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Save the Children

CHILDREN'S VOICE 2019

HOW DOES A FAMILY'S FINANCIAL SITUATION AFFECT
CHILDREN'S DREAMS AND PLANS FOR THE FUTURE?

BACKGROUND OF THE CHILDREN'S VOICE SURVEY 2019

Children's Voice is a survey that Save the Children has conducted since 2001. The survey maps the thoughts of children and young people on varying themes. The objective of the survey is to lift up the voices of children and young people* and include them more in the Finnish society – from everyday life to broader social dialogue and decision-making. Conducted as an online survey, the report is not an actual study but acts as an indicative description of children's experiences in Finland today. The 2019 survey focused on mapping the future plans and dreams of children and young people aged 13–17 in Finland.

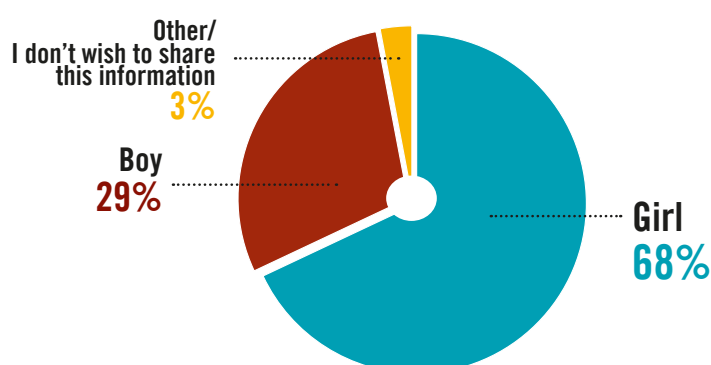
The data for the report was collected nationally in Finland (incl. the Åland Islands) using an online form in Finnish during 20 May–17 June and in Swedish during 27 May–17 June. A total of 565 children responded to the survey, 9 of which did so in Swedish. Approximately 6% of the respondents reported some language other than Finnish, Swedish or Sámi as their native language. Of the respondents, 68% were girls, 29% boys and approximately 3% selected the alternative "other" or "I don't wish to share this information". At the time of taking the survey, a majority of respondents (52%) was studying in a secondary school, 39% in upper secondary school and 7% in vocational school. Approximately 2% of the respondents reported being outside these alternatives. Some of them specified that it meant, for instance, studying for a dual qualification (combined upper secondary and vocational degrees) or preparatory VALMA education for vocational training.

As with any online survey conducted on social media, we cannot be completely sure of the respondents' backgrounds. In addition, some respondents may have filled the form in several times. Children were reached through different social media channels (Facebook, Twitter and Instagram) and also through schools and upper secondary education's student organisations. Responding to all the questions of the survey was not mandatory, and this has been taken into account when processing the data.

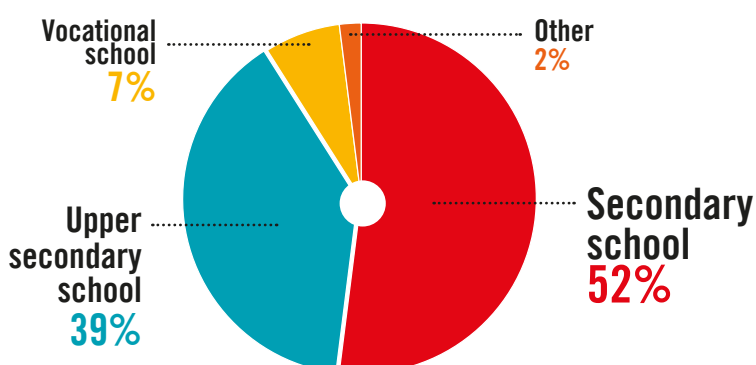
The survey results have been published in two parts. The first one, "Safe, clean and equal – Children's views on the Finland of the future" discussed the Finland of children's dreams. In this report, we will review the effects of children's poverty experiences on their plans for the future. It is known that limited means cause stress, hopelessness and insecurity. In addition, poverty experienced in childhood may also be reflected far into adulthood. Based on this survey, multi-generational income disadvantage can also be seen in children's expectations and worries regarding the future.

