

**Voices of Children: How do children from low-income families view their participation in discussions on their family's finances at the Ang Mo Kio Family Service Centre?**

by

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**Abstract**

The study is an exploratory study examining how children from low-income families view their participation in discussions about their family's financial situation at a family service centre in Singapore, and how they make sense of this phenomenon. The children's views on how they think the social services agency can further engage them in the discussion of money concerns in the family were also sought. Much research has been conducted on the effects of poverty on children from the professional experts' point of view. However, Attree (2006) noted in her research that although children's views are increasingly sought in a bid to improve their overall conditions, their voices and views are still surprisingly muted in the overall poverty literature. This study bears significance in the increasing attention given to the amplification of children's voices in the field of poverty in social work literature. It is an essential and important step towards the inclusion of children in social work with families in poverty.

## **Introduction**

This research originated from my interest in working with children from low-income families. I am particularly intrigued to know how children perceive the experience of coming to the family service centre to discuss the family's finances with the social worker. Children's voices are widely noted to be muted in the overall poverty literature and I think it is important that their voices be heard in the local (Singapore) scene. As such, the research question is: How do children from low-income families view their participation in discussions on their family's finances at the Ang Mo Kio Family Service Centre (AMKFSC)?

## **Significance of the Research**

Often, discussions with low-income families on the topics of money, budgeting and coping within limited financial resources are carried out as part and parcel of a typical social work assessment. These discussions can take the form of one-to-one sessions with the breadwinner, family sessions with affected members of the family, or workshops in financial management. The sessions enhance our understanding on how these families end up in poverty and how they are or are not coping with the limited finances at home. Especially in the first two cases, children are often present during the discussions; nonetheless, their views on the family's financial circumstances are often not consulted, usually out of good intention to 'protect' them from their family's struggles with having not enough money.

With the stark absence of children's voices in both Western and local poverty literature, coupled with my own curiosity about how children experiencing poverty in Singapore understand and cope with the phenomenon of being poor, the main aim of this paper is to give a voice to these children. In appreciation of the fact children are social actors and experts in their own right (Hendrik, 2000), this study consulted children from low-income families about their views of how social services can further engage them in the discussions on their families' financial circumstances.

Secombe (2000) also iterated that the increasing slant and value in getting the views of the poor themselves have helped create value to the success of programmes and policies in meeting the needs of those living in poverty. He emphasized that listening to them would allow further understanding of the causes and consequences of poverty, as well as allow policy-makers to design policies that would better meet the needs of the financially poor.

A portion of this paper is devoted to the discussion of undertaking research with children and the ethical considerations when doing research with this group of participants. It is imperative that attention is given to working with children in general as this had influenced how decisions and processes were made in this research. Through this research, I hope that giving a voice to children from low-income families will enhance our understanding and work with children from low-income families.

The study is an exploratory study examining how children from low-income families view their participation in discussions about their family's financial situation at the family service centre and how they make sense of this phenomenon. The

children's views on how they think the social services can further engage them in the discussions over money concerns in the family were also sought.

Much research has been conducted on the effects of poverty on children from the professional experts' point of view. However, Attree (2006) noted in her research that although children's views are increasingly sought in a bid to improve their overall conditions, their voices and views are still surprisingly muted in the overall poverty literature.

This research subscribes to the view that children are important stakeholders and that the richness of their lives lies in understanding how it is lived and understanding their experiences and reactions to the world. As such, this study aims to aid the amplification of children's voices in the field of poverty and it is an essential and important step towards the inclusion of children in our work with families in poverty.

## **Literature Review**

### **Researching Children**

**Why research children? Objects, subjects or participants?** On 2 October 1995 Singapore acceded to the United Nations Convention on the Rights of the Child (UNCRC) through the Ministry for Community Development, Youth and Sports (MCYS). Article 12 of the 1989 UNCRC states that "children and young people have a right to be involved in decisions that affect them. This right extends from decisions

affecting them as individuals, to decisions that affect them as a collectivity”

(UNICEF, n.d.).

A review of the poverty literature points to the prevalence of objectification of children. Much research has focused on the effects of poverty on children, and experts’ opinions and rigorous documentations of how children in poverty are at higher risk of developing a multitude of problems including depression, problematic peer relations, disruptive classroom behaviours and so forth (Eamon, 2001). Several academics have also criticized many studies for conceptualizing children as “incompetent, unreliable and incomplete, as mere objects to be studied” (Barker & Weller, 2003).

In light of this, emerging interests in the field of research with children argued for the necessity to change our views of children and reposition them not as passive objects dependent on adults, but as social actors (Barker & Weller, 2003; Christensen & James, 2000) who are capable of making sense of their environment.

**Are children competent enough?** Recent findings are split in their views on the competence of children in contributing meaningfully to research. Some shed light on the developmental limitations of children in providing valid data. Fine and Sandstrom (1998) (as cited in Morrow & Richards, 1996) have noted that some researchers perceived children as less competent than adults in their view that “discovering what children ‘really’ know may be almost as difficult as learning what our pet kitten really knows; we can’t trust or quite understand the sounds they make”. Many others such as Donaldson (1998) (as cited in Morrow & Richards, 1996) have

argued with fervour that researchers have for a long time confused children's language abilities with their general intellectual abilities and that when children do attempt to make themselves understood, researchers often realize that they are more competent than we have expected them to be. Waksler (1991) (as cited in (Morrow & Richards, 1996) also suggested that researchers would be better advised to view children's competencies as "different" rather than lesser. Morgan et al. (2002) noted that there are difficulties in eliciting meaningful responses where children are concerned. His team attributed this to differing ideas, understandings and social worlds between children and adults. From their research, they stress the importance of probing and clarifying what the researcher has in mind with the participating children.

### **Conceptualization of Low-Income Families**

Ang (1999) reported difficulties surrounding the concept of poverty and stated that there was no international standard or consensus on the definition and measurement of poverty. He provided several definitions on poverty before narrowing down to the one that the Singapore Department of Statistics finds most helpful in the context of Singapore. In his study, Ang (1999) referred to the World Bank's definition of poverty as "the inability to attain a minimum standard of living, measured through the use of household income and expenditure data." The United Nations Development Programme (UNDP, 2006) in turn defines poverty as "the denial of opportunities and choices most basic to human development, including material development."

