. Parents in the disarray of unstable financial realities should seek appropriate guidance from specialists to deal with the changes that may be necessary at a particular time. It is of importance that sensitive observations of emotional states in the lives of children are perceived as true and legitimate conditions of the young mind and soul.

The researcher came to the conclusion after conducting this study, that the well-being of children can easily be neglected during a reality such as economic instability. This research has shown that economic instability has an impact on

the well-being of parents and that the family system is affected to a great extent. The functioning of parents as well as changes within the daily functioning of a family proves to have a significant impact on children and their experience of life. Not only on what they will become in the future, but what they are today.

## Appendices

### Appendix 1: Consent form from WCED

Navrae

Enquiries

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**Wes-Kaap Onderwysdepartement**

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**Western Cape Education Department**

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**ISEbe leMfundo leNtshona Koloni**

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Mrs Lené Janse van Rensburg

56a Tijger Villas

Old Oak Road

DURBANVILLE

7550

**Dear Mrs L. Janse van Rensburg**

**RESEARCH PROPOSAL: THE CHILD IN MIDDLE CHILDHOOD'S  
EXPERIENCE OF ECONOMIC INSTABILITY WITHIN A FINANCIALLY  
SOUND PRIMARY SCHOOL SETTING IN DURBANVILLE.**

Your application to conduct the above-mentioned research in schools in the Western Cape has been approved subject to the following conditions:

1. Principals, educators and learners are under no obligation to assist you in your investigation.
2. Principals, educators, learners and schools should not be identifiable in any way from the results of the investigation.
3. You make all the arrangements concerning your investigation.
4. The programmes of Educators are not to be interrupted.
5. The Study is to be conducted from **13<sup>th</sup> April 2010 to 30<sup>th</sup> September 2010**.
6. No research can be conducted during the fourth term as schools are preparing and finalizing syllabi for examinations (October to December).
7. Should you wish to extend the period of your survey, please contact Dr R. Cornelissen at the contact numbers above quoting the reference number.
8. A photocopy of this letter is submitted to the principal where the intended research is to be conducted.
9. Your research will be limited to the list of schools as submitted to the Western Cape Education Department.
10. A brief summary of the content, findings and recommendations is provided to the Director: Research Services.
11. The Department receives a copy of the completed report/dissertation/thesis addressed to:

**The Director: Research Services  
Western Cape Education Department  
Private Bag X9114  
CAPE TOWN  
8000**

We wish you success in your research.

Kind regards.

Signed: Ronald S. Cornelissen

for: **HEAD: EDUCATION**

**DATE: 13<sup>th</sup> April 2010**

**Appendix 2: Consent from school where research was conducted**

**APPLICATION FOR PROPOSED RESEARCH: Mrs. L. Janse van Rensburg**

The Governing Body hereby accepts and gives permission for the proposed study to be conducted at XXX, subject to the consent of the Western Cape Education Department.

With thanks.

SIGNED PRINCIPAL :

A handwritten signature in dark ink, written over a horizontal line. The signature is cursive and appears to read 'A. B. M. van der Merwe'. The signature is written in a fluid, connected style with a large loop at the end.



## **Appendix 3: Consent to participate in research**

### ***THE EXPERIENCE OF CHILDREN IN MIDDLE CHILDHOOD OF ECONOMIC INSTABILITY***

***Conducted by: Mrs L. Janse van Rensburg - Counselor at XXX Primary School***

Dear Parent

Your are hereby asked to give consent for your child to participate in a research study conducted by Lené Janse van Rensburg from the Institute for Child, Youth and Family studies at the Huguenot College, UNISA. Consent has been obtained from the Western Cape Education Department as well as the principal.

Your child was selected as a participant in this study because he/she is in the Intermediate Phase at xxx Primary School where the research will be conducted. Participants were *randomly* selected from a *randomly* selected class.

Verbal consent will also be obtained from him/her before the commencement of any procedures.

#### **1. PURPOSE OF THE STUDY**

The purpose of this study is to reflect upon the experiences of children in middle childhood regarding economic unstable circumstances. The researcher aims to hereby equip and empower significant role-players, such as teachers and parents to understand and support their children in a changing world.

#### **2. PROCEDURES**

If you give consent that your child may participate in this study, he/she will be asked to do the following:

- Take part in semi-structured interviews that will be conducted according to an interview schedule. The interview will take no longer than 40 minutes. Interviews will take place during school hours and arrangements will be made to ensure that it does not affect any academic work or class time.

#### **3. POTENTIAL RISKS AND DISCOMFORTS**

No risks are anticipated as discussed and deliberated with the Institute of Child, Youth and Family Studies.

#### **4. POTENTIAL BENEFITS TO SUBJECTS AND/OR TO SOCIETY**

This study aims to capture children's experience of economic instability. The study will also arrive at a point where the extent and boundaries of children's

experience are voiced. In the absence of this, children could be misunderstood during a critical worldwide reality. The researcher aims to hereby equip and empower significant role-players, such as parents and teachers, to understand and support their children in changing times.

## **5. PAYMENT FOR PARTICIPATION**

Participants will not receive any incentives or financial compensation for participating in this study.