565 CHILDREN RESPONDED TO THE SURVEY

GENDER



SCHOOL BACKGROUND



*The term child refers to everyone under the age of 18 as stated in the UN Convention on the Rights of the Child (CRC).

KEY FINDINGS

11% estimated that their family was 'poor' or 'quite poor'. 21% estimated that their family was 'rich' or 'quite rich'

Poverty is more common in single-parent families: 23% of children from single-parent families estimated that their family was 'poor' or 'quite poor'

16% of children from low-income families don't believe that they will achieve their dreams

61% of children from low-income families don't participate in subject-to-charge hobbies, the corresponding figure in wealthy families is 34%.

32% of children from low-income families have been bullied because of their financial situation, that amounts to 13% of all respondents.

53% of respondents said that they are currently satisfied with their mental well-being.

Children dream of everyday things: a home of their own, a meaningful job, travelling and a family.

Of the respondents, 11% defined their family as poor or quite poor

Children who responded to the survey were asked to estimate the financial situation of their family. Based on the responses, 11% said they were from a family that is either 'poor' or 'quite poor'. A total of 21% of respondents estimated that their family was 'rich' or 'quite rich'. Respondents were not asked to clarify the actual income level of their custodians so the estimates are based on the children's own experiences. However, the number in the survey, 11%, is in line with the number of people of limited means in Finland. According to Statistics Finland, approximately 12% of the Finnish population were from low-income households in 2017. This refers to households whose income is smaller than 60% of the median.

Of single-parent families, 23% estimated that their family was 'poor' or 'quite poor'. Of these children, approximately a quarter reported that their custodian is not working at the moment. Of the survey's single-parent families, more than 30% can be defined as families with multiple, or four or more, children. In light of the research data, the results are not surprising because being a single parent and unemployment often expose to poverty. In addition, poverty is more common in families with multiple children.

Children who live alone or elsewhere than with their custodian have more often experiences of poverty than others. Approximately 5% of the respondents represented these children. Children living in foster families or children's homes are included in this group. Of them, approximately a fifth estimate that they come from a low-income family.

“We can only afford necessities, and we always buy the cheapest possible option when buying necessities.”

When children were asked to tell in their own words why they estimated their family to be ‘rich’ or ‘quite rich’, they often explained their response with material factors. For example, these included a large house, several cars or new clothes. In addition to these, several holidays abroad and well-paid and respected jobs of parents were mentioned in the responses.

“All of us children can have as many sports hobbies as we like, we can have a boat and travel abroad. We always eat well.”

“We have a detached house with a large yard. My little brother and I get new clothes and we can freely start new hobbies.”

Children raised in low-income families seemed to be very aware of their parents’ debts, sources of income and reasons that have led to financial difficulties. Purchases for the children often take place on pay day, and parents may borrow money from their own relatives, for instance. Children and parents discuss their expenses openly and saving is a joint effort. Of the children who have experienced poverty, only 8% said that they are currently satisfied with their family’s financial situation. The corresponding figure with children from rich or quite rich families was 92%.

“Books for upper secondary school have to be bought after the pay day so that there is enough money for them. I don’t really get new clothes and sometimes even going to the grocery store is tight.”

“Dad has to ask my grandparents, or my dad’s parents, for money quite often.”

Unlike wealth, poverty can be seen in the everyday life of children as a lack of or limited material property. Many children said that they live in too small a flat with their siblings in order for the family to have sufficient money for food, medicines or electricity, for example. When shopping, prices are compared diligently as a result of which even everyday foodstuffs can be left on shop shelves.

“We live in a flat that doesn’t have enough room for all of us, and we often talk about making ends meet in my family.”

“In the shop, you have to think about the cheapest product and we can’t afford to have hobbies or travel.”

In addition, children have to skip, for instance, café visits or cinema nights with their friends because of the financial situation of their custodian. Participating in daily and normal activities with peers is important for the well-being of children. Children may see it as a great problem if the family’s financial situation prevents these opportunities. This was also reflected in some of the survey’s responses.

“We can’t afford good food or nice clothes. I’d like to go to a concert and a café at least once a month like normal people.”



