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Lone Mothers Living in Poverty in Chile: Hearing their voices

Claudine Litvak Cooper

A dissertation submitted to the University of Bristol in accordance with the requirements for award of the degree of Doctor of Philosophy in the Faculty of Social Policy Studies.

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Abstract

This study explored the impacts of poverty on lone mothers with young children, especially those related to shame and stigma. It also examined the support they received, their coping strategies and explored their experiences and perspectives about State provision, especially childcare. A qualitative methodology using semi-structured video testimonies with 20 women from the municipality 'La Pintana' in Santiago, was employed and the data were analysed using thematic analysis. The findings indicated that despite the last decades of economic growth in Chile, the approach adopted by neo-liberal politicians has failed to provide an acceptable standard of living for the mothers. The lone mothers experienced severe material poverty, as well as feelings of shame and stigma, and they deployed a number of strategies to survive, including reliance on their networks of extended family and friends and also making use of the informal economy, in order to subsist. Most of the mothers saw their poverty as a consequence of personal failure rather than the result of structural processes associated with a market economy, weak welfare provision, and cultural practices associated with machismo. Therefore, one-dimensional policies, such as the childcare component of 'Chile Grows' will not increase the number of women in the labour market as expected, if such policies do not take account the reality of the mothers' situations including the range of responsibilities and obligations they have. Policies have to be comprehensive and built on an awareness of the complex interactions between care, work and low wages for women who are simultaneously the primary carers and main breadwinners. Drawing on the study findings, which focus on the mother's voices, the implications for policy are discussed. In addition, the importance of hearing the voices of those most affected by poverty, is identified as crucial to effective policy-making and implementation.

Author's declaration

I declare that the work in this dissertation was carried out in accordance with the requirements of the University's *Regulations and Code of Practice for Research Degree Programmes* and that it has not been submitted for any other academic award. Except where indicated by specific reference in the text, the work is the candidate's own work. Work done in collaboration with, or with the assistance of, others, is indicated as such. Any views expressed in the dissertation are those of the author.



SIGNED:

DATE: September, 2019

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List of Acronyms

CASEN	National Socio Economic Characterisation Survey; Encuesta de Caracterización Socioeconómica Nacional
CCT	Conditional Cash Transfers
ECLAC	Economic Commission for Latin American and the Caribbean
ELPI	National Longitudinal Survey of Early Childhood; Encuesta Longitudinal de Primera Infancia.
INE	National Statistics Institute; Instituto Nacional de Estadísticas
ILO	International Labour Organization
JUNJI	National Nursery Board; Junta Nacional de Jardines Infantiles
MIDESO	Ministry of Social Development; Ministerio de Desarrollo Social
MINEDUC	Ministry of Education, Ministerio de Educación
MINSAL	Ministry of Health; Ministerio de Salud
MINVU	Ministry of Housing and Urbanism, Ministerio de Vivienda y Urbanismo.
OECD	Organization for Economic Cooperation and Development
SERNAMEG	National Service for Women and Gender Equity; Servicio Nacional de la Mujer y Equidad de Género
UN	United Nations
UN Women	United Nations Women
UNDP	United Nations Development Programme

Chapter I: Introduction

This research seeks to develop new knowledge about the situation of lone mothers with young children living in poverty in Chile in order to increase the effectiveness of policy-making aimed at the alleviation of female poverty. In Chile there has been much quantitative research about poverty, but very little about what it is actually like to live in poverty based on the subjective experiences of poor people themselves. For this reason, among others, policies are designed from a top-down perspective, in which the experiences of the people actually living in this situation are not heard.

This chapter will address the research problem, the literature review strategy and the historical development of Chilean social policy for poor women and their children will be described in order to provide a context for the study. A key argument in this research is my deep belief that lone mothers living in poverty are the real experts on their lives and their voices must be heard and used as a key basis for informing policy. It is also important to have greater epistemological plurality in poverty research and for knowledge about poverty in Chile to go beyond income-based perspectives to focus on the non-material aspects of poverty too. The research aims and the structure of the thesis will first be outlined.

1. Research Problem

In terms of general poverty rates, the most recent statistics reveal that almost 10 per cent (1,737,000) of people in Chile live in poverty, but with the introduction of the multidimensional measure in 2013, this number increased to 19 per cent (3,318,000) (MIDESO, 2015). However, like many other countries, after analysing the available data on poverty in Chile, it can be deduced that poverty has a ‘female face’. One in two households living in poverty and 55 per cent of households living in extreme poverty are headed by women.¹ Meanwhile, 39 per cent of the general population is made up of

¹ The ‘poverty line’ is determined by the minimum income needed per person to cover the cost of a minimum basket for meeting their basic food needs. Poor households are those whose income is not

female-headed households (op. cit.). The reasons for this are various, but international organisations suggest that lone mothers are those at most risk of poverty and that high levels of unemployment, low pay and an inability to reconcile childcare with the rigidity of the working world, are the most significant reasons (ECLAC, 2012; OECD, 2017a; UNDP, 2010, 2017). As a result, various social policies have been implemented to tackle poverty under the auspices of the feminisation of the poverty approach, which in general terms positions women as both victims of economic hardship and protagonists in poverty reduction (Chant, 2016a). Indirectly, this approach has in fact increased the responsibilities and/or obligations that women assume in terms of being the main breadwinner and caregiver. It can therefore be observed that the feminisation of anti-poverty policies has served to reinforce these responsibilities (Chant, 2014). One can argue that this approach has not prioritised hearing the views of the protagonists and service-users of these policies, as will be discussed later in the thesis.

First of all, however, it is necessary to define how I will use the term 'lone mother'. In Chile the term 'lone parent' is a gender-neutral concept defined by The Development Ministry (MIDESO, 2017 p30), as 'constituted by the head of a household with children or stepchildren of any marital status, who is without a spouse or partner'. 'Most national and international data report a "female" or "women-headed" household as a unit where an adult woman (usually with children) resides without a male partner' (Chant, 1997, p. 5), which differs from a 'family', because the latter implies normative and emotional relations (op. cit.).

Currently, 'lone mother' is not a concept that is commonly used in social policy design and policy-making processes in Chile. By contrast, the academic literature has

sufficient to meet the basic needs of its members. The 'extreme poverty line' is set according to the minimum income needed per person to cover the cost of a food basket. The measurement is performed by comparing the per capita income of households with a minimum income expected in urban and rural areas differentially. This is calculated from a basket of basic needs, composed of a limited set of goods and services, which are valued at market prices. The resulting total value is called the 'poverty line'. According to this principle of distinction, the poverty threshold in Chile is between \$100,000 and \$151,000 per member of each household per month (\$1,000 corresponds to £1, so, for example, in this case \$100,000 is approximately £100), depending on whether they live alone or with other people. This income decreases for the extreme poverty line to a range between \$70,000 and \$101,113 per person, depending on the number of people in the household. In terms of multidimensional poverty four dimensions are considered: education, work and social security, health and housing (MIDESO, 2017b)..

denoted the position of women in different ways, using terms that serve to analyse them. For example, the most common terms used are 'single mothers', 'lone parents', 'sole parent' and 'female-headed household', among others (Albelda, Himmelweit, & Humphries, 2004). However, these concepts may represent different perspectives. On the one hand, 'single motherhood', which is the most commonly used concept in Chile in popular discourse, tends to be used specifically to refer to never-married mothers. However, in Chilean policy the concept used is 'single parent home with female head'. On the other hand, 'lone motherhood' is the generic term used by academics and covering those who are divorced, separated and widowed, as well as never-married mothers or solo mothers (Duncan & Edwards, 1997). For this research I will use the concept 'lone mother', because it includes the dynamic and transitory elements, signifying that lone motherhood may not be a permanent status in a woman's life. Thus, 'lone mother' will be understood as a woman who is both the sole primary breadwinner and the primary caregiver for her family (Albelda et al., 2004; Wright & Royeppen, 2014), irrespective of the support provided by the extended family and other networks.

Currently, families headed by lone parents constitute 41 per cent of families in Chile, and 81 per cent of these are headed exclusively by women, with an average of 2.8 people living in their households (MIDESO, 2017b). Furthermore, lone mothers represent a dynamic sector of the population that is often linked with vulnerability (Encina, 2008). In terms of Latin American scholars, this vulnerable population group would be seen as those most at risk of falling into situations of poverty, social exclusion and marginalisation in terms of housing, education and health, among other issues (Barudy, Dantagnan, & Arón Svigilsky, 2010; Busso, 2001). Vulnerability can be understood in general terms as a 'person's exposure to shocks (or hazards) that threaten well-being, above and beyond her or his ability to cope and manage the downside risk' (OECD, 2009 p.30).

Linked to this, when a lone mother is poor, the most probable scenario is that her poverty and vulnerability will be experienced by her children, so a lone mother's poverty is closely related to child poverty (Brandt, 2012; Millar & Ridge, 2013). Chile is no exception to this phenomenon. Accordingly, children and adolescents appear as the

population group with the highest levels of poverty; more than 25 per cent of children aged between 0 and 17 years are living in poverty; and approximately 5 per cent of these are living in extreme poverty. According to Brandt (2012), child poverty is in direct relation to female poverty. Fifty per cent of households living in poverty have more than five children and 50 per cent of households living in poverty in Chile are headed by women (Brandt, 2012).

In relation to the above, in Chile and Latin America more generally, there has been intergenerational mobility for people living in poverty (Neidhofer, Serrano, & Gasparini, 2018). Certainly, there is social mobility (UNDP, 2017) and poverty has decreased in Chile by more than 20 per cent (MIDESO, 2018) in the last three decades after the dictatorship, but there is a sector of the population that has lived in poverty for generations (UNDP, 2017), meaning that there is intergenerational or multigenerational poverty (Neidhofer et al., 2018; Perez-Arce, Amaral, Huan, & Price, 2016; Stampini, Robles, Sáenz, Ibararán, & Medellín, 2016; UNDP, 2017). This is where inequality of opportunities in relation to health, education and housing, and also inequality in income, might be the main intervening variables in relation to intergenerational poverty (Perez-Arce et al., 2016), as will be discussed throughout the thesis.