Two conceptual frameworks, absolute and relative poverty approaches, are used to measure and understand poverty in Singapore. In his work, Ang (1999) defined *absolute poverty* as “an absolute income cut-off... based on a minimum consumption expenditure level, below which households are deemed as ‘poor’ or eligible for public assistance,” while *relative poverty* was defined as the condition where “the lower-income groups are defined in relation to other (higher) income groups according to the prevailing standards of living in the society.”

The Singapore Department of Statistics (1999) uses the household as a point to analyse poverty as it believes that most individuals do not stay alone in Singapore and, in turn, individual members are likely to pool part or most of their income to meet the household’s needs. According to the Statistics Singapore Newsletter (2005) the lowest 20% quintile of households in Singapore had an average household income of \$795 in 2003. A scan across most governmental financial schemes in Singapore capped the eligibility for families to receive financial assistance at a household income of \$1500.

Huston et al. (1994) in turn defined poverty as a combination of factors, conditions and events that lead to a pervasive stressor. It was understood that the pervasiveness of poverty lies in that it differs from the concept of economic hardship and is characterized by parental unemployment, unstable work, income loss and low socio-economic status. Although families in poverty have most of the above characteristics, these are often not the only conditions that push them into poverty.

The above literature review tracked the roles that children have taken as research objects, subjects or participants over time and it is noted that recent developments have seen greater inclusion of children in research. However, doubts are still raised with regard to their competence as research participants, compared with their adult counterparts. It has also been noted that little research has been carried out with children in poverty and their views and experiences are often ignored in the field of research.

## **METHODOLOGY**

The purpose of the study strives to gain insiders' perspectives on the lived experiences of what children perceive as important (Fade, 2004). It aims to provide richness to the lived experiences of children from low-income families and their views on their participation in money matters within a formal setting like the family service centre. In this sense, I believe that it is most appropriate that a qualitative approach be adopted in this study. This research does not seek to pursue a cause-and-effect relationship in understanding children's views on the studied phenomenon as sought in quantitative research. I believe that children as a social group are not homogenous and that they are different, unique and are subjected to historical and cultural influences which have shaped them the way they are today (Greene & Hogan, 2005). Thus, it is my interest to understand and examine this diversity and individuality on how children make sense of their worlds.

Willig (2001) also spoke of the importance for qualitative data collection techniques to be participant-led so that meanings generated by participants can emerge. Using "participants" to refer to the children studied in this research would



imply that children are consciously involved in the process of research, from beginning to end, but this is not the case with the level of involvement of the children in this research due to time and resource constraints. Similarly, using the word “objects” to refer to the children does not fit with my conscious attempt not to objectify children. Quite the opposite, I had consciously chosen to work *with* children to examine how they made sense of their worlds as opposed to working *on* them from a professional point of view. I have thus opted for the word “subjects” when referring to these children participants, as opposed to “objects” or “participants.”

## **Data Collection**

My aim for this study is to give voices to children and their views so that they can be heard by their counterparts and adults working with them. In doing so, I narrowed down two main data collection methods to bring their voices to the fore, namely, semi-structured interviews and focus groups discussions. In this section, I will discuss these two data collection methods and my choice of method for this study.

## **Semi-Structured Interviews**

Semi-structured interviewing is a widely used technique in qualitative research since the interview data is compatible with most data analysis (e.g., discourse analysis, grounded theory and interpretative phenomenology) (Willig, 2001). Semi-structured interviews are one-to-one interviews where the interviewer steers and defines the direction of the interview. Striking a delicate balance between being directive and being restrictive is often needed to ensure that the original research

question stays on track and that the interviewee has the space to share and generate insights. The rapport between the interviewer and interviewee in semi-structured interviews is also often more important than other forms of interviewing.

### **Focus Group Discussions**

A focus group is a group interview that uses interaction among participants as a source of data and provides an alternative to semi-structured interviewing (Willig, 2001). Lewis (1992) defines group interviews as a way groups have conversations with a specific research purpose in mind. Greene and Hogan (2005) discussed in detail the advantages of focus groups over interviews. In particular, Mauthner (1997) noted that focus groups have significant advantages for particular use with children. He observed that focus groups “create a safe peer environment and replicate the type of small group settings that children are familiar with from their classroom work.” He also believed that focus groups help address issues of power imbalance between the researched (child) and the researcher (adult) in one-to-one interviews. This particular advantage in redressing issues of power in one-to-one interviews with children is especially important as this study aims not only to enhance our understanding of children from low-income families but to empower them to allow their voices to be heard. Willig (2001) similarly acknowledged that the focus group provides a setting that is less artificial than one-to-one interview, leading to higher ecological validity. Levine and Zimmerman (1996) (cited in Greene & Hogan, 2005) also acknowledged that this method places children as experts and when they share in a focus group setting, they should feel like they are sharing experiences with their peers rather than feel like they are being interrogated by adults. Morgan (1997) said that the main advantages of focus groups as an interview technique are its ability to observe

participants' interaction on a topic and the similarities and differences in their views and experiences, as opposed to separate accounts by participants in individual interviews. With this in mind, focus groups serve well when a study is exploratory in nature and that it seeks to explore group interests and behaviours as compared with a study that wishes to gain in-depth understanding of a person's opinions and experiences.

Nonetheless, there are significant drawbacks to this method. Children's experiences of the group processes and interaction dynamics in focus groups are not necessarily positive as the presence of a group affects what they say and how they say (Morgan, 1997). There could be instances of possible intimidation, occurrence of "group think" for fear of being different from the rest, amongst other concerns.

Morrow and Richards (1996) warned of the danger of over-reliance on one type of data-gathering method, as doing so may result in biases and possible skewness of data, which may not represent what the children really think. Hence, Brannen (as cited in Morrow & Richards, 1996) has recommended researchers to use triangulation or "more than one method of investigation and more than one type of data." However, given the practical constraints of time and the exploratory nature of this study, I would be using the focus group interviews as my main source of data collection.

### **Gaining Access**

Invitations introducing the purpose and format of the study were prepared and given to social workers at the AMKFSC to be distributed to their clients who came in

to discuss their financial concerns. This gave clients, who are parents of potential subjects for this study, an opportunity to appraise in advance information about the research and the purpose of the interview. In view that English may not be the first language for these families and they might not fully comprehend the contents of the letter, efforts were taken to ensure that the invitation was written in simple and straightforward English.