Insecure financial situation limits children's spare time

Approximately half of the children who responded to the survey participate regularly in some hobby that is subject to charge. However, there are clear differences in activity when custodians' financial situation is taken into account. Up to 61% of the children from low-income families said they don't participate in hobbies that are subject to charge. The corresponding figure for wealthy families was 34%.

There are many reasons for not having subject-to-charge hobbies. Especially upper secondary school students experienced that they don't have enough time or money for hobbies outside of their studies. When a child moves from comprehensive school to secondary education, studying takes more time than previously and they have no surplus energy for other activities. Some children have found meaningful activities for their spare time for free through the parish, and others simply don't have the need to have a hobby. When mentioning affordable hobbies, children listed drawing, jogging, playing with friends and moving in nature, among other things.

Especially children from wealthy families explained the lack of paid hobbies with a busy schedule or that they have not found anything

interesting to do. In addition to this, some respondents had to discontinue their sports hobby because of an injury. Lack of time was also a common reason for children from low-income families, and they also explained their choice with long distances and a feeling of guilt. Many children felt that their home town doesn't offer options that are interesting enough.

"I don't have friends with whom to go to hobbies, or even the energy or time alongside school when there are weeks I don't even have time to shower because of schoolwork."

Based on the responses, one of the most common reasons for a child being outside subject-to-charge hobbies was the family's financial situation. According to children, their families cannot afford anything "extra" and they don't want to be a burden to their families. In addition to this, the children have a higher threshold for trying out new hobbies if they are subject to charge.

"Can't afford it. And even if we could, I'd feel guilty that my parents are sacrificing their own hobbies and spare time so that I could have the opportunity for having a hobby."

"I don't have the money for that... I currently live in open child welfare services, and I don't dare ask them."

In all, 39% have felt guilty because of their family's financial situation

Financial insecurity translates as a strained atmosphere in many homes. The children who responded to the survey told that their parents argue about money, for instance. Worrying about the family's finances stresses the parents, which again often affects their parenting and the internal atmosphere of the family negatively. In addition to this, the children felt that they have to help their parents and find money for their own expenses themselves. Of all the respondents, 39% had felt guilt because of their family's financial situation. The corresponding figure for children who defined themselves as poor or quite poor was 76%.

"I don't want to ask my parents for money, and I pay quite a lot of my own expenses compared to other people my age."

"Parents sometimes argue about money, I have a bad conscience if I need new shoes, for instance, when the old ones are broken and I need a new pair."

There are several reasons behind the feeling of guilt depending on the financial situation. Children of low-income custodians experienced that they are a burden for their own parents. As a result, they try to cut down their own expenses and bring their own monetary contribution for the common good of the family. In well-off families, children's guilt is more probably directed at friends who don't necessarily have similar opportunities than they themselves have. In addition, some believed that other children are bitter or jealous of them.

"People have been friends with me only if I have paid for other people's shopping, too."

Up to a third of children from low-income families said that they have been bullied because of their financial situation. Among all respondents, the figure was approximately 13%. Even if children are not aware of each other's actual financial situations, recycled clothes or a different kind of phone may attract attention that ultimately leads to bullying and feeling like an outsider. Partially, this may explain why people feel shame and guilt about money or the lack of it.

**"Parents
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External pressure wears children out

Approximately 30% of the respondents told that they themselves, their siblings or parents have previously received help from mental health services. The number was higher when compared to other social welfare and health care services. For instance, approximately 4% of families had been within the scope of substance abuse treatment services and 18% had been helped by child protection. Approximately a quarter of children said that they or their family member had received help for treating a long-term disease.

"I'm not good at creating relationships and I'm left more often alone than I would like. My family members and relatives have a lot of mental health issues"

"Because I'm at a stage in my life that nothing really feels like anything. That's why I'm scared what might happen if this feeling never goes away."

Of children from low-income families, 38% said that they or their family member had

used mental health services. Of wealthy families, 28% had used these services. Child protection services had been used by 30% of children from low-income and 17% of children from wealthy families.