In developed countries, such as the UK, different research has shown that in general there is more social mobility across four generations (Spicker, Álvarez Leguizamón, & Gordon, 2007). The latter shows that poverty in these countries 'is not necessarily a long-term sentence but may be short term or, all too frequently, recurrent' (Lister, 2015, p. 151). Therefore, the occurrence of intergenerational poverty is not the same in every country and, in the Latin American case, this may be because of structural societal problems, such as more severe inequality and social exclusion (Solís & Dalle, 2019), and not because of individual or personal problems or adaptation (Solís & Dalle, 2019; UNDP, 2017), as the disputed concept of the culture of poverty has suggested (González de la Rocha, 2007; Lugo-Ocando, 2016). However, little is known about those who have lived in poverty for generations, especially in terms of their experiences (Gans, 2011).

Regarding, there are two vulnerable groups that could overlap, namely, adolescents and lone mothers, where, in addition to poverty, youth is also a characteristic of female lone parenthood. Latin America is the only region where adolescent fertility has not declined in recent decades. The rate of adolescent fertility in the period 2005–10 (80.4 births per 1,000 women aged 15 to 19 years) was four times higher than the European average (19.7 births per 1,000 women of that age) (UN, 2009). Moreover, in Chile 16 per cent of lone mothers had their first child as an adolescent, when they were between 14 and 18 years old (MINSAL, 2013)). In addition, of the poorest 20 per cent of the population in Chile almost one-third of adolescents are already mothers (op. cit.). In this sense, there is a link between teenage pregnancy and poverty, which is problematic because it reproduces social inequities (Araujo & Martuccelli, 2012) Therefore, lone mothers who are adolescents are especially likely to be vulnerable to poverty.

If the rates of lone parents, poverty and employment are analysed, it seems that poverty rates for lone parents are not clearly directly related to employment. In terms of employment, in 54 per cent of families with lone fathers living in poverty the fathers work, and 45 per cent of lone mothers living in poverty work formally or informally and are still living in poverty (SERNAMEG, 2016)). It is also interesting to note that 57 per cent of the population earn between \$0 and \$388,000;² for women, 66.2 per cent are in this earnings band, while only 49.9 per cent of men are – demonstrating that Chilean women tend to have greater representation at the lower end of the wage scale (Hogar de Cristo, 2017). It therefore seems likely that there is a relationship between lone mothers, poverty and employment, but it is less clear that formal employment is a secure way of rising above poverty in Chile, as will be discussed in Chapter III.

If this information is complemented with schooling, it seems there is a greater relationship between poverty and schooling or qualifications than with work alone. In Latin America 12 million people from poor and vulnerable households aged between 15 and 24 years are not working or studying, and of these 66 per cent are women (De Hoyos, Popova, & Rogers, 2016). This impedes social mobility and poverty reduction,

² For this research the values in money are in Chilean pesos, and the conversion to pounds follows the proportion \$1,000 to £1. In this case \$388,000 corresponds to £388.

especially among women (op. cit.). In relation to this, more than 70 per cent of single mothers living in poverty have not finished their studies (OECD, 2017a) and low qualifications are also related to precarious work and low wages (De Hoyos et al., 2016)(De Hoyos *et al.*, 2016). A recent study in Chile shows that there is a close relationship between, for example, low school performance and living in overcrowded conditions (Contreras & Puentes, 2017)

Poverty in Chile has generally been understood as an absolute concept related to income-based measures, and there is very little research about both multidimensional and non-material aspects of poverty. Internationally, different perspectives have shown that poverty is a complex phenomenon (Albelda et al., 2004; Chant, 2006, 2008a, 2014; Levitas, 2010; Lister, 2004).. Poverty appears as a lack of economic resources when some can enjoy a certain living standard and others cannot (Kunz, 2003). However, poverty can be more than a lack of income (R. Walker, 2014). In Chile policies have identified lone mothers as a vulnerable group, but in general the understanding of poverty is absolute and still needs more development with a deep gender perspective. In this sense a relative approach to poverty has not been developed in Chile and there is very little research regarding the relational aspects of poverty. A relative approach to poverty would consider poverty as connected not only to material deprivation or minimum material standards of living but also to the minimum that a person needs in order to be socially included (Townsend, 1979).

In the last decade, policies have been designed and implemented to address poverty and provide support for poor women in Chile, but they have usually been developed from a top-down perspective, which has excluded the participation or involvement of future service-users. To illustrate this, in 2006 the 'Chile Grows with You' policy was implemented by the Michelle Bachelet administration, following the new insights provided by neuroscience research that proposed that care and stimulation in childhood influence brain development and later adult performance (Guralnick, 2005; Noble, Tottenham, & Casey, 2005) This policy was also based on the Sure Start model implemented in the United Kingdom (UK) (E. Melhuish, Belsky, & Leyland, 2005).

Chile Grows is a broad policy with national coverage for children between zero and

four years of age, which includes services through the health and educational systems, and combining universal and targeted components. One of the targets was designed to increase by 500 per cent the amount of childcare provision for 40 per cent of the poorest households in Chile between 2006 and 2012 (Biblioteca del Congreso Nacional, 2009). Furthermore, after Bachelet's re-election in 2014, there was a government commitment to build 4,500 new nurseries, with a total of 90,000 new vacancies in 2018 (Bachelet, 2014). Again, this was done without research that could provide knowledge of the needs of women who would be targeted to take up such services. Instead, the policy was designed on the basis of quantitative data provided mainly by the National Socioeconomic Characterization Survey (CASEN), which provides the socio-economic characteristics of the national population every two years.

This targeted part of the policy has a dual purpose: on the one hand, to decrease the gap in poor children's opportunities; and on the other, to promote employment among poor women (JUNJI, 2009). Nevertheless, of 571,134 childcare/nursery vacancies for children between 2 and 4 years of age, 54,920 have not been filled, and approximately 30 per cent of the children they assist do not use childcare regularly (Integra, 2017; JUNJI, 2015). As well as low take-up, there are concerns about the quality of the services provided by the nurseries, as they do not meet international quality standards (Centro de Microdatos, 2013), and recent research shows that children living in poverty attending nurseries have more social and emotional difficulties compared to children from wealthier families using nurseries (Narea, 2016). The low quality of State nursery provision is also observed, for example, in relation to the ratio of staff to children. The national requirements stipulate one professional child carer per forty children and one childcare assistant per six children in nurseries for babies (Dussailant, 2012). By contrast, countries such as the UK have ratios of one staff member per three children younger than two (Truss, 2013). Research and evaluation of programmes for early childhood provision agree that the effectiveness of childcare depends on the quality of the service being delivered (Melhuish, Belsky, & Leyland, 2010; Melhuish et al., 2008; Taggart, Sylva, Melhuish, Sammons, & Siraj, 2015). Only

high-quality services have positive effects on children's development (Nutbrown, 2012; Tanner et al., 2012).

Furthermore, importantly, employment among women has not increased as a result of this policy (Dussailant & González, 2012). Chilean surveys have established that women living in poverty are reluctant to use formal childcare for their children when they are under two years of age, although mothers with higher educational levels generally make greater use of private childcare in order to work (Bravo, 2011; Dussailant, 2009). Surveys have also shown that women do not consider work to be a priority because of the low wages they receive (Díaz, 2015; MIDESO, 2017b). Therefore, it seems that these kinds of policy have been designed following linear thinking, where more childcare for women living in poverty would lead to an increase in work rates. However, it appears that the level to which these services are taken up is more complex than was conceived when the policy was developed. Currently in Chile, general information can be found about the lack of take-up of this policy, but there is insufficient understanding about why some women are using these kinds of service and why for many others these services, or others, are not seen as a suitable option. Significantly, there is a lack of evidence in terms of the impacts of poverty using a gendered perspective and looking at the repercussions of poverty on mothers' daily lives and the different strategies they develop in order to face a variety of difficulties that emerge from living on low incomes. In other words, there are no studies detailing women's own perspectives. They are the forgotten piece in the policy-making process.

2. Literature Review Strategy

The aim of the literature review strategy was to find relevant literature in relation to the research questions and poverty conceptualisations, using Chilean and Latin American literature where it was available, which is relevant for this research because it provides local knowledge and context. In Chile numerous quantitative studies are relevant to the research, for example, poverty rates, childcare take-up rates, as well as general government documents about different social policies to address poverty. However, there is little developed knowledge on the qualitative and non-material impacts of poverty on lone mothers.

Therefore, the thesis draws heavily on literature from the UK – where I undertook the PhD. The reliance on UK literature can, however, be explained beyond these practical reasons. The UK has been at the forefront of poverty research, pioneering the notion of relative poverty, especially in non-material aspects, as well as participatory approaches – concepts and approaches that are central to this thesis. As such, it was important that the thesis included these relevant works. Furthermore, the UK literature was particularly relevant because the key policy that I was examining was based on the UK policy ‘Sure Start’ (Hall et al., 2015), the main purpose of which was to deliver a variety of services to parents and children under the age of four from the most disadvantaged areas, and as such it inspired the Chile Grows programme.