Families could enquire with their social workers about the research project at any point in time. Upon expressing their initial interest, their respective social workers arranged for me to speak to these families to introduce the project. It was also at this point that it was emphasized that they were allowed to decline participating in this study, and if they chose to participate, they could withdraw at any point of the study without fear that their current services at the AMKFSC would be affected.

Once the families and their children consented to participate in the study, appointments were made to meet them at the AMKFSC to explain the study to the families again. This was to allow the researcher to clarify doubts and to establish initial trust and familiarity with the family and child(ren). These meetings also assisted the researcher to tune into the linguistic capability and skills, and the interests of the children. Ireland and Holloway (1996) noted the advantages of meeting prior to the interviews: foster a relationship of trust that would ease interactions, for moral and ethical reasons and for the enhancement of the quality of the responses.

### **Sampling Strategy**

Dallos and Vetere (2005) informed that qualitative studies are intimately associated with the idiographic approach in that it influences sampling to be based on an inductive approach. The inductive approach is, in turn, formulated around the

intention and purpose for some understanding or theory to emerge from the research. Dallos and Vetere (2005) outlined three forms of sampling: (a) probability sampling, also known as random sampling; (b) stratified sampling, which involves the selection of participants based on some specific variables; and (c) convenience sampling, where researchers study whoever is available.

I utilized stratified sampling in this research as the participants were recruited based on specific variables such as their ages and their common experiences relating to the research project.

**Sampling criterion.** The sampling criterion for this research were as follows:

1. The child was aged 9 to 12 years old.
2. The child was from a low-income family, defined as a family whose monthly per capita household income was \$450 or less. Per capita income is calculated using the total monthly household divided by the total number of family members in the particular household.
3. The child and his/her parents were present clients of the AMKFSC and had cited financial difficulties as their main request for assistance from the agency.
4. The child had to be accompanied by his/her parent(s) or grandparent(s) at least once to the AMKFSC to meet with the social workers to discuss the family's finances.

The sample size was capped at a minimum of 8 children and a maximum of 10 children. Two focus groups were conducted and the children were divided into age groups. One group comprised children aged 9 and 10 years old, and the other group consisted of children aged 11 and 12 years old. The groups were purposefully divided

in this manner to capture and compare differential information between the two age groups and the impact of the children's age on the way social workers engaged these different age groups in family discussions on money issues in the agency. The small sample size was deliberately kept small to encourage more in-depth exploration and understanding of the children's views and experiences during the focus group discussions. The groups were made up of children of both genders as I believe that the issues discussed for this research project should not be inhibited by gender differences.

## **Ethics**

Bronfenbrenner (1952) (as cited in Farrell, 2005) best sums up the issue of ethics and research, pointing out that "the only safe way to avoid violating principles of professional ethics is to refrain from doing social research altogether." The conclusion simply put is that it is impossible that any research is value-free and ethical in its purest state. Cocks (2006) also argues that the position of ethics cannot be merely a posture assumed for academic requirements but it should be a position declared by the researcher. Hence in this section, the focus of discussion is on the extent I have interwoven ethics into research with children in this study.

**Ethics in focus group research.** In discussing ethical concerns specific to focus group research, efforts have been taken to address concerns which might not have surfaced with other research methods. Hill (1998) (cited in Greene & Hogan, 2005) raised two issues from her work with children in focus group research, namely, (a) that disclosures by one participant are shared with all group members and not just

the researcher, and (b) that the intense discussions could result in stress and distress in individual participants. Hill (1998) also discussed the importance for the researcher to highlight to all participants the possible occurrence of disclosures and to set ground rules from the beginning that all participants were not to disclose the contents of group discussions to non-participants.

**Informed consent and assent.** Cocks (2006) emphasized the importance of getting participants' informed consent in any research, regardless of their age and social status, and many researchers and authors have iterated the need for researchers to pay extra attention to this aspect in their work with children. Informed assent is a term widely understood to be used in situations where the research participants have not reached the age of consent. It has also been emphasized that assent does not equate informed consent as understood by the law. In light of this, consent would often have to be sought from a responsible adult, preferably a parent or guardian, other than from the child.

It is also critical for researchers to be aware that obtaining consent and assent should take place not only before the interview but *during* it as well (Hood, Kelley & Mayall, 1996). The concept of informed assent has its fair share of critics. Cocks (2006) argues that informed assent is not enough but assent has to be sought through conscious attempts on the researcher's part to reflect and operate within an ethical framework. Balen et al. (2006) also suggests seeking assent from the child in the presence of their parents. They believe that this step is essential in showing due respect to the child and doing so also helps to prevent recruiting into research non-consenting children whose parents have agreed on behalf of the child.

Cooks (2006) suggests that “informed consent” should encompass the following criteria: (a) the information presented on the research should be understandable to the child and pitched at the child’s level of comprehension; (b) children should not be made to consent due to pressure or fear of having to say “yes” to the research because they think it is expected of them (power relations) or that services will be withdrawn as a result of saying “no”; (c) researchers should also make the option of withdrawing from the research at any point, possible and easy for the child; and (d) conscious efforts should also be made to ensure that parents or guardians do not feel overlooked in the process of gaining consent to participation.

Many researchers, in their work with children, have noted that assent is not by itself sufficient in ensuring ethical integrity, but rather, it has been emphasized that there must be a conscious effort of the effort of the researcher to operate reflexively and within a framework of ethical reflection (Cocks, 2006). Hence, assent and, more importantly, ethical integrity, do not stop at the stage of gathering data but should be consciously practised throughout the research process.

With the above considerations in mind, I abided by the ethical definition of permission and assent for this study as “a parallel process in which the parent or guardian agrees to allow a minor ward to participate in a research project, and the child assents or agrees to be a subject in the research” (Morrow & Richards, 1996).

**Confidentiality.** Children, as with their adult counterparts, should be entitled to the rights of confidentiality. Hill (2005) suggests that children should be entitled to,



and assured of, the confidentiality of information shared with the researcher. Having said that, it has also been mentioned that there are possible exceptions to this right to confidentiality, especially in the event when the client is at risk of self-harm, or could potentially cause harm to others. A possible way around this issue is to create the opportunity to discuss with the child concerned about how he/she would want the researcher to use the information shared and how he/she would want the researcher to intervene. Another way around the issue is to refer the child to a specialist in the event that an issue of concern surfaces. All the above should be clearly contracted at the beginning while soliciting consent from the child and his/her parents to participate so that both the child and his/her parent/guardian are fully aware of their rights and exceptions to confidentiality.