According to the survey, only 53% of children said that they are currently satisfied with their mental well-being. Among upper secondary school students, 45% of respondents were satisfied. This is especially affected by straining everyday life and pressure set for children in the school environment and other daily life. Families' wealth was reflected in the responses, and children from low-income families were clearly more unsatisfied with their mental well-being than children from more well-off families. Regardless of their background, more than 70% of the children felt they had to make more of an effort than others. Almost a half (47%) estimates that their mental well-being will be a cause for concern in their future. Children whose families had used mental health services before were particularly worried (83%) about their future mental well-being.

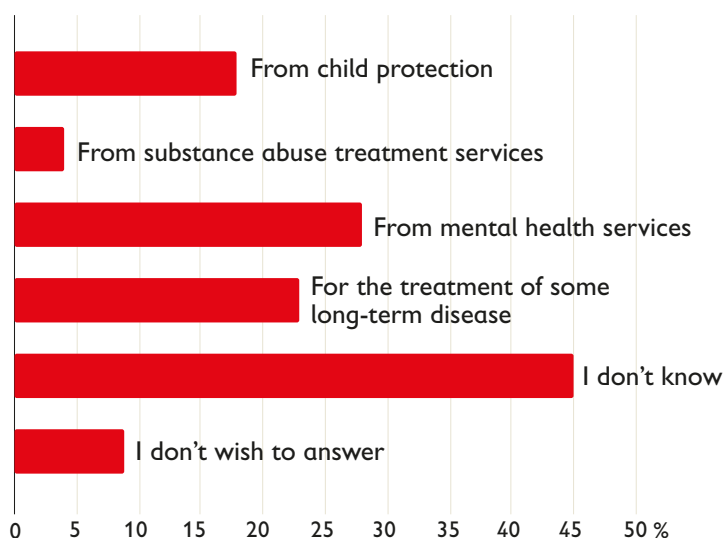


TABLE 1: HAVE YOU, YOUR SIBLING OR PARENT EVER RECEIVED HELP (N=412)





WHAT DO YOU DREAM OF?

"I'd like to go to the university, have a family of my own and get married one day."

"Of an international job and my dream is to help others, for instance, through volunteering or peace-keeping abroad."

"A family of my own."

"I dream of an exciting/interesting life, and I want to travel a lot. I dream of healing the planet and the equalisation/improvement of the human rights of different groups of people."

"I dream of getting along with myself and others. That I would feel relaxed no matter where I go and I wouldn't criticise other people or myself so much in my head."

"I hope that I wouldn't have to worry about money, that I would have enough money for things other than food and other necessities."

"I'd like to travel, find a good job and stay healthy."

"I'm studying to become a professional musician and some day I'd like to be a music teacher or music instructor or something similar, and work with children and young people. I'd like to move in with my boyfriend, preferably somewhere further away from the city centre, for instance, to the countryside or at least a peaceful area, and I'd like to have many children."

"I get to do work that I enjoy, I have a family and children and close friends and family members. There is plenty of room for music, handicrafts and camping in my life."

"To be happy. To do what I like."

"A good job that I enjoy, being well paid is secondary. Having family and friends around me, being satisfied in my situation. I practise my own interests and could possibly make a job out of one of them. Having a healthy relationship."

"I dream of using my creativity and that it would be safe for me to live in Finland. I also hope I would get into university to study psychology or the gaming industry."

Own home, family and a steady job

Based on the survey, children dream of things that are considered very traditional. Dreams included a meaningful place of study, own family and a healthy relationship as well as living a happy life without major concerns in everyday life. Many respondents also dreamed of an interesting career abroad. Instead of traditional professions, many children who responded to the survey dream of a career as a game designer, professional athlete or photographer. However, most popular dreams included the jobs of doctor, psychologist, architect and lawyer. In all, 79% of the children believe that they will have permanent employment in the future.

The respondents of the survey had the highest confidence (85%) in having close friends in the future. This is not a surprise as 80% said that they are currently satisfied with their relationships with their friends. The importance of friends was also raised in children's dreams.

"I dream of good income and a happy life that includes a meaningful job, a boyfriend, family and good friends."

One of the children's most common dreams was the possibility to travel abroad. Children who defined themselves as low-income said that the financial situation of their custodians had a negative impact on their opportunities to get to know the world, for instance. A quarter of the children experienced that their opportunities for travelling are not good due to their family's financial situation. Children in families with multiple children in particular felt that they are left out from these experiences.