Several aspects of the literature review strategy were pursued as part of this thesis (Booth, Sutton, & Papaioannou, 2016; Finn, 2005). I researched electronic databases such as ProQuest, Science Direct, Scielo, Scopus, Google Scholar and Wiley Online Library. Electronic searches were made using specific journals such as Social Issues and Policy Reviews, Handbook of Latin American Studies, Latin American Politics and Society, Psicoperspectivas, Gender and Society, Gender, Work and Organisation, Feminist Economics, Sociological Methods and Research, Gender and Development, Journal of Poverty, Qualitative Research, British Journal of Social Work, Family Process and Policy Practice and Research, among others. I also undertook a search of relevant grey literature on several web-based sources, for example, policy documents from different Chilean Ministries and reports by international organisations such as the OECD and UNDP. Finally, I read several printed books in relation to my research topic. Some of the key terms for the different searches were: lone mothers, Chilean lone mothers, poverty, work and lone mothers, work balance, lone mothers and care, poverty, gender and poverty, Latin America and gender, feminisation of poverty, neo-liberalism and poverty, Chile and poverty, Chile and gender, childcare and poverty, machismo, qualitative methods, video methods, social exclusion, female poverty and coping strategies (among several others).

After conducting these searches, I checked the relevant references used in the different documents that I read. I included references from 2000 onwards, and key

documents from before these dates; I also read references in English and Spanish and some in Portuguese, while references in other languages were excluded. At the end of this process, I had more than 400 references. The review was undertaken initially to establish the research and literature in my area of study, and further references were discovered during the PhD process. Mendeley was the software package that I used to collect and save all the references that I found.

After conducting the literature review I tried to provide a clear structure for the reader in the first three chapters. In this chapter there is a review of Chilean literature based on government reports, the available statistics from different ministries, programme evaluations and a discussion of neo-liberalism. Chapter II reviews the literature in relation to theories regarding poverty and its non-material aspects. Chapter III considers literature relevant to my research questions and other key elements that I wanted to develop in relation to lone mothers living in poverty in Chile.

3. Historical Development of Chilean Social Policies for Poor Women and Children

It is important to provide a context for the design and implementation of some of the policies in Chile for women living in poverty in order to understand the lack of involvement of service-users in this process. Today Chile has met some of the most basic human needs, including malnutrition and child survival. These were central to the agenda of the late 1940s onwards (JUNJI, 2009), and important and successful programmes were developed in the subsequent decades. The focus was on child survival and the early physical development (measured by weight and height) of children under six years of age (Cruz-Coke, 1995). Specific programmes with concomitant advances in women's education, a reduction in the number of children, and improvements in housing conditions and sanitation facilities, could explain the current low rates of malnutrition and infant mortality (op. cit.). Health is without question the area where in the past there was a more coherent and cumulative focus on both child and mother, where the priority was to prevent illness and death and to support the physical body (JUNJI, 2009). Lone mothers living in poverty were the principal focus of health policies because the severity of their poverty was a mortal risk

for their children (Comunidad Mujer, 2016). Other dimensions of child development, such as psychosocial stimulation, well-being or helping women into the labour market, were not on the government's agenda during the 1940s and 1950s (op. cit.).

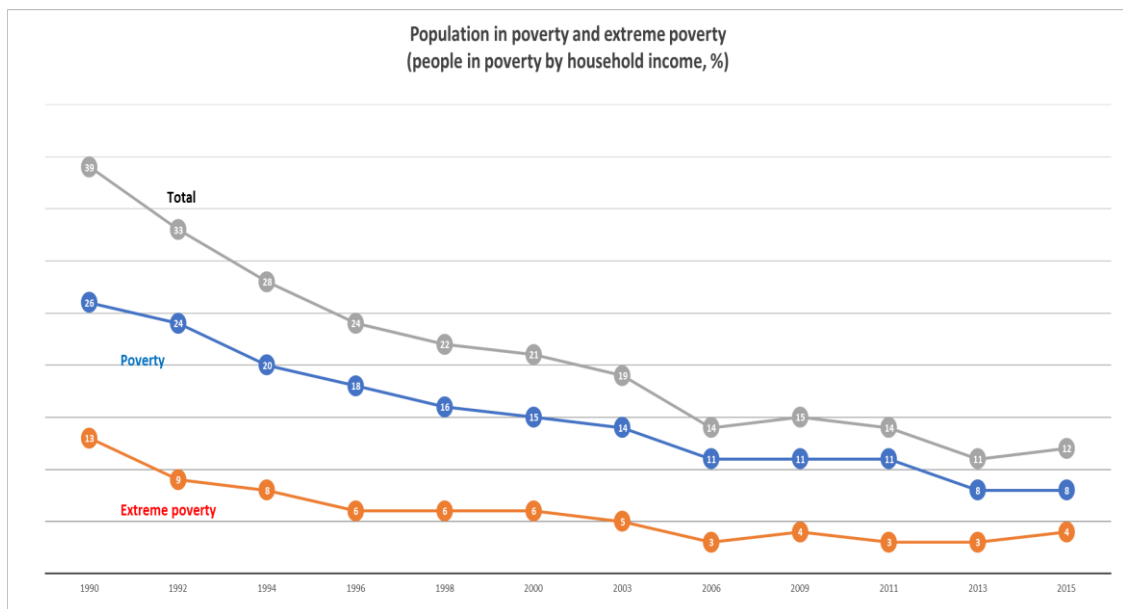
Parallel to health initiatives, other programmes and initiatives have directly and indirectly impacted the situation of children from the 1940s onwards in Chile. In the late 1960s and early 1970s the construction of a network of public nurseries and kindergartens started with the purpose of delivering food and supervising the care of children while women were working, although spaces were limited and, in general, they favoured lone mothers (JUNJI, 2009). Furthermore, primary education was expanded and standardised; labour law expanded the rights of women who were working (providing prenatal and postnatal leave, nurseries and kindergartens in the company, or subsidised by them) (Cruz-Coke, 1995). Simultaneously, the family allowance subsidy that benefited workers with employment contracts was extended to people living in poverty and extreme poverty without social security coverage (Hogar de Cristo, 2004). Meanwhile, in the justice sector, services and programmes were created to benefit children at high social risk (orphaned and abandoned children) or with violated rights (domestic violence, conflict with the law) (JUNJI, 2009).

The majority of these emerging socialist initiatives were interrupted in the 1970s by the military dictatorship led by Augusto Pinochet, which lasted 17 years (1973–89). Levels of inequality started to grow, mainly as a result of the implementation of neo-liberal policies related to privatisation in health, pensions, education and housing during the dictatorship period (Raczynski, 1994), as will be developed in the next section. During the military dictatorship, most poor people in Chile were rehoused in new slums (Chant & McIlwaine, 2016) on the periphery of the cities, creating ghettos of poverty, so that rich and poor were separated, which in turn created high levels of segregation and exclusion (op. cit.). As a result of all these policies, when democracy was finally restored in 1990, the levels of poverty were around 39 per cent of the population (MIDESO, 2015). Nowadays, Chile has decreased the general levels of poverty but still faces enormous challenges in relation to these issues. Income inequality is extreme: 80 per

cent of the total income of the country goes to 10 per cent of the population, while the other 20 per cent is left for the remaining 90 per cent of the population (UNDP, 2017).

With the arrival of democracy, governments had to invest time and money into rebuilding the State, and with this the design, implementation and legitimisation of new public policies; accordingly, poverty decreased to 15 per cent in the space of 25 years between 1990 and 2015 (OECD, 2018). Figure 2 shows the poverty rate variation since 1990, following the restoration of democracy. According to Larrañaga and Herrera (2008), during part of this period poverty showed an important variation as a result of a twofold process: a positive variation in average income in poor households, and an increase in national wealth.

Figure 1: Trends in Poverty in Chile from 1990 to 2015 (per cent)



Source: Author's own elaboration, with data from CASEN (2017)

In addition to poverty, inequality in Chile is also a serious concern. It has the highest rates among the Organisation for Economic Cooperation and Development (OECD) countries, with a Gini index of 0.454 in 2015, whereas the average index in these countries is 0.318 (OECD, 2015). Moreover, 1 per cent of the richest Chileans have an income that is 40 times greater per person than the per capita income of 81 per cent of the population (Brandt, 2012). Inequality in Chile remains stable after generations of poverty-reduction policies, and social mobility is comparatively low (UNDP, 2017).

Generally, a person's income can be determined by that of his/her father; for example, in the case of a Chilean whose father earns twice that of another Chilean, his/her son/daughter will earn 60 to 70 per cent more than the son/daughter of the other Chilean (op. cit.). Such data facilitates an understanding of the serious inequality and maldistribution of riches in Chile, and how difficult it is for people, especially lone mothers, to escape poverty. It also shows the importance of having appropriate policies in place that can help to address this situation.

The next section will explore how neo-liberalism is the imperative ideology behind social policies in Chile; it will also develop how it has been implemented in the last 50 years. The gender implications of neo-liberal social policies in Chile will be discussed in Chapter III.

4. Neo-liberalism in Chile

Neo-liberalism is an economic ideology that, since its earliest versions, has promoted a re-foundation of the classic liberal paradigm of the eighteenth and nineteenth centuries, and it has been implemented in several economies around the world. Centrally, this perspective holds that the free market is the best space for the allocation and exchange of economic resources and, therefore, its application was presented in the mid-twentieth century as an alternative to the supposed inefficiency of the intervention of the State in economic coordination (Bardon, Carrasco, & Vial, 1985). In David Harvey's words, 'neo-liberalism is in the first instance a theory of political economic practices that proposes that human wellbeing can best be advanced by liberating individual entrepreneurial freedoms and skills within an institution characterised by strong private property rights, free market and free trade' (Harvey, 2007, p. 2).

Until 1973 Chile built a welfare state based on the continental European model (social corporatism), which was characterised by the implementation of a social security model based on wage labour (administered by unions and workers' organisations), and the progressive implementation of universal health care and compulsory education (Segura-Ubiergo, 2007). This model ended in 1973 following Pinochet's coup; however,

its replacement with a market system was not immediate and took nearly twenty years to be fully implemented.