**Location of research.** Much has been written on the effects of the location, at which the interview is held, on children. In Hill's (2006) exploratory study with children and young people on their perceptions of doing research with adult researchers, the young participants said that home was a potentially stressful place for interviews as there appeared to be an intrusion to the concept of private space. In Barker and Weller's (2003) discussion of spaces in research, they noted that many have commented on the complexities of conducting interviews in the home environment. Some such as Valentine (cited in Barker and Weller 2003) assumed that parents tended to view researchers as intruders and might resist potential scrutiny of their private space.

However, gaining access to the private sphere of the home can be a rather straightforward process as well. Parents give verbal consent or dissent for the

researcher to access the home by saying either “yes” or “no.” Even when parents give consent to researchers to conduct interviews in their homes, there still may be issues and concerns surrounding privacy and confidentiality. It is especially the case in this study. The researcher would be interviewing children from low-income households staying in one-room or two-room rental units. The limited amount of space was a big source of practical concern as there might not be a suitable space for interviewing to be conducted without intrusion and “accidental eavesdropping.” The children might not feel comfortable as well, knowing that their conversations might be heard and the environment might be deemed “unsafe.” This in turn would increase the likelihood of the responses being skewed. On the other hand, having too much privacy might also be an issue of safety and concern when the researcher (an adult) was left alone with a child, unsupervised.

However, there was also another camp of children who said that they experienced less than positive effects on them when research was conducted in the public sphere in their schools. Barker and Weller (2003) discussed the challenges of conducting interviews in schools. Researchers’ attempts to maintain confidentiality were sometimes thwarted by teachers’ assumption that it was legitimate for them to know what had been discussed since the interviews had taken place in the school. This brought forth the idea of “institutional surveillance,” whereby the maintenance of privacy and confidentiality could be greatly compromised. Masson (2000) (cited in Barker & Weller, 2003) warned of the need for researchers to resist adult pressure to disclose information, without offending the adults in question.

Little has been written on space negotiations in offices where interviews with children are carried out. In this study, I had proposed for the interviews to be conducted in the family service centre (FSC) itself. The children's experience of the FSC might be limited to times when they accompanied their parents to see the social workers. Usually they had little access to the FSC as they would seldom come on their own to discuss issues affecting them. My rationale for using the FSC was because the FSC had available counselling rooms. These rooms varied in size, with the smaller rooms comfortably containing a small coffee table and three chairs. The advantage of using the counselling rooms is that they provided both privacy and confidentiality to the participants during the interviews. The availability of a small viewing glass in the counselling rooms also provided access to the 'public space' where others could be kept aware of the safety in the rooms when the interviews were taking place. This space in the FSC was unlikely to evoke feelings of "institutional surveillance" in the children as would be the case with schools, thus enhancing the quality of the interviews in helping children talk about their experiences. However, I did not assume that the space in the FSC would not pose a threat to a child. Children might view the FSC as a "foreign" domain and might not know what to make sense of this particular space. The unfamiliarity with the counselling rooms might evoke feelings of fear and uncertainty which could affect the interview process. Hence it was vital to build trust with the child to help him/her negotiate this space. Attempts should also be made to introduce the FSC to the child and his/her family before the interviews to familiarize themselves to the interview setting.

**The interview process.** This study is based on the belief that children are capable of accurate articulation of their views and provide information in their own right. However, I am also aware that in any interview with children, the process remains centred on the adult interviewers' frame of reference and concerns (Greene & Hogan, 2005). Green and Hogan (2005) highlight that children's responses in interviews are often influenced by contextual systems such as the educational system. It is in the school context that children are observed to respond in the initiate-response-feedback (IRF) format of adult-child interaction. The IRF format refers to children responding in their classroom as their teachers *initiate* (I) a discussion or a question. Children will then provide a *response* (R), to which the teacher then provides a *feedback* (F). Children often apply this IRF communication format in their everyday interactions with adults around them and it has been assumed that it is an acceptable and possibly normal way of interacting with adults in general. It is important that researchers are aware of the dynamics between themselves and the children they are interviewing so that a collaborative atmosphere can be created, as opposed to a 'teacher-student' relationship. With this awareness, I took extra efforts to ensure that in the rapport phase, the child was engaged in setting ground rules that make sense and are do-able.

**Researcher's reflexivity.** Reflexivity is now widely regarded as a methodological necessity in research (Christensen & James, 2000) and is central to the process of qualitative research (Barker & Weller, 2003). England, 1994 (cited in Barker & Weller, 2003) referred to reflexivity as "the self-critical sympathetic

introspection and the self conscious analytical scrutiny of the self as researcher.”

Davis, Watson and Cunningham-Burley (cited in Christensen & James, 2000) stressed the importance of reflexivity on the researcher’s part as crucial at the point of entry into the field and the importance of examining and acknowledging preconceived values and judgements with the researched population.

**Researcher’s biases.** At the beginning of this research, I had not wanted to recruit families and children who were my clients at the agency. My concerns revolved around my own objectivity to the research since the children would be more familiar to me, as compared with children whose families were clients of my colleagues in the same agency. This familiarity with me could work two ways: it could either increase the children’s openness to sharing their views in the focus group discussions, or the children could respond with more reservations as they might perceive less safety when they share information. However, as I began experiencing difficulties recruiting child subjects for this study, I decided that it would be more realistic to include my clients. To address my concerns above, I consciously positioned myself as an objective researcher with a separate interest from my work with my clients, in the focus group discussions. In addition, I also invited a colleague as a co-facilitator to assist me by monitoring my responses in the focus group discussions and noting down the group dynamics which could have had an impact on the data collected.

Greene and Hill (2005) emphasized in their article, *Researching Children’s Experience: Methods and Methodological Issues*, that “it is the task of the social

researcher to provide the methods to enable this interest (in listening to children's view) to become a worthwhile reality and the ongoing methodological analysis and critique that ensure that we can listen to children in ways that faithfully represent their views and their experiences of life."

It is in the spirit of Greene & Hill (2005) that the methodology of this research had been thought out as such.