"We can't afford to go abroad... I've never even set foot in an airplane, that would be my dream. I've never been abroad, all my friends go and I'm stuck alone in boring Finland."

Family's financial situation affects confidence in the future

We asked children to share things that might prove to be obstacles to achieving their dreams. The majority believed that many kinds of dreams can come true if you are ready to put in effort for achieving them. Despite that, the responses were somewhat distributed according to the financial situation of the family. The children of wealthy families, in particular, felt that the lack of motivation or time were the largest obstacles. Children from low-income families raised money, health and different kinds of networks more often as their obstacles.

Regardless of the financial situation of their parents, children estimate that they will be in a similar situation as adults. This partially explains why rich and quite rich children have more confidence in the future. Of well-off families, up to 82% believe that their monetary situation will be stable in the future and approximately 90% believe that they will have permanent employment. Of children from low-income families, only 51% believed that they will have a stable monetary situation and 77% permanent employment.

In all, 16% of children who described their family as poor don't believe that they will never achieve their dreams. With children from rich families, the corresponding figure is 7%. It's worth noticing that based on the responses, children dream of mainly everyday things. Many children who have experienced poverty dream of a home of their own, education and a job. Despite this, the children feel that financial opportunities limit them from reaching their dreams.

"Own laziness, maybe also a challenging education for a profession and the fear of starting everything, in a way, all over again alone in a new environment."

"My family's financial situation. I'm annoyed that I might not be able to study abroad in a good school in the future. I'm also concerned about my mental health."

Even though almost half of children (47%) estimate that they will have higher education than their parents in the future, they believe that their current financial situation will remain the same. Children also think that their employment situation will be the same in their adulthood as that of their parents. Education, even higher education, is not seen to increase one's socioeconomic level. Many said that their parents have jobs that they think they can never reach. The reasons for this include the uncertainty of the future and the agile change of the labour market. Many children also believe that social problems pass on from one generation to the next.

"[In the future, I am concerned] That I will become unemployed and an alcoholic like my father and my brothers."

"I'm worried if all of us experts will find work. Not everyone can have higher education, many jobs that require a secondary-level education have a desperate need for workers. This creates a situation in which there might be too many of us with higher education, and the competition for jobs is fierce."

Children need encouragement from their parents

Approximately a quarter of children said that they have received belittling or nasty reactions towards their future plans. The corresponding figure for poor children was approximately 40%. Most often, the plans have been belittled by the child's own custodian (57%) or friend (46%). However, the survey didn't clarify how they had belittled the respondents' dreams. Despite this, it is clear that children need support and help in order to reach the goals set for them.

Approximately a quarter would also have hoped for more support for aspiring towards their dreams. Even though many people dear to the children were mentioned in the responses, including siblings and teachers, they wish to receive support from their custodians, in particular. Up to 83% of respondents wished they would receive support for their parents, no matter if they required help otherwise based on their responses. Only 70% of the children from low-income families said their custodians support them in their studies. Compared to children from wealthy families (91%), the figure is significantly lower. Children from low-income families say that they have more often been supported by their friends (79%).

Wealthy custodians share information about working life with their children more often. Of their children, 92% said that they received information primarily from their custodians. The corresponding figure with children from low-income families was 70%. As for studies, also information about working life has been primarily received from teachers or guidance counsellors (78%). As a result, it is good to take into account in schools whether the custodians' own resources are sufficient for support the child in planning their future and executing the plan later. Based on the responses, the internet is also a key way of finding information.

When the children were asked what kinds of factors affect or have affected their education after comprehensive school, 95% said that they made their choice based on their interests. The second most important criterion was place of residence (45%) as options are more limited especially in smaller towns. Even if children have made their choices primarily on their own, parents' opinions have also been important. Of the respondents, 28% said that the opinions of parents and 22% said that the opinions of friends affected the outcome. In addition to opinions, some also mentioned that other people's expectations affected their decision.