These reforms were led by economists, lawyers and high-ranking military personnel. People from the field of economics were educated at the University of Chicago at the time, protected by a violent dictatorship that began with the complete transformation and privatisation of different services. Therefore, after the military coup it took over economic policy in Chile (Bardon et al., 1985). Thus, Chile became the project of a neo-liberal country where the State began to privatise basic services such as health, education and the pension system and also essential services such as water, electricity and gas. As a result, the market was identified as playing a leading role in social and economic development. At the same time, reducing the welfare state was an important target of the government, and minimal attention was paid to the development of social policy. Therefore, the State was significantly reduced following Pinochet's coup (Harvey, 2007).

Neo-liberal reforms were implemented in all areas of the economy in a radical way, with private parallel structures (education and health) and other substitutes (pension system, housing policies) often being installed in place of the old welfare regime (Maillet, 2015). So, there was an overlapping of social policies with market orientation over those of the previous welfare state – what some authors have called the welfare residual state (Larrañaga 2010) or liberal welfare state – with informal components as a result of the high unemployment rates and high use of informal care (Barrientos 2010). Other scholars, following the work started by Esping-Andersen (1999; 2002), indicate that, based on a set of indicators related to economic variables, Chile would be closer to a liberal State with a strong orientation towards the market and with important residual sectors of the welfare state (in health and education) with low-quality services (Maldonado, 2012).

In relation to the above, welfare pluralism is a concept that has been installed in the academic discipline of social policies in recent years since the structural reforms of the eighties and the progressive weakening of the European and Latin American welfare state (Alcock, 2008). This focuses on the incorporation of private agents in the

administration and provision of social services. Specifically, it begins when governments initiate the commoditisation of public policies or facilitate the entry of the market in each of the welfare spheres (Wigell, 2017). With this, the neo-liberal ideology seeks to make the administration of social policies 'more efficient', specifically in key pillars of social protection such as education, health and social security.

In Latin America not only did this mean the entry of private agencies in each of the welfare spheres, but it also involved the creation of new policies based on the targeting of resources among the poorest (Cecchini, Filgueira, & Robles, 2014; Holzmann & Jørgensen, 2003). Thus, the decline of the State directed the policies of the twenty-first century towards a focus on managing economic and social precariousness, focusing resources on the poorest and most vulnerable (Garrett, 2010).

After the end of the dictatorship, the subsequent government (a left-wing coalition) initiated ambitious counter-reform plans in education, health and transportation, among others. Each of these were redefining the role of the State and its scope, but the reality is that many of the proposed changes were installed as a halfway house between the market and the State's actions (Staab, 2014) and did not have as an objective a return to the post-war welfare state. The reforms implemented by the centre-left governments sought specifically to lessen the effects of neo-liberal reforms rather than changing the way in which they were conceiving and providing well-being in Chile.

The political constructs used by the governments of the centre-left never made explicit reference to a welfare state; instead, they found a similar political nomenclature of the European third way. Therefore, discourses were in relation to the promotion of economic growth policies to raise greater income via tax and to focus resources on the poorest and most vulnerable (P. Harrison, 2006). In a desert of ideas, a sort of post-colonial position might prevailed in Chile where the terminology of the third way was quickly adopted, but without the necessary depth, or without the contents being adapted to the Latin American or Chilean reality.

This is how the social protection component of the Chilean neo-liberal State began to take from international organisations a new framework to understand targeted social

protection. The pragmatic notion of social protection gave the State faculties in the task of preventing risks and promoting 'capacities', so that families could overcome adversity and, eventually, rise above poverty (Holzmann & Jørgensen, 2003; World, 2005).

Therefore, the Chilean notion of neo-liberalism blamed poor people for finding themselves living in poverty, thereby allowing the State to remain conveniently blind to the structural difficulties they faced (Peck, 2010). Despite Pinochet's dictatorship ending 30 years ago, neo-liberalism remains a dominant ideology in relation to social policy design and its implementation, as will be further discussed in Chapter III, where it can be seen that the majority of policies designed to overcome poverty among women seem to assume that poverty and unemployment can be resolved through counselling, psychosocial interventions or the expansion of childcare services, rather than structural change.

5. Main Arguments in the Thesis

1) Lone mothers living in poverty are the real experts on their lives and their voices must be heard in the context of other expert voices in the policy-making process

One of the main arguments driving this research is the fact that women's voices have been side lined and little is known about the actual experience of lone mothers living in poverty in Chile, the challenges they face and their needs. There is a lack of knowledge about the kind of support they receive and the coping strategies they adopt in response, especially concerning their use of childcare. Politicians claim that childcare provision has improved in recent years (JUNJI, 2015) and yet the take-up rate is comparatively low (JUNJI, 2017). There is a lack of understanding about why this is happening from the perspective of the women themselves, where the consideration of their experiences and perspectives is crucial (Chant, 2008b), as well as an understanding of the 'local, complex, diverse, dynamic, uncontrollable and unpredictable ... realities experienced by many poor people' (Chambers, 2010, p. 2). Hence, in terms of this research, these women are regarded as the real experts on their lives and needs, rather than being passive consumers of policies, and the policy-making process must therefore include their credible experiences.

In Chile, as in many other countries, the tendency is to create policies for people without their involvement. In this respect, Lister (2010) argues that policy-maker's common sense is transformed into social policies and the real experts are not included. Policy-makers, academics and people living in poverty all need to have a role in the design of policies.

There is limited research in Chile on women's experiences of poverty and the possible psychosocial consequences for them that could help in the design and implementation of policies that better meet their needs and beliefs. Consequently, policies such as Chile Grows certainly represent good intentions, but they are not informed by the women who might use them. These policies need to consider women's voices and, arguably, it is essential to have local knowledge in order to design useful services and increase their take-up. From this perspective, as Beresford argues, assertive policies must consider people's experiences, as the real experts in their lives: 'Not involving people in research plays into "othering" them or reinforcing their "othered" status' (Beresford, 2013 p.139).

Poor women living in poverty have been considered a homogenous category in Chile, and policies are designed for them uniformly. It is therefore important for lone mothers to be seen as a heterogeneous category, understanding the particularities between them and considering these specifics in the policy-making process and execution of the policies (Albelda et al., 2004; Carling, Duncan, & Edwards, 2002; Gillies, 2007; Klett-Davies, 2007; Paterson, 2001). The only way to achieve this understanding is by asking them and hearing them directly, not just through international literature, which is certainly important but does not include local and cultural knowledge. We need to improve knowledge about women's experiences, challenges, needs and coping strategies, in order to produce effective policies for them and increase their take-up of vital services.

2) Poverty knowledge in Chile must consider epistemological plurality beyond income-based perspectives

Chilean studies on poverty are generally based on income-based measures. Certainly, these studies provide valuable and important knowledge, but they do not tell us what it is like to live in severe deprivation, and the consequences of doing so. Relying on narrow income poverty measures, to the exclusion of broader understandings of poverty, does not capture other dimensions that are highly significant for women (Chant, 1997). As Murphy (2015, p. 76) explains, ‘Methods of measuring poverty that focus on headcount can fail to capture the dynamic nature of poverty and the different drivers of poverty. Therefore it is important for research also to take into account the psychosocial dimensions of poverty such as shame, stigma the depth of damage produced in terms of their social relationships (S. Pemberton, Sutton, & Fahmy, 2013), and the coping strategies that women develop in order to face poverty. Such research has not been conducted in Chile and this study aims to address these issues and contribute to the development of local knowledge in relation to the non-material aspects of poverty.

To best address this purpose, a qualitative approach is adopted in the study. The use of qualitative techniques in poverty studies helps reveal in-depth the processes and causes of poverty, while more quantitative methodologies provide the numeric characteristics of poverty (Pérez-Ortiz, 2004). As has already been mentioned, Chilean studies have mainly drawn on quantitative evidence, but in order to study poverty and what it is like to live in poverty for different sectors of the population, epistemological plurality with a gender-sensitive framework is necessary (Carling et al., 2002; Chant, 2007a; Hakim, 2010; Lewis, 2009a; Millar, 2003). In this sense, qualitative studies can act as an important device in the development of a better understanding of poverty – in this case, female poverty and what it is like to be a lone mother living in poverty. As in the UK, Bessel (Bessell, 2010, p. 62) states: ‘It is only by listening to the views and priorities of those who are in situations of poverty and subordination that we can develop strategies that respond to reality and avoid misinterpreting the lives of the poor.’ Therefore, it is important to state that qualitative research helps us to understand ‘how’ things occur, sacrificing the wider scope but capturing the detail (Silverman, 2006).

6. Research Aims

It is imperative to hear and understand what people living in poverty have to say – especially lone mothers, as the most vulnerable population group – about what it is like for them to live in poverty and what they think about policies such as Chile Grows with You in relation to childcare. These issues need to be explored in order to contribute meaningfully to the development of knowledge regarding lone mothers living in poverty and their needs.

Consequently, this qualitative research study has the following aims:

- 1) To explore the impacts of poverty on lone mothers, especially those related to shame and stigma.
- 2) To examine the support that lone mothers receive, their coping strategies and what other support they would like to receive.
- 3) To explore lone mothers' experiences of, and perspectives on, State provision, especially the childcare component of the Chile Grows policy.

7. Thesis Outline

Chapter I: Introduction

This chapter was the Introduction to the thesis. In introducing the work, I have explained the research problem and the historical development of Chilean social policies for poor women in the country, as well as the development and implementation of neo-liberalism in Chile. In addition, the literature review strategy and main arguments of the thesis were developed and, finally, the research aims and the structure of the thesis were outlined.