### **Analysis**

The children recruited for this study were all clients of the Ang Mo Kio Family Service Centre. The children were recruited at the agency after their parents had indicated interest for their children to participate in the project to their respective social workers. Letters were prepared and placed at the reception of the agency for parents and families to pick up when they came to meet with their social workers. Interested families then stated their curiosity or interest to their social workers and their respective social workers would then proceed to arrange a meeting with me, the researcher, to explain the project in greater detail. Hence, one meeting would have taken place before the children participated in the focus groups. In this meeting, I met with the parent(s) and the child(ren) to introduce myself and the project, as well as to answer any queries they might have. Thereafter, if they indicated interest to participate in the research project, they would be informed of the date and time for the focus group discussion with their child.

Morgan (1997) suggests that the researcher should aim to over-recruit participants for focus groups by 20%, taking into account attrition, last minute changes and emergencies where participants might not be able to participate as earlier

agreed. It was difficult at the beginning to determine the optimum number of children to include in the focus group discussions for this research because the literature recommends that group sizes vary from 3 members to 6 members as the ideal number for children in group settings. I had initially decided to have at least 4 and at most 6 children in the focus group discussions. On account of Morgan's (2007) suggestion, I aimed to recruit at least 12 children to participate in the focus groups. At the end of the research, I recruited a total of 8 participants, with an attrition rate of 33%.

### **Design of the Focus Group Discussions in This Study**

The focus group discussions were held with two groups of children. The groups were divided into one comprising children aged 9 and 10 years old, and another comprising children aged 11 and 12 years old. The former group was made up of 4 children and the latter group consisted of 4 children. This brought the total group sample size to 8 children. Both groups were mixed sex groups and the gender proportion of the group participants was 4 girls and 4 boys. Please refer to Table 1 for a breakdown of the children's ages, gender and ethnicity in the two groups.

### **Table 1**

*Breakdown of Age, Gender and Ethnicity*

<b>Group</b>	<b>Age</b>	<b>Gender</b>	<b>Ethnicity</b>
	9 years old	Male	Malay
<b>A</b>	10 years old	Male	Indian
	10 years old	Female	Chinese
	10 years old	Female	Malay
<b>B</b>	11 years old	Male	Malay
	11 years old	Male	Malay
	12 years old	Female	Malay
	12 years old	Female	Indian

Of the 8 children who participated, 5 belonged to single-parent families and 3 were in intact families. One child came from a family whose head of household was her grandmother, while the other 7 children came from families where either their mother or father were the head of the household. Most of the children who participated in the project had siblings, with the exception of one child who was the only child at home. Their birth orders were mixed.

Hennessy and Heary (2005) advocated strongly for researchers to provide as much relevant information on the participants as possible in any research projects, so



as to “allow readers to place the children’s views in an appropriate context.” Hence in the following section, I will provide a comprehensive background of the participants and the process of recruitment and interviewing so as to aid readers in understanding how the children came to be recruited, and the context and experiences they represented.

The following factors were taken into consideration in planning for the group discussions:

1. The children were in primary schools and English was not the main language spoken at home. Hence the interviews were consciously conducted in simple, straightforward English.
2. The issues to be discussed could be potentially difficult to talk about for some children. Hence, care was also taken to ensure confidentiality within the group and safety during the interviews.
3. Since the children were participating in a group setting, ground rules were introduced at the beginning of the focus group discussions. These ground rules included the importance of maintaining confidentiality, their right to withdraw from the focus group discussion at any point during the discussion, and general rules pertaining to the flow of the discussions. Some examples of the general rules included non-interruption of another child sharing his/her views, raising hands to initiate a point, etc.
4. The children were invited to create their own ground rules to encourage their participation and partnership in the focus group discussions. Some examples of the ground rules they created included having a break after 30

minutes to go to the toilet and not changing seats in the midst of the focus group discussion to minimize distraction and chaos.

5. Verbal prompts and open-ended questions were deliberately included in view that some children might still experience difficulties in understanding the questions and in expressing themselves.
6. As the children recruited might not be familiar with one another, a short ice-breaker game was included at the beginning of the focus group discussions to introduce group members to one another and to promote a less formal atmosphere.

### **Elements of the Focus Group Discussions**

The discussion comprised a mixture of verbal explanations, a short ice-breaker game, and a combination of close- and open-ended questions.

The interviews took the form of verbal discussions with the use of a white board to note down important points. The discussions were guided by questions and verbal prompts in the interview guide. As the age range among the children was not too diverse, the same format of facilitation was utilized for both age groups. The use of the interview guide provided a broad framework and hence the discussions took on a semi-structured format.

Each focus group started with an explanation of the research project, reassurances that confidentiality would be kept, and that the children had the right to discontinue with the discussions at any point in time by raising their hands and telling me that they wanted to stop participating. Thereafter, they could walk out of the family room and wait at the reception for their parent(s) to fetch them. Confidentiality

was explained by saying that the discussions would be kept private and that my co-facilitator and I would not talk to people outside of the room about what had been said and discussed. The children were also assured of the confidentiality of their identities.

The focus group discussions were conducted in one of the counselling rooms in the FSC, which we called the “family room.” Efforts were taken to introduce the family room and the equipment in the room, i.e., the microphone, two cameras in the corners of the room, the one-way mirror and the observation room on the other side of the mirror. This was done to provide familiarity and assurance to the children and to decrease the potential discomfort of the children perceiving themselves to be policed or observed. It was carefully explained to the children that no video recordings or observations would be made of the focus group discussions, with the exception of audio recording of our conversations, which only my supervisors and I would have access to. It was explained to them that the purpose of the audio recording was to free me from being distracted by having to take notes of the discussion and to assist me in remembering the contents of our conversations. The children were then given the opportunity and time to ask any other questions they had of the recording process and the purpose of the meeting. Thereafter, they joined me in a circular seating arrangement, in which they chose their own seats. The audio tape recorder was then placed in the middle of the circle to record the discussion.

Each focus group discussion took an average of 60 minutes to complete. This was considered a good length of time in working with children, taking into account the attention span of the children. However, the time limit could be challenging, in view of the inclusion of an ice-breaker game, introduction, explanation of the project, discussion of ground rules, in addition to the focus group agenda. To address this

constraint, I checked with the first group comprising children aged 9 and 10 years old on how they were doing in the interview, i.e., if they were tired and whether they would be willing to prolong the discussion by another 15 minutes. This step was important as it increased the children's sense of ownership as well as demonstrated my respect towards them as competent individuals and partners in the research project.