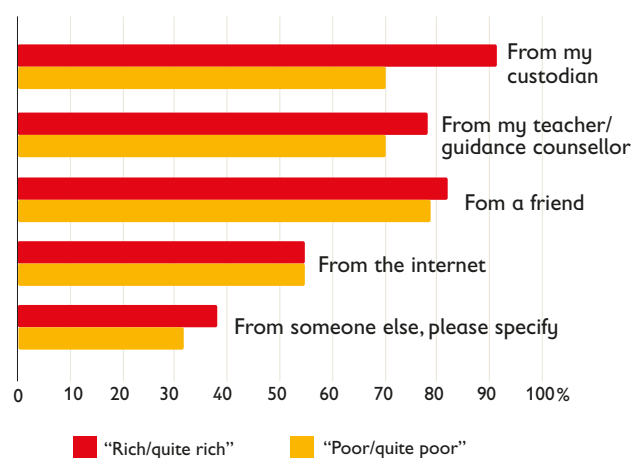


TABLE 2. I HAVE RECEIVED SUPPORT FOR MY STUDIES

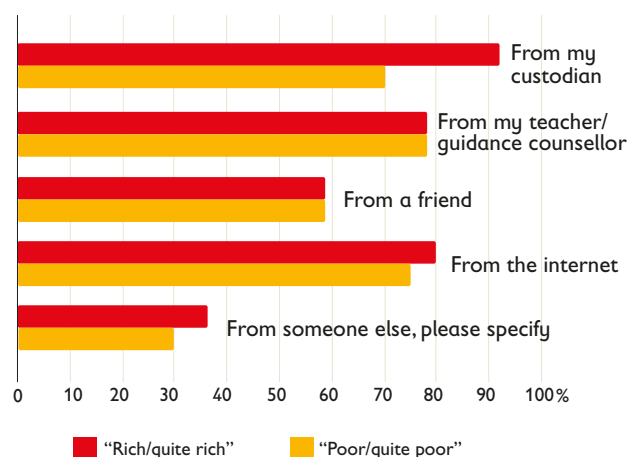


TABLE 3. I HAVE RECEIVED INFORMATION ABOUT WORKING LIFE



Children's voice is heard in hobbies

Based on the survey, children want to influence and be involved in decision-making that affects them. Many decisions made today affect long into a child's future, which is why they want to share their views now. In all, 86% of respondents felt that they can affect their future. Children feel that their voices are heard especially in their hobbies. This could be partially explained by the low hierarchy and flexibility of hobbies as well as the decisions being more understandable for children. Approximately a third feels that children and youth are not heard enough at home and at school when matters affecting their everyday life are discussed.

"For instance, when renewing matters affecting studies, young people's opinions should be asked more often before the renewal and after it, asking how they have experienced it. This could be realised as surveys in school, for instance, or by giving free feedback, and it would be important to take it into account."

The respondents feel that children's participation should be promoted by listening and supporting their own active participation. Belittling and laughing at children cause negative emotions, and children don't dare share their own views. The respondents to the survey described how children want to be encountered as esteemed members of their community at home and at school, just like adults. In addition to this, children hope that adults would share more information so that they would also know what kinds of discussions are had around them.

"By taking their opinions seriously. Young people and their views should be valued at the same level as older people's views and opinions."

SAVE THE CHILDREN'S RECOMMENDATIONS

Save the Children recommends that the government and the decision-makers of municipalities

- safeguard the basic security of those at special risk of poverty
- guarantee every child the opportunity for at least one hobby
- ensure the realisation of free secondary education
- invest in children having sufficient information about their own rights regarding participation and influencing
- ensure that schools have sufficient resources to support different learners
- make sure that children's preventative and acute mental health services are at a sufficient level in each municipality
- invest in early support and preventing problems in school and student health care and make sure that counselling and psychologist services have been measured so that they are available to all pupils and students.

Save the Children encourages professionals working with children

- to raise information they receive from children regarding the effects of poverty on children's lives
- to influence in a municipality so that all children have the support they need in school, municipal services and hobbies
- to make sure that children are heard and they have enough information on their own rights
- to work together with decision-makers in order to better use information and experiences gained from children in decision-making.





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Save the Children Finland is a politically and religiously independent non-governmental organization founded in 1922, which fights for children's rights in order to immediately and permanently improve children's lives in Finland and all over the world.