Chapter II: Central Concepts in Understanding Poverty

This chapter develops the theoretical approaches that supported my research. These are in relation to the relative approach to poverty with a gender-sensitive framework. First, the concept of poverty will be developed from an income-based perspective to a multidimensional perspective. Second, different notions about female poverty will be developed in relation to the feminisation of poverty approach and the 'feminisation of

responsibilities and/or obligations' (Chant, 2007a, 2008b). Moreover, the psychosocial impacts of poverty will be discussed, principally those related to shame and stigma and the coping strategies that people living in poverty adopt in relation to social support. Furthermore, resilience will be subject to a critique that suggests it is a convenient concept for neo-liberal governments.

Chapter III: What We Know About Lone Mothers Living in Poverty

This chapter will offer a literature review about lone mothers' needs and challenges, emphasising the concept of 'gendered moral rationalities'(Duncan & Edwards, 1999). Furthermore, the difficulties for lone mothers inherent in balancing work and childcare will be discussed. Related to this, formal and informal employment will be discussed, as well as the current policies aimed at lone mothers in Chile facing poverty; in addition, the relevance of, and part played by, machismo culture will be identified.

Chapter IV: Methodologies and Methods

This chapter discusses in detail the methodology and methods used in order to best address the research aims. It begins by discussing the interpretative theoretical approach to this research: one that is based on social constructionism and linked to the ecological model (Barge & Fairhurst, 2008; Richard, Gauvin, & Raine, 2011). It explains the challenges and difficulties inherent in accessing the sample and introduces the research participants. It then explains the qualitative methods used, namely, semi-structured video testimony and thematic analysis, to analyse the data. The chapter also includes other relevant methodological aspects, such as dissemination, ethical considerations and issues related to trustworthiness that were very important during the interview process.

Chapter V: The Impacts of Poverty on Lone Mothers

The aim of this chapter is to explore the impacts of poverty on lone mothers and the difficulties that these mothers face on a daily basis, exploring how it is for them to live with material deprivation and the difficulties involved in making ends meet. It also analyses the relational consequences of poverty on them, especially those related to

shame and stigma. In addition, it will be shown how all these women had an intergenerational experience of poverty, with gendered responsibilities and obligations. Finally, one of the principal challenges that these women face will be discussed, related to the pursuit of a better life for their children and escaping poverty.

Chapter VI: Women's Informal Support and Gendered Differences in the Provision of Support

This chapter analyses the role of informal support and of the informal economy used by lone mothers who face poverty. I will develop what I have named a 'gendered reciprocal network', explaining how these lone mothers support and help one another, and the differences between the caring responsibilities of men and women. In addition, this chapter considers how the extended family works as a domestic welfare system and the importance of these forms of support when living in poverty in Chile, where, without these different elements, poverty would be even harder and the possibility of surviving in poverty much more difficult. Finally, there will be a discussion of men's role and the complexity of machismo in these women's lives.

Chapter VII: Childcare and other Formal Services for Lone Mothers

This chapter will discuss how policies impact women's lives, explaining why these women use, or do not use, childcare services and what they would like to change about this national policy. The chapter will also discuss the challenges that these women face in reconciling work and childcare, and the implications of this for their decision-making. Moreover, it will explore the existence of in-work poverty in these women's experiences and how much the mothers thought would be sufficient to meet their basic needs.

The chapter will also discuss women's experiences of other services such as the council and health system, where women experienced poor treatment and feelings of shame and stigma that made their daily life difficult, reinforcing feelings of powerlessness. The chapter will then finish with messages from the participants to the authorities.

Chapter VIII: Discussion

This chapter discusses how the findings of the study relate to the three principal research aims in the context of the relevant literature. The aim of this chapter is to draw out the significant findings from my study on the impacts of poverty on lone mothers living in Chile, especially those related to shame and stigma. It will also examine the support they receive, their coping strategies and what other support they would like to get, as well as examining their views of State provision and policies.

Chapter IX: Conclusions

In this chapter I will briefly present the research objectives and key findings of my research in order to contextualise the principal conclusions of the study. The new empirical evidence and the theoretical and methodological contributions of the study will also be considered, alongside the limitations of this research. In addition, the chapter will include policy recommendations based on the voices of the participants in my study and recommendations for further research.

8. Conclusion

This research seeks to contribute to the development of Chilean local knowledge and theoretical perspectives of lone mothers living in poverty as one of the most vulnerable groups in society. The non-material consequences of poverty have been studied in recent decades, but in Chile there is very little local knowledge about it, and even less from a gender perspective in terms of lone mothers. In this regard, this research will explore the impacts on poverty on lone mothers, especially those related to shame and stigma; it will examine the support they receive, their coping strategies and what other support they would like to receive. Finally, the study will explore the experiences of lone mothers and their perspectives of State provision, especially the childcare component of the national policy Chile Grows.

The main argument driving this research is that lone mothers living in poverty are seen as the real experts on their lives, and their voices must therefore be heard. This contributes to epistemological plurality in poverty knowledge in a country where quantitative data is predominant. Therefore, this research will use a qualitative

approach in order to provide participants' perspectives, which should contribute to the policy-making process in Chile.

Chapter II: Understanding Poverty: Concepts and Theories

As was discussed in Chapter I, this research seeks to explore the impacts of poverty on lone mothers living in Chile, especially those related to shame and stigma. It will also examine the support they receive, their coping strategies and what other support they would like to receive, as well as exploring their views of State provision and policies. The overall aim is to contribute to the policy-making process in the alleviation of poverty in Chile. Consequently, the aim of this chapter is to develop the theoretical approaches that supported my research, the central one being a relative approach to poverty, emphasising the non-material and psychosocial impacts of poverty within a gender-sensitive framework.

1. General Perspectives for this Research

Before delving into the different theoretical approaches that supported this research it is important to obtain a general perspective of the different elements of the lenses that I used to give life to this study. This research adopted a relative approach to poverty, which becomes important when drawing on theories that emphasise the relational aspects of poverty as the non-material consequences of living in material deprivation (Chase & Walker, 2013; Fahmy & Pemberton, 2012; Lister, 2004; R. Walker, 2015). Accordingly, this chapter will discuss different approaches to poverty and explain why the relative approach to poverty is the one that best supports this study. Moreover, the theoretical emphasis is on the inclusion in policy research of service-users as the main experts on their needs (Beresford, 2013a; Lister, 2004).

Related to this, Lister (2004) states that poverty is linked not only to material disadvantage, but also to many aspects that go beyond economic insecurity. In this sense, poverty is 'characterised by a lack of voice, disrespect, humiliation and reduced dignity and self-esteem' (Lister, 2004, p.7) This approach goes beyond income-based perspectives and states that poverty research must develop knowledge about the real difficulties that people living in poverty face, especially women (Ridge & Saunders,

2009), in terms of their general experiences as consequences of living in poverty (Batty & Cole, 2010). It is important to record the perspectives of people living in poverty and to ensure that they are conceived as active service-users rather than mere receptacles of policies (Beresford, 2013a).

This study also includes an 'agency-centred' position to consider the continuum of interaction between structural factors and the individual lives of those living on low incomes, in this case lone mothers, and how this affects their decision-making (Batty & Cole, 2010; Flaherty, 2008; Lister, 2004, 2015). From this perspective, people living in poverty are actors, functioning within difficult circumstances, rather than simply being victims of their conditions (Batty & Cole, 2010). However, their lives are constantly influenced by the economy, politics and structures of general society, where all the different spheres of life are affected.

Therefore, from this perspective, people's agency is a co-constructed process (Walker, 2014), between the person and his/her context, in response to surviving on a low income (Pemberton, 2016), in which people living in poverty have much to tell and contribute. In Chile, as previously mentioned, the predominant perspective is to consider people living in poverty as passive service-users of policies; as yet, their active participation has not been addressed in research. From this perspective, this study can also contribute to the development of a different paradigmatic vision in Chilean social policy, addressing people as the real experts on their situations and active service-users and agents.

Accordingly, as was discussed in Chapter I, I draw on a gender-sensitive framework in poverty research (Ahumada, Monreal, & Tenorio, 2016; Chant, 2006, 2007b, 2010a; Gómez & Jiménez, 2015; Lewis, 2009a; Millar, 2003; Ramm, 2016), meaning that the impacts of female poverty go further than income-based analysis, substantially affecting women's lives (Chant, 2006, 2010a). This approach facilitates a deep understanding of the incidence, intensity and severity of poverty among women (Chant, 2010a), which has implications, for example, for considering the role of women in the social structure (Tortosa, 2009). It is also about power and their lack of empowerment. All these elements will be discussed in this chapter. Overall, poverty can be seen as material

deprivation in relation to the necessities of life, while at the same time being a relational phenomenon that includes psychosocial elements (S. Pemberton et al., 2013).

2. Poverty: From an Income-Based Approach to a Multidimensional Perspective

In this section there will be a brief explanation of different approaches to the definition of poverty over previous decades, especially in the UK, one of the pioneers of poverty knowledge development, a consideration of how poverty in Chile is understood and how this understanding has shaped social policies in Chile.

Poverty is a controversial concept and has been understood and defined in different ways in the past century (Gordon, 2010; Kaztman & Filgueira, 1999a; Lister, 2004; Rowntree, 1941; Sen, 1983; Spicker et al., 2007; Townsend, 1979, 1996). In 1901 Rowntree, one of the first UK poverty pioneers, stated that people living in poverty were those 'whose total earnings are insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency' (Rowntree, 1941, p.12). This description highlights that poverty would be ended if people had the minimum to survive. This kind of definition reflected the belief in the UK that, after the Second World War, measurements generated results that poverty had been removed and the problem resolved (Lister, 2010).

All these perspectives might be argued to correspond to a positivistic understanding of poverty, establishing a reality where physical maintenance would be synonymous with poverty eradication, at the same time under-estimating people's needs and their own definitions of subsistence, or indeed of wellbeing. However, other social scientists developed different approaches to an understanding of poverty. Townsend (1979, p. 32) for example, offered a more relative approach to poverty saying that 'individuals, families and groups can be said to be in poverty when [...] their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities'.