The children recruited in both groups reported that they had met one another either in social settings or in school. They had known one another by sight either in school, in the neighbourhood or during activities organized by the family service centre. In hindsight, it was inevitable that these children would know one another in one way or another (though not on a familiar basis) since they were all residents of the same estate (i.e., Ang Mo Kio estate) and their families were clients of AMKFSC. This commonality among the children recruited for the project served to bind them in common experiences and served the purpose of this research paper, which aimed to explore the shared experiences of children from low-income families about their involvement in discussing money matters with their families at the family service centre.

### **Analysing the Focus Group Data**

Hennessy and Heary (2005) summarized four main steps in the analysis of focus group data from their work in exploring children's views in focus groups. I have chosen to adopt these four steps to guide my analysis of the data collected for this research project.

**Step One: Preparing the transcript.** Hennessy and Heary (2005) advised that the transcript be prepared shortly after the focus group discussions so that it could be read, and information not captured through audio taping, e.g. non-verbals, could be recollected. I transcribed the focus group discussion myself within a week after the focus groups while my memories and the emotional tone of the discussions were still fresh. While transcribing, I also added notes to the side of the transcript to aid my thought process about how I had experienced the focus group discussions with the children. This helped me to summarize the major themes that emerged from the focus group discussions.

**Step Two: Unitizing the data.** Hennessy and Heary (2005) referred to Vaughn et al. (1996) who developed the stage of “unitizing the data.” This refers to the process of finding information in the transcripts which will form the basis for defining categories. Hennessy and Heary (2005) spoke of similar experiences in their work with children, where they found that children’s responses in focus group discussions were often shorter and simpler, compared with adults. This in turn aided the above process of unitizing the data. I realized from the focus group discussions that the children’s contributions were indeed simpler and shorter. This helped me group pertinent information into categories faster.

**Step Three: Categorization of the units.** Hennessy and Heary (2005) defined the third step, categorization of the units, as the “grouping of units according to common features.” Several authors and researchers recommended the following techniques to aid categorizing: (a) cutting out portions of the typed transcript and

placing them in envelopes with the emerging themes; (b) using colour or number codes; (c) writing the emerging category in the margins of the typed transcript; and (d) cutting and pasting the units into new files with the relevant emerging categories.

I chose to colour-code the relevant information so that references across both focus groups could be made with ease and speed. This technique helped me to identify and differentiate the categories. The transcripts were then read and re-read several times to aid reviews of the categories for overlap and completeness.

#### **Step Four: Returning to compare categories with themes identified.**

Vaughn and her colleagues (1996) described the last step of analysis involving going back to the themes identified in Step One and comparing the categories sifted in Step Three to determine if they tallied with each other. The categories should support the themes; otherwise, the themes should be re-evaluated until the above process smoothens out. This step should be done while simultaneously examining the categories with the theory or theories guiding the research. It took me several repetitions of this process to ensure that the categories matched the themes I had identified at the beginning of the data collection phase.

This above four steps identified by Hennessy and Heary (2005) is by no means a linear process in the analysis of data. The process aided me in reporting more coherently about what I had discovered through my focus group discussions and this would be further elaborated in the discussion of my findings.

## **Findings**

The word “parents” will be used in this section to refer to the children’s mother, father, grandmother or grandfather. The research participants revealed a number of key themes which will be discussed as follows:

### **Theme 1: Money is “Adult-Talk”**

A common theme that emerged across the two groups was that money matters were viewed as “adult-talk” and that the children’s parents reinforced this message:

Yah... sometimes I ask my grandmother, she tell me adult talking, don’t *kaypo*  
[Malay/colloquial language for being nose].

Female, Indian, 12 years old

... it is big people’s thing to talk about money...

Female, Malay, 10 years old

This theme appeared stronger in the younger group as compared with the older group. The younger group was observed to be uneasy when discussing about this theme. When I asked the children in the younger group if it was difficult for them to discuss about their families’ finances, they expressed that they were unsure about what to say as they were not familiar with the topic of money and that it had always been the concern of their parents.

### **Theme 2: Planned Money Talk as a Family, Is New**

The children in both groups also indicated that discussing money with their parents was a very new experience for them and that it was not their family's practice to discuss explicitly about money in a planned manner. They informed that their parents had never spoken to them about planning finances and budgeting. However, upon probing, the children said that their parents often advised them to save their pocket money and reduce the usage of water and electricity at home as attempts to save money.

The children from Group A (9–10-year-olds) cited the example of coming to the AMKFSC to learn about money matters as the only time they had experienced talking about money as a planned activity.

### **Theme 3: Option for Non-Participation**

Both groups of children were noted to react with apprehension when asked if they felt that they should participate and contribute to their family's financial affairs. The level of their unease was observed to increase when asked if they had joined their parents in the counselling session with their respective social workers in the discussion of money matters at home. Only 2 out of the 8 children reported that they had spoken with their parents and social workers together about their family's finances. One child (female, Indian, 12 years old) reported that she played largely the role of the translator as her grandmother was not fluent in English. Another child (female, Chinese, 10 years old) reported that she had chosen to participate in the session as she felt that her mother needed the emotional support. Both children informed that they had entered the session only upon getting permission and approval



from their parents. There were times when both of these children were excluded when instructions had been explicitly given by their parents that they were not to enter the room, or that the social worker did not invite them to sit-in the session. Both children reported that if they had been given a choice, they would rather be out of the session as the conversations between their parents and the social workers could be “boring.”

I asked the children who had not had the experience of participating in joint discussions with their parents and social workers if they had wished to join the discussion about money matters, and all of them reported that they would have chosen not to participate and to leave their parents and social workers to speak alone.

Interviewer: ... When mummy or daddy comes see the social worker, would you want to be in the room and talk to the social worker too?

Child 1 to 4: No...

#### Group A (Children aged 9 and 10 years old)

Interviewer: ... So you prefer to wait outside?

Child 1: Yah... Can play lego and toys, then don't go in.

Female, Malay, 10 years old

Child 2: Yah... we don't want to go in with them.

Male, Malay, 9 years old

Two children from Group B indicated that they had not been interested in joining their parents when they came to the AMKFSC to talk to the social workers

about money matters at home. They shared that they were not curious about what had happened in the counselling room and that they had accompanied their parents to the agency only because they were asked to do so by their parents. This phenomenon was not observed in Group A.