## **6. CONFIDENTIALITY**

Any information which is obtained in connection with this study will remain confidential and will be maintained by means of anonymity. Views will be captured and data will be stored electronically and only the supervisor as well as the external encoder will have access to the information. Data that are recorded on a dictaphone will be stored safely and kept for a period of five years. Findings and conclusions will be published in the form of a thesis, and names of respondents will not be made public.

## **7. PARTICIPATION AND WITHDRAWAL**

Your child can choose whether to be part of this study or not. If he/she consents to be in this study, he/she may withdraw at any time without consequences of any kind. He/she may also refuse to answer any questions he/she does not want to answer and still remain in the study. The participant may withdraw him/her from this research at any stage.

## **8. IDENTIFICATION OF INVESTIGATORS**

If you have any questions or concerns about the research, please feel free to contact the researcher's supervisor, Dr. M Dunn at the Institute for Child, Youth and Family studies at Huguenot College. P.O.Box 16 Wellington, (Tel. 021 873 1181).

## **9. RIGHTS OF RESEARCH SUBJECTS**

You may withdraw your consent at any time and discontinue participation without penalty. You are not waiving any legal claims, rights or remedies because of your participation in this research study.

## **10. INVOLVEMENT OF PARENT(S)**

In terms of the study, it is necessary to have discussions/interviews with both child and parent (s) who have been selected. The purpose of the involvement of the parent is to substantiate the study. As the parent of the child who was randomly selected for this study, you will be asked to attend a 40 minute focus group together with parents of the other respondents. This focus group will be scheduled to suite your timetable and will be arranged with you personally at a

later stage. Should you have any questions or concerns, please do not hesitate to contact me.

Thank you in advance for your co-operation

Kind regards

Mrs L Janse van Renburg

*Complete and return to school. FOR ATTENTION: MRS L JANSE VAN RENSBURG*

## **CONSENT TO PARTICIPATE IN RESEARCH**

### ***THE EXPERIENCE OF CHILDREN IN MIDDLE CHILDHOOD OF ECONOMIC INSTABILITY***

#### **SECTION 1:**

I, \_\_\_\_\_ (parent/guardian), hereby give permission that my child, \_\_\_\_\_, may take part in the proposed research. I understand the content of the above letter in terms of purpose, procedure, participation and other aspects as presented.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

#### **SECTION 2:**

I am also personally willing to attend the focus group with the researcher as was explained in Section 10.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

#### **2.1 The time that is most suitable for me to attend the focus group is:**

- Before school commences at 07:00/07:30
- After school 14:00
- After hours (after 17:00)

#### **2.2 Contact details:**

Email address: \_\_\_\_\_

Contact number: \_\_\_\_\_

## Appendix 4: Interview schedule

### General introduction and explanation:

*"I would like to talk to you about finances, spending money, money matters, financially difficult times (which people refer to as recession) etc. Remember that there are no right or wrong answers, so you can relax".*

1. Did you know that there has been a financial crisis worldwide and in our country as well? In other words, there are some money problems? People refer to this as the "recession".
2. Have you heard of the word "recession" before?
3. If yes, where did you hear about it?
4. What do you think happens when there are money problems in a country, with regards to jobs, work etc.?
5. Have anybody ever spoken to you about these money problems of our country? (Teacher, parents, friend?)
6. What changed in your house and in your family with regards to money matters?
7. How did these changes affect you?
8. How do you feel about these changes in your family and in your house that took place?
9. What changed in your parents' life due to money matters?
10. How did this affect your mom and/or dad/guardian?
11. How does your parents/guardian deal with these changes? How do they react?
12. How does their behaviour make you feel?
13. What day-to-day changes do you experience? (Interviewer gives example: "For example you had money for the tuck shop everyday, but now you can only go once a week".)
14. How do you feel about it?
15. Do your parents know about your feelings?
16. Have you ever had a fight with your parents about money matters?

17. How do these money matters affect you among your friends?
18. Would you talk to your friends about your family's money situation? Why or why not?
19. In which way does your experience of money matters, influence your daily behaviour?
20. Would you talk about your feelings to other adults, your neighbour etc.?

## **2. QUESTIONS TO PARENTS OF RESPONDENTS:**

1. Have you ever spoken to your children about the economic unstable/difficult times (recession) which we are experiencing in our country?
2. If yes, how did you go about doing this?
3. If you ever were to be affected by economic difficulty, how would this affect you?
4. What do you think would change drastically within your household, should such a situation arise?
5. How would you propose you would deal with these changes, should this ever affect you?
6. What would the day-to-day changes be that will take place, should you ever be in financial difficulty?
7. How do you propose will this affect your child and how would he/she feel about it?
8. Would you like your children to share their feelings and experience with you, should your household ever be affected by financial difficulty?
9. Do you think you will be comfortable talking to your children about the above-mentioned, should such a situation arise?
10. In what way would it affect your behaviour towards your child/children or your spouse?

## Appendix 5: Declaration by transcriber

I BENITA FAIERS, declare that I

- had access to transcripts of the data that were collected for this study.
- had no access to any information that by any chance will reveal the identity of the respondents.
- will adhere to the agreement with regards to confidentiality of data collection.

SIGNED: Benita

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