Townsend debated that poverty must be considered a consequence of 'relative deprivation' and an effect of the unequal distribution of resources; he also stated that

poverty is an active rather than a stationary process, for the reason that it relies on the needs of the people in a precise territory (Townsend, 1996). The notion of relative deprivation became essential in Townsend's theory, which contributed to changing the definition of what was considered poverty at the time. With this concept the means of measuring poverty changed; it was not just about mainly 'subsistence', as it was for Rowntree or Beveridge (Lister, 2004), and it was not 'absolute'. Therefore, Townsend incorporated the idea of people's perceptions, and he considered that over time this changed as the needs of the population changed. He stated that poverty is relative cross-nationally or cross-culturally, and conditioned by historical, cultural and social contexts (Gordon, 2010). All these theoretical and practical developments could correspond to different interrelated layers of society where social problems like poverty began to be seen as socially constructed, generating new discussions worldwide.

Contrastingly, authors like Sen (1983) differ with the idea of 'relative deprivation' and developed an 'absolute' perspective on poverty, arguing that variables that are measured can change over time and are different for people who have 'relatively' less rather than 'absolutely' less than others. Sen (op. cit.) stated that for an 'absolute' approach the concept of capabilities, meaning what people are able to do with economic resources is central. Thus for Sen (1983, p. 162), 'poverty is an absolute notion in the space of capabilities but very often it will take a relative form in the space of commodities or characteristics'. In this sense Townsend (1996), states that the measurement and understanding of poverty relies on the environment of any precise reality and that even absolute needs are essentially relative. In this regard, the way that poverty is defined and studied in every country also provides information about how poverty and people's needs are understood. Accordingly, recent definitions of poverty have agreed that, at a minimum, the concept should include cultural, social, and historical aspects (op. cit.). This wider thinking about poverty contributed to the introduction of a new paradigm in terms of the understanding of poverty, where multidimensional poverty is considered, rather than just poverty related to income.

In line with this, international perspectives have shown that poverty is more than a lack of income (Albelda et al., 2004; Chant, 2006; Gordon, 2010; Lister, 2004). As Daly

and Kelly (2015) argue, poverty is a 'lived experience' (p.2); it affects the whole world, including developed and developing countries (Chant, 2010a; Christopher, England, Smeeding, & Phillips, 2002; Narayan, 2000; R. Walker, 2014). In all the definitions, poverty is understood as a lack of resources, a lack of money and a disparity between rich and poor (Kunz, 2003). How this is interpreted depends, however, on the definition of poverty that is used, but in general in developed countries there is agreement that poverty is a multidimensional process that incorporates different components, such as for example access to education, health and recreation. In other words, there is recognition that poverty is more than a lack of income (Walker, 2014).

In the Global South one of the most influential poverty measures is the World Bank 1.25 dollar poverty line, an amount that falls far short of allowing people to overcome poverty in Latin American countries (Mitlin & Satterthwaite, 2013). Since the 1990s the emerging countries of the Global South, such as Chile, have shown a long cycle of economic growth that has significantly reduced the distance separating them from advanced countries (op. cit.).

This process of convergence responds to the changes that the global political economy has experienced, and in particular to the intense dynamics of economic transnationalisation, to the emergence of global productive chains, and to the strong flows of foreign investment that have been directed at emerging economies in recent decades (Sanahuja, 2016). Since 2008 this process has been accelerated by the global economic crisis, which has hit the richest countries without stopping the growth of emerging economies, further accelerating the convergence of income between them (op. cit.).

In this regard, in many of the countries in 'the Global South', in a high-income country such as Chile what the World Bank determines as poor does not translate into to what a person requires in order to live and meet his/her minimum needs, especially in urban areas (Mitlin & Satterthwaite, 2013). Therefore, Chile is at a crossroads: on the one hand, its high average income places it as an OECD country based on its economic development; but at the same time it has important problems rooted in its great inequality and poverty among a sector of the population (Miraftab & Kudva, 2015). This is how different methodologies have been developed and adapted to measure poverty

in Chile, where in recent times multidimensional poverty has been gaining space, but where much remains to be done.

Therefore, it will be noted that in Chile and Latin America in general, basic needs approaches still dominate, with little inclusion of gender variables (MIDESO, 2017c). Nevertheless, there is an increasing tendency towards the introduction of multidimensional methodologies, and Chile is no exception. In general, governments have progressively evolved from income-based definitions to shape their measures and policies to the use of multidimensional perspectives on poverty (ECLAC, 2019). In Chile multidimensional measurements were implemented in 2015 and brought a wider poverty understanding that goes beyond income, including education (access, educational backwardness, years of schooling); health (malnutrition, registration with the health insurance system, access to health care); work and social security (kind of employment, social security, pensions for people of retirement age) and housing (overcrowding, house conditions, access to basic services) (MIDESO, 2017a).

Government agencies have opened up to study multidimensional poverty, mainly based on the work of the World Bank and in Chile there have been attempts to introduce elements that would enable an understanding of poverty in a more relative way, but so far they have not been fruitful. Perhaps the clearest and most significant example in the country is an understanding of poverty which relates the probability that households fall below the poverty line as being due to their vulnerabilities (Holzmann & Jørgensen, 2003; Kaztman & Filgueira, 1999b; Larrañaga, 2010).

This approach using concepts of risk and vulnerabilities entered with force during the social-democratic government of Ricardo Lagos (2000-06). This was never intended as a tool to compete with the official measurement of monetary poverty, but was designed as a way to distribute benefits among the poorest population. Indeed, the National Socioeconomic Characterization Survey (carried out every four years) was completed with an additional administrative survey for the identification of poor households. Therefore, at that moment in the history of Chile, the number of households under the poverty line appeared to be known, but there was no certainty

about who they were and where the poorest households were located (Lagos, 1999; World Bank, 2005).

We can observe that in Chile there has been a shift in the paradigmatic approach to a more systemic one with some understanding of social problems as socially constructed, in terms of social needs and the psychosocial aspects involved. However, there is limited consideration of people's perceptions beyond the numbers and in general policies are still designed with a top down approach where discussions still centre on the income level that a significant number of the population need for subsistence, avoiding the more subjective components such as the psychosocial impacts of poverty.

In this sense the United Nations' definition of poverty meets the different economic and psychosocial elements already discussed, where poverty is defined as 'A denial of choices and opportunities, it is a violation of human dignity. It means lack of basic capacity to participate effectively in society. It means not having enough to feed and clothe a family, not having a school or a clinic to go to, not having the land on which to grow one's food or a job to earn one's living, nor having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence and it often implies living on marginal and fragile environments, not having access to clean water and sanitation' (UN, 1998). This definition of poverty brings together those elements related to material deficiencies and also those related to the impact of poverty for those who live in this situation.

Given the above, to study poverty and how it is to live in poverty for different sectors of the population, in this thesis it is argued that epistemological plurality is necessary. In Chile there have been some efforts by NGOs that have taken an approach relating to the non-material consequences of poverty which included social processes and subjective components in the understanding of poverty, in order to develop poverty knowledge beyond statistical data (Fundación para la Superación de la Pobreza, 2012; Hogar de Cristo, 2004). However, their impact and involvement in the development of social policies have been almost non-existent. Therefore, is still a challenge to complement poverty knowledge with wider perspectives that could be

useful in guiding the policy-making process including the inclusion of the experiences of the actual people living in poverty. With the focus on quantitative measures of poverty in Chile (and elsewhere), qualitative research on poverty has been undervalued. Chile had developed a large amount of statistical knowledge related to the numbers of people living in poverty and has recently added a multidimensional perspective. Both are very important elements in poverty knowledge but not sufficient to ensure a deep understanding, and there is still a lack of studies that contribute to understanding how people face poverty in their daily lives and how different policies impact on them.

3. Female Poverty

In many cases, both definitions and measurements of poverty remain gender-blind. One of the strongest criticisms made from a gender perspective is that conceptual approaches, definitions and later operationalisation into measurements, consider as units of analysis only measures based on household income (Albelda et al., 2004; Chant, 2006, 2007b, 2010b; Christopher et al., 2002; Narayan, 2000; Ruwanpura & Humphries, 2004). This perspective misses the reality of poverty, because it does not connect with the real difficulties that people living in poverty experience, especially women (Ridge & Saunders, 2009), even in terms of general experiences (Batty & Cole, 2010). Therefore, poverty is related not only to material deprivation or minimum material standards for living, but also to non-material dimensions, which have gender differences and are difficult to understand from a traditional perspective of poverty, using income-based measures or even multidimensional measures (Yongmie, 2013).. At an international level, this recognition has developed using different indices such as the Human Development Index, with the introduction of the Gender Development Index and the Gender Inequality Index (UNDP, 2018a), the Empowerment Measure (Narayan, 2005), the Multidimensional Deprivation Index (UNDP, 2018b) and the Social Capital Index (Van Nguyen et al., 2016), among others.

These indices seek to capture the importance of the non-material aspects of poverty and incorporate gender perspectives (Yongmie, 2013). As Pantazis and Ruspini (2006, p. 378) state: 'Female poverty is the result of a complex interaction of factors: socio-

demographic change; the work the women do within the non-monetary economy; gender divisions in the field of work and employment; and the fact that social policy tends to assume that women will be dependent on a male partner.' In this regard, especially in developing countries where income-based definitions without gender perspectives are dominant, there is continuing blindness on the part of governments about the importance of incorporating a gender perspective and qualitative aspects of knowledge about poverty. These are needed in order to respond, for example, with appropriate policies (Chant, 2007b; Duncan & Edwards, 1997; Hakim, 2010; Lewis, 2009a; Millar, 2003) .

There are different possible reasons why lone mothers are generally more likely to live in poverty than men. On the one hand, more women than men live with children; therefore, there are more lone mothers than lone fathers. Furthermore, women often earn less than men and in some countries there are also gender inequalities in benefits (Christopher, 2012). On the other hand, Pressman (2003) states that in developed countries one of the principal factors explaining the gender poverty gap between male- and female-headed households could be family structure. When the family is headed by a single woman it will often result in a lower income for the family, because the woman has childcare responsibilities and therefore has less time to work. At the same time, families with a lone mother in charge may have only one income, which can vary considerably; furthermore, if this income is lost, the possibility of falling into poverty increases. In addition, women are often excluded from the higher-paying occupations, meaning that their wages will be lower than those of men (op. cit.). This knowledge has been developed from different indices, as was discussed, and has related poverty principally to a feminisation of poverty approach that has led to the development of specific policies to alleviate female poverty (S. Bradshaw, Chant, & Linneker, 2019). However, the collateral effects of female poverty have received scant analysis in Chile, mainly as a result of the lack of in-depth familiarity with how lone mothers experience poverty and the non-material effects of poverty.

3.1. From the feminisation of poverty to the feminisation of responsibility and/or obligations

The feminisation of poverty is a dominant approach to understanding gendered poverty within academic and non-academic debates – it has become firmly embedded in national and international debates (Bradshaw et al., 2019; Bradshaw, Linneker, Nussey, & Sanders-McDonagh, 2016; Chant, 2006; Medeiros & Costa, 2008). An understanding of this discussion is very relevant to this thesis because it allows us to critically view constructs that important institutions and authors consider in order to reflect reality. It also invites us to understand different perspectives behind policies, their potential implications for the policy-making process, especially in the Global South, and the impact of this understanding on women's lives.

Diana Pearce (1978) was the first to use the concept of the 'feminisation of poverty', and it was applied to understand women's poverty in United States post-war society. According to the author, nearly two-thirds of poor people aged over 16 years were women, despite more women entering the labour force in the post-war period. Her analysis showed that women's poverty was widespread and represented an important percentage of poor people, and this percentage was increasing. She stated that the policies of the time were not giving enough support to women, particularly lone mothers.

Subsequently, the notion of the 'feminisation of poverty' was presented as a fact at the Beijing Conference in 1995, when it was estimated that 70 per cent of women worldwide were poor, and it was stated that this figure would increase in the coming decades (Buvinić, Mazza, Pungiluppi, & Deutsch, 2004). The statement had important impacts on different areas of economic agendas and public policies, mainly through Conditional Cash Transferences (CCT) and microfinance programmes (Chant & Sweetman, 2012). However, it has been questioned by several academics (Chant, 2006, 2007b; Christopher et al., 2002; McLanahan & Kelly, 2009; Pressman, 2003). While it is clear that a significant number of poor women exist worldwide, the main aspect questioned was that this 'fact' was given on the basis of income-based measures, with patchy data providing insufficient information to make such a definitive statement

(Medeiros & Costa, 2008; Tortosa, 2009). Therefore, while a large proportion of women were certainly living in poverty, neither the severity nor the depth of this issue was conclusive.

Thus, according to Chant (2006), the 'feminisation of poverty' perspective has three main aspects: first, that women represent the largest number of the world's poor; second, the notion that poverty among women is a trend that is increasing over time; and, third, that this growth in the number of poor women is linked to the increasing number of female-headed households. The problem with this for Chant (2008) is that this perception relies on narrow understandings of the consequences of living in poverty and does not capture other dimensions related to the social problems that arise from living in poverty.

Fundamentally for Chant, the 'feminisation of poverty' 'does not necessarily highlight [the] aspects of poverty which are most relevant to women at the grassroots' (Chant, 2007, p. 2). This means, for example, that the role of women in the social structure and the vulnerability that women experience in terms of discrimination and overload of work and care, among other issues, were omitted from the discussion (see also Tortosa, 2009). While it is therefore the case that in general, and especially in developing countries, women are poorer than men, this knowledge itself is still insufficient, mainly because of the lack of data and information, and because it is arrived at principally through income-based measures, with most of the data collected at the household level and with no attributions to individuals or specifications of the intra-household distribution of resources (S. Bradshaw et al., 2019; Chant, 2006; Medeiros & Costa, 2008).

Furthermore, institutions such as United Nations Women (UN Women) have stated that 'the available data does not allow us to state that a 'global "feminisation" of poverty is an indisputable conventional wisdom applicable to all women everywhere' (Bradshaw, Chant, & Linneker, 2017, p.1667). Moreover, in an analysis of the available statistics from 75 countries (excluding Latin America), only 54.6 per cent of them showed feminised poverty. This kind of data questions generalisations about the global

feminisation of poverty (op. cit.) and clearly reveals that there is a gap related to gendered poverty knowledge.

From the perspective of the feminisation of poverty, other international organisations such as the World Bank or the Inter-American Development Bank have also promoted policies that put women at the forefront of overcoming poverty (Chant 2010). In this way women become not only the main caregivers, but also the main providers, and are responsible for ending poverty (Chant, 2016a). Consequently, there is a feminisation of responsibilities and/or obligations towards women endorsed by public policies worldwide (op. cit.). In relation to this, time poverty seems to be a gendered concept, where women do not have time for rest or recreation as a result of care and household obligations (Gammage, 2010), and at the same time this could affect their earning capacity and ability to improve their income (S. Bradshaw et al., 2017). Again, this highlights some of the deficiencies of the feminisation approach for failing to consider women's experiences fully, including time poverty.

Female-headed households certainly have high rates of poverty if the analysis is carried out based on income alone, although, as Chant (2008) shows, a female-headed household can be a preferable and more viable option for women living in developing countries. This is because for some women lone parenthood may bring relief following experiences of domestic violence and subordination by men. In turn, this is ultimately more conducive to their families, and thus the feeling of well-being and subjective agency increases for them and their family members. It can be seen that with understandings like this, an analysis carried out based on income alone needs to change completely. Having a wider and deeper understanding of female poverty and the increasing feminisation of responsibilities and obligations (Chant, 2014) in Chile for women would include how women experience poverty, and the emerging policies could be designed with a broad understanding of the gendered experience of poverty and knowledge of what happens at the intra-household level.

4. Psychosocial Impacts of Poverty

When we want to understand poverty, as has been discussed in this chapter, we must go beyond economic discussions about per capita income and consider the different impacts of poverty. A constant feeling of being at risk of deprivation can have social and psychological consequences (Narayan, 2000). A knowledge of the psychosocial aspects of poverty allows an understanding of the feelings of those living in poverty, providing an emotional connection with those who are not living in poverty and do not know the feelings and sensations associated with it (Lister, 2004). These psychosocial aspects are 'socially induced and socially relational in nature (...) and refer not only to the relational aspects but also to how social needs are inherently connected to the broader context of the social, cultural and economic systems and institutions at work' (Yongmie, 2013, p.4).

In this sense a person's well-being can be permanently threatened by poverty. Various studies have established the relationship between poverty and psychosocial well-being (Bradshaw, 2011; Frey & Stutzer, 2002). Some Latin American scholars have researched the relationship between poverty and psychological well-being, and, generally speaking, poverty seems to be the main obstacle to subjective well-being (Rojas, 2011). Well-being appears when people consistently feel positive emotions and negative ones only infrequently. Poverty can be one of the factors involved in having constant negative emotions and deficits in well-being (Barrett, Garg, & McBride, 2016; S. Bradshaw et al., 2016; Clark & Jackson, 2011). This means that poverty has psychosocial impacts (Yongmie, 2013). The depth of damage produced in terms of social relations (Pemberton et al., 2013), or the coping strategies where people deployed their agency individually or collectively in order to face poverty, are various. In this sense, coping strategies can help people to face the impacts of poverty, such as making use of their social support and networks. Furthermore, there are deep psychosocial consequences of poverty, such as shame and stigma.

4.1. Shame and stigma

In the academic literature the concept of shame appeared gradually, beginning several decades ago, when authors such as Townsend (1979) and Sen (1983) noticed that

poverty went beyond income deprivation. Townsend tentatively introduced this concept using phrases such as 'to avoid the shame of pleading poverty' (Townsend, 1979, p. 841). Furthermore, and over time, it has become associated with powerlessness, and the agreement among academics is that shame has structural and individual components that interact permanently (Rodogno, 2012; R. Walker, 2014). With this, the nexus between shame and poverty could be socially constructed, shame being a personal emotion with a social origin (Chase & Walker, 2013; R. Walker, 2014; Yongmie, 2013). In this regard, shame is 'co-constructed-combining an internal judgement of one's own inabilities; an anticipated assessment of how one will be judged by others; and the actual verbal or symbolic gestures of others who consider, or are deemed to consider, themselves to be socially and/or morally superior to the person sensing shame' (Chase & Walker, 2013, p.2). Some studies show that, independent of the kind of poverty experienced or the ways used to measure poverty, shame is a variable that is present and related to poverty (Chase & Walker, 2013; Rojas, 2011).

Shame is not a simple effect of poverty; it includes different emotions that emerge or are a consequence of shame and are closely interrelated to how people internalise stigma. Sutton et al. (Sutton, Pemberton, Fahmy, & Tamiya, 2014, p. 144) suggest that stigma 'reflects an "external" process through which the social "contribution" or "value" of those on low incomes is actively denigrated by the pejorative labels that are attached to specific aspects of life on a low income'. Shame and stigma are consequences of poverty experienced in several countries and cultures, which damage self-esteem, leading to a constant sense of powerlessness (Chant, 1997; Narayan, 2000; R. Walker, 2014). In this sense, shame has a direct relation to capitalism, as will be discussed in relation to the concept of resilience. Shame is the opposite of self-pride, whereas resilience can be associated with feeling proud (Yongmie, 2013). Accordingly, a lack of resources and not being able to obtain items and possessions are related to shame, because from this perspective poverty is a result of 'one's own failures' (op. cit.), where value is typically placed on people's capacity to obtain material goods in capitalist societies.

In general, shame is associated with self-image and forms part of the identity. In fact, the word 'poor' could provoke shame and shape identity, and this shame is generally felt in relation to those who are not living in poverty, or 'othering', as it has been called (Lister, 2004). In this way, shame and stigma are closely related. From childhood, people living in poverty start to feel that they are different, that they do not have the same material goods or access to social life, which requires money (J. Bradshaw & Main, 2011; S. Bradshaw et al., 2016; Ridge, 2009). As a result of this deficiency, they frequently suffer bullying and therefore stigmatisation (Ridge, 2009). Language 'seeks to create a social distance between "them" and "us" by attaching stigmatizing social labels to people in poverty, which serve to differentiate them from the general public' (Yongmie, 2013, p. 10). These implicit and sometimes explicit labels are not only between the wealthy and the 'poor', but also between people suffering poverty. As Walker (2014) notes, it seems that even among people living in poverty there is a fragmentation of 'us', with an internal objective of distinguishing the archetype of 'poor'. In this way, the 'us' is divided into multiple 'others', and with this social networks and solidarity can also become fragmented (Chant, 2007a).

Shame can also be analysed from a gendered perspective. Not only can women face more risks when they are in poverty but they can also be more shame-prone than men (Rodogno, 2012). Multiple roles and scenarios are covered on a daily basis by women, such as child-rearing, budgeting, being the visible face at school and other institutions, and providing hygiene for children and themselves, among others (Chase & Walker, 2013) – all elements related to the feminisation of responsibilities and obligations (Chant, 2008a). At the same time, men could feel ashamed about not fulfilling the breadwinner role that is generally expected of them (Narayan, 2000). In general, shame appears for men and women when they feel they cannot perform their expected social roles, such as the provider role expected of a parent (S. Pemberton et al., 2013). In the case of lone mothers, this could be exacerbated because they are responsible in all areas, and the constant feeling of powerlessness could reduce their feeling of subjective agency (Chase & Walker, 2013) beyond the objective structural difficulties that people living in poverty might face.

The presence of community networks, friends, family and neighbours can alleviate the difficulties of living in poverty (S. Pemberton et al., 2013), as will be discussed later in this chapter. However, sometimes the stigma and shame related to poverty prevent people from seeking help until it is completely necessary, as has been found in the UK, which is an obstacle when it comes to relying on social networks (op. cit.). In this regard, living with continuous financial restrictions can sometimes impact the capacity of people to socialise, therefore promoting isolation (Flaherty, 2008). However, living in poverty is not always synonymous with feeling stigmatised. Some authors suggest that lone mothers living in poverty are sometimes satisfied and proud because of their achievements in facing adversity despite feeling socially stigmatised (Chant, 2016b; Gillies, 2007; Klett-Davies, 2007).

Academics have discussed how, as well as provoking shame, social assistance policies can be extremely stigmatising (Levitas, 2010; R. Walker, 2014). When different socially stigmatised characteristics co-occur, such as, for example, being a lone mother and unemployed, the social distance between those who live according to social norms and those who do not becomes larger and the potential for feeling stigmatised is greater (Yongmie, 2013), especially when social policies indirectly stigmatise people and make them feel ashamed about their situation. Social discourses and policies can provoke shame in poor people in their everyday relations, and people living in poverty can be categorised as people lacking agency. Shame is related to feelings of degradation, inferiority, denial or failure that block participation and lead to social marginalisation, where reflection on the role of the wider society in this emotion is crucial (op. cit.). Consideration of the impact of stigmatising people who request benefits when framing, designing and delivering policies related to the alleviation of poverty is crucial in order to avoid the creation or reinforcement of shame so that instead people's dignity can be promoted (Walker, 2014).

In the Chilean case, as in many Latin American countries, people living in poverty generally live in stigmatised and peripheral neighbourhoods. This may be an important issue, as Harrison (2012, p. 7) states: 'Living in a stigmatized place compounds [the] lack of self-esteem associated with poverty, unemployment and always having to "cope".' In

this regard, in Chile there is structural socio-spatial inequality, meaning the poor live in peripheral areas as a result of neo-liberal policies, where the marginalisation of poverty can be observed (Méndez & Otero, 2018), but little is known about feelings of shame as a psychosocial impact of poverty. In addition, in Chile there are no studies developing this theoretical proposition, which was developed by Walker and colleagues (R. Walker et al., 2013), namely, that poverty induces shame. This research, therefore, should contribute to knowing whether shame has a non-material impact on lone mothers living in poverty in Chile.

4.2. Coping strategies and living in poverty

Coping strategies are strategies adopted by people living in poverty to manage all the difficulties arising from material hardship and a lack of various types of resource (Pemberton et al., 2013). However, people manage to do their best in the worst conditions. People ‘may and commonly do have access to other “resources” or protective factors’ (Daly & Kelly, 2015, p. 9), and certainly they are active agents in relation to their situations.

Lister (2004; 2015) proposes a conceptual framework in order to understand different forms of agency used by people living in poverty, where there is a recognition of people’s capacity to act and cope in adverse and difficult circumstances, which is central in my research. In this regard, there is a relationship between agency and structure, where structure could constrain agency through deprivation of material resources or power, and agency (especially in groups) could change structure. Therefore, Lister (2015) explored four aspects of the agency of people living in poverty.

Figure 2 shows Lister’s (2015) approach in relation to the types of agency and the dimensions ‘every-day’ – strategic and ‘personal-political/citizenship’. All of the latter have to be analysed as a continuous set of actions, not actors; therefore, a person could exercise any of the different forms of agency.



Figure 2: Forms of agency exercised by people living in poverty (Lister, 2015)

The first form of agency explored by Lister (2004; 2015) is what she called ‘getting by’, which emphasises everyday agency or everyday coping. This type of agency is frequently invisible, but it shows how people cope with the daily constraints and structural difficulties of poverty and all the skills that this requires. It is also closely related to the latter discussion in relation to shame and stigma (Walker, 2015), where people deploy several strategies to cope with poverty and avoid the shame that poverty can create in the context of social relations.

The second one is ‘getting (back) at’ through ‘everyday resistance’, where people act on their perception of perceived injustice, which can be seen as a resistance against the prevailing system. Here can be found, for example, informal work, which establishes justice, in terms of the possibilities of access to work and material goods or, in its more extreme expressions, riots or other acts of violence (Lister, 2015).

The third type of agency is what Lister (2015) named ‘getting out’ of poverty; which means that poverty does not necessarily imply a long-term situation; instead, it could be a short-term or frequent situation where people are active in their own lives. Here, structural barriers could constrain possibilities and be an obstacle to achieving aspirations, where, in Lister’s words, ‘The energy required to exercise strategic agency can just be too much’ (2015, p. 153).

Finally, there is a type of agency that Lister (2015) called 'getting organised' to effect change, where people get organised for strategic and political/citizenship agency. Deploying this type of agency while living in poverty could be challenging because of the obstacles that this situation might imply, for example, spending all the time and agency making ends meet. In addition, people could 'get organised' in categories other than 'poor', for example, students, mothers or local communities, because living in poverty is a situation, generally involving significant amounts of stigma, and not necessarily part of people's identity.

According to the literature (Barudy, Dantagnan, & Arón Svigilsky, 2005; Chase & Walker, 2013; Lister, 2015; Taylor, 2011), these collective actions could be in different parts of the quadrant. In this sense, social support and networks could help people living in poverty with material, practical and emotional support, especially in 'getting by' everyday, 'where drawing on social resources is often an active process of giving as well as receiving' (Lister, 2015, p. 149).

Social support

As the latter section explores, social support, in general, is the degree of social and emotional sustenance that everyone needs in order to manage daily life challenges (Pinkerton & Dolan, 2007). It can also be defined, from this perspective, as 'the perception or experience that one is loved and cared for by others; esteemed and valued, and part of a social network of mutual assistance and obligations' (Taylor, 2011, p. 14). This means that coping strategies are those efforts that help people to manage the different demands of the social world. Furthermore, social support could form the basis of collective agency for successful coping (Bronfenbrenner, 2005; Eckenrode & Hamilton, 2000) when living in poverty.

This social support could come from informal sources, such as the nuclear and extended family, friends, neighbours, co-workers or a community (Pinkerton & Dolan, 2007; Taylor, 2011), or formal sources such as hospitals, schools or councils; in other words, from formal organisations related to national policy legislation (Pinkerton & Dolan, 2007). In general, social support also involves the perception of availability or

potential availability of resources (related to hypothetical situations) when the person is in need, and it can be beneficial depending on several factors, including the size of the social network, whether the support provided is suitable in terms of meeting the stressors faced or providing help, or if the kind of support is appropriate (Taylor, 2011).

For Taylor (2011), there are two different types of support: functional and structural. Functional support is related to specific functions and includes the following: informational support, which occurs when a person gives information to another, helping him/her to cope with a stressful event; instrumental support or concrete support for others (Dolan, 2002), which includes the provision of tangible assistance such as economic help, childcare, specific goods or services; and emotional support, which is directly related to benefiting mental and physical health and makes the person feel valuable, providing warmth and nurture.

Structural social support, on the other hand, 'often refers to *social integration*, which involves the number of social relationships in which an individual is involved and the structure of interconnections among those relationships' (Taylor, 2011, p. 146). Generally, structural social support is measured using quantitative methods and includes the number of social relations or roles that a person has, the frequency of contact with members of this social network, and the density thereof. For this research, the functional support from formal and informal sources that lone mothers receive in order to provide childcare will be investigated, with a consideration of