#### **Theme 4: Inappropriate for Children to Interfere**

Children across both groups reported consistently feeling that it was inappropriate for them to interfere with adult talk. The children also reported fearing their parents' disapproval if they interfered with a domain they perceived to be their parents'. Additionally, they acknowledged that when their parents arranged to meet with the social workers, they perceived the meeting to be one where adults discussed "private" matters and if they were to interfere, their parents would reprimand them for being "kaypo" (Malay/colloquial language for being nosey). The general feedback was that it was improper for them as children to meddle with their parents' (adults') issues and that children had their place and position in the family and society at large:

My mother say children cannot have so many words.

Male, Malay, 9 years old

#### **Theme 5: FSC: A Source of Practical Assistance**

The children in both groups believed that their parents had approached the AMKFSC largely for assistance with practical support pertaining to money matters at home. They said that their parents had sought and received assistance for problems pertaining to childcare, school pocket money, tuition, household bills, food and

money. The children also said that they believed that the social workers were able to help their families on the above and that they had benefited from the above assistance.

### **Theme 6: Appropriate Time for Money Talk**

One child from the younger group mentioned that she would be ready to participate in the family's money matters when she was able to work:

... when you are 15 or 16 (years old) and you go out and work, through the MacDonald's like that, then you can think about money.

Female, Chinese, 10 years old

In contrast 3 out of the 4 children in the older group spoke about the appropriateness of participating in money matters only when they were able to work or when they reached a certain age:

I can talk about money when I am 16 years old.

Male, Malay, 11 years old

... when I reach [Secondary] 4, I am bigger and grow up and can find job...  
then I can talk about money.

Female, Malay, 12 years old

### **Theme 7: Money Talk: Doing It Together**

The children in Group B initiated a point which was not in the agenda of the focus group discussion. It seemed to stem from their sense of justice and their perception of fairness. They felt it was unfair if they had to be alone in the session

with their parents to discuss the family's finances, without the rest of the family (in this case, their siblings). The children also indicated that they would have been fearful if they had to be alone to speak with their parents and the social worker. This level of fear was observed to decrease significantly when asked if they would still feel as scared if their siblings were also invited into the session. The group also iterated that the discussion of money should be done together as a family for fairness' sake.

If talk, then talk as a big family... like that better... I not so stress.

Male, Malay, 11 years old

### **Theme 8: Ways to Help the Family**

All the children expressed that they knew of ways they could help their parents with finances at home. Children from both groups cited saving their daily pocket money as one strategy they had been using to help their families. All eight children in this study were receiving assistance in the form of meal coupons (a Ministry of Education [MOE] assistance scheme for children from low-income families whereby each child receives a free meal a day, equivalent to an average of SGD\$1). They reported that they were able to save some money when they used the coupons. The children then 'recycled' their pocket money, i.e., they used whatever amount was left from the day before for the next day, so that they would not need to ask for pocket money from their parents. Two children from Group A also said that at times, they would give the money meant to be 'recycled' to their parents when the latter ran out of money.

Two children from Group A introduced the concepts of luck and divine help into the focus group discussion on how they could help their family with money matters. One child said that one way she managed money was to chance upon money and utilize it, and she attributed her find to divine intervention:

Child: Sometimes always on the floor I will find \$2.

Interviewer: Wow... you are very alert each time you are walking.

Child: Yah... I pick it up and use it... I think sometimes it's the God  
give me one...

Female, Chinese, 10 years old

Another child perceived chancing upon money as a sign of luck and a good omen signalling that their families' finances was about to improve.

Child: Sometimes my mother goes down then she suddenly see one \$5, she will say one Malay word.

Interviewer: What word is that?

Child: Like Hari Raya Haji like that... like celebrate.

Male, Malay, 9 years old

The concept of sacrifice was also raised by the children in both groups. They said that one practical way they helped their families save money was to sacrifice buying something they wanted, e.g., toys, stationery, etc., or to delay the gratification of owning that particular item until their parents were able to afford them.

Both groups also said that they paid extra attention to ensuring that they turned off lights when they were not using the rooms and to have shorter showers to help their families save money. They said that they had learnt these techniques from watching energy conservation tips on television.

### **Theme 9: How Can the Social Worker Help?**

Children across both groups said that it would be awkward for them if they were expected to take the initiative to join in family discussions revolving around money issues. The source of their difficulties, they said, arose as discussed earlier, i.e., being viewed as rude and disrespectful, and upsetting their perceptions of power structures at home, meaning that they should not be seen as taking over their parents' roles. Hence, both groups of children came up with a similar suggestion, which is for the social worker to ask questions and they would answer accordingly. This, they explained, would be a foolproof method because they would not get into trouble with their parents since they were "only answering what the social worker asks." Their main worry surrounded the fact that they were still unclear about what could be said and what could not be said in front of the social worker. One child (male, Malay, 9 years old) said that on one occasion, he was scolded by his mother after they had left the AMKFSC for having said too much or having said the wrong things.

### **Discussion**

This research set out to examine the experiences of children in their involvement in family discussions on money matters at AMKFSC. The purpose and intention was to provide a voice to children in poverty and set out to answer the key research question, “How do children from low-income families view their participation in discussions on their family’s finances at the Ang Mo Kio Family Service Centre?”

Children whose ages ranged from 9 to 12 years shared their views of their involvement and participation on the discussion of money matters with their families in the Ang Mo Kio Family Service Centre. From the significant themes that emerged, it appeared that the children, especially the younger group, generally experienced a sense of discomfort. This discomfort appeared to stem from their awareness that discussions surrounding money were “adult- talk” and it was improper for a child to meddle with their parents’ affairs or to take over “adult responsibilities,” suggesting that ‘children should be seen, and not heard.’ It seems that discussing with children about their perceptions and involvement in money matters at home could be potentially threatening as the interview itself might have sent an implicit message to children that they should be taking on roles and responsibilities similar to those of the adults in their families. The children said they were not ready to participate in financial matters until they reached a certain stage of chronological maturity, indicated by the age when they start employment. In addition, they also voiced that being alone with their parents in the discussion of money would be too threatening and involvement of their siblings would provide a sense of camaraderie, thereby

allaying the intensity of threat and demonstrating “fairness” in having everyone in the family share the burden of family finances.

It is interesting to note that including children in the discussions on money matters with the whole family was perceived as a novel experience for most of the children in this study. This echoes the children’s views that money talk was adult-talk and children were generally not deliberately included by their families and their social workers in such discussions. Even when the children had been included in the discussion about the family’s finances, they viewed their roles as mainly to provide practical and emotional support to their parents, as opposed to being involved participants in the discussions. Hence, it came as no surprise that most children preferred not to participate or that a handful of them reported no interest in participating or knowing what was happening with the family’s finances. The children reported they were aware that the FSC had been a source of practical and financial support to their families. However, it was not clear if this knowledge had influenced their level of participation in the agency itself since the FSC had already been providing the necessary support to their parents. As a result, many of them did not seem to view their involvement in a shared discussion with their parents and the social worker about the family’s finances as significant. Nonetheless, the children found ways to help their parents through saving up their pocket money and conserving energy. It was interesting to note that these activities were doable for their developmental age and it made sense to them that most of their peers were also using similar strategies to help their families manage their finances.



Some of the salient points raised from the focus group discussions were the concepts of hope, luck and divine intervention. It appeared that these were protective factors for the children as they made sense of how they could help out with their family's limited finances. The children developed their own meanings and coping methods amidst the multiple stressors they were encountering as a result of living below the poverty line.

The children expressed explicitly that they did not feel that it was right for them to initiate discussions on money matters out of fear for the various concerns outlined above. They suggested that the social worker assist them in making their voices heard through question-and-answer. They deemed it as the best way they could state their views without sharing too much and aggravating the displeasure of their parents. This was an interesting finding as it implied that the children were able to utilize the power of another adult, i.e., the social worker, to help them be heard. This also demonstrated the resourcefulness each child possessed in this unique situation as they attempted to negotiate power structures within the family and the agency.

Stark differences were observed in the group dynamics between the two groups of children during the focus group discussions. Lewis (1992) discussed in her paper the phenomenon of "friendship groups," which could have accounted for the different dynamics observed in the two groups of children. The children from Group A were observed to be more spontaneous with their responses, compared with children in Group B. I also felt that it was significantly more difficult to control the dynamics of the children in Group A as they were constantly interrupting each other and adding to ideas initially contributed by other members. This could be attributed to the fact that the children in Group A had known one another in school, whereas the

children in Group B had not known one another before the focus group discussion. Lewis (1992) found that children were more likely to give fuller responses when they were with others they knew and liked, as compared with children they did not know or dislike.

The above findings have implications on social work practice, particularly in the way we involve children and their parents in discussions about the family's finances at the agency level.

### **Implications for Practice**

The findings in this research suggests the need for social workers to consciously involve children in their practice with low-income families to facilitate children's voices to be heard and acknowledged in striving towards the betterment of their situations as a family unit. However, the findings also suggest it is imperative that the involvement of children must be carried out thoughtfully and sensitively.

It appeared from this study that social workers in general have been treading carefully when involving children in their work with low-income families. It is clear that the social work field is rich with practice knowledge in working with children; however, practitioners who do not have exposure in this field may face some obstacles since there is general lack of information and research on how to involve children in family discussions on practical matters.

From this research, it is unequivocal that possibly the first step towards the inclusion of children is to acknowledge the need to involve the children. This involves a mindset shift for practitioners and it may not be as simple as it seems. It appears to

be a relatively easy task to involve children in family discussions; however, social workers may face discomfort and inexperience in engaging children. It is hoped that a mindset shift will be the first step in the involvement of children and amplification of children's voices in the field of family social work.

Another pertinent element that arose from the findings was the need for practitioners to be more conscious and sensitive in the way they engage and involve children, without taking the attention and responsibility for the children away from adult members of the family. Attending to both children and adults in a family discussion is a delicate balance. The children in this study also reported that they did not mind being involved but were concerned that they did not overstep into the boundaries of the parental system. In view of this, social workers should practise thoughtfulness in balancing children's level of involvement in family discussions.

### **Implications for Policy**

This research and its findings suggest that it is important that practitioners are supported by their agencies in their belief and work in involving children in their work with families. This is especially so for social workers working in family settings. Otherwise, it can be challenging for practitioners to practise without overall support from their agencies.

### **Implications for Future Research**

A review of literature has shown a stark absence of research on children's experiences in international literature. The research on experiences of children living

in poverty is even scarcer. Much of the existing research revolve around studies conducted *on* children, while little research has been conducted *with* children.

Greene and Hogan (2005) suggested that researchers “seek to maximise opportunities for children’s inputs at each stage” of the research process. In light of this, future research in the field of children-related work should proceed in the direction of working with children and involving them not only in the data collection phase, but from the beginning to the end of the research process, i.e., from the planning phase and analysis of the data, to the write-up of the research paper. Their suggestion is founded on the premise that children are not all the same and that setting out to study their experiences “implies a respect for each child as a unique and valued experience of his or her world” (Greene & Hogan, 2005).

### **Strengths and Limitations**

This research sought to explore children’s views of their participation in the discussion on money matters with their family at the Ang Mo Kio Family Service Centre. More importantly, it aimed to give a voice to children so that their views could be heard, especially when children’s voices are generally muted in existing research with children (Hill, Laybourne & Borland, 1996). The main strength of this study revolves around the conscious involvement of children in the research process and ensuring that I have listened to, interpreted and presented each child’s views to the best of my ability. Doing so has presented valuable opportunities for me to

examine the impact of involving children and hearing their views on social work practice with children and their families.

Nonetheless, the practical constraints—namely, the availability of children to participate in this study and time frame of this research—presented limitations to this study. The findings of this study were based on a small group of children in two focus group discussions. Hence, the findings were not as rigorous as it could have been. Due to the limited number of children participating in this study, the findings were based on mixed sex groups. It would be interesting to explore how single sex groups might differ in their responses compared with mixed sex groups, as noted in Hill, Laybourne and Borland's (1996) qualitative study with children.

Although this study presents findings from only children's point of view, it would be valuable if social workers' and parents' perceptions on the researched phenomenon could be included, thus triangulating data so as to provide further depth and richness to the research project.

### **Conclusion**

In conclusion, this research project aims to initiate a mindset shift amongst social work researchers towards gaining an understanding into the world of children. Green and Hill (2005) challenged our assumption that as adults we understand much better than children about what is good for them and how events impact them. Concurring with them, I believe it is not possible for an adult researcher to understand the experience of a child as a stranger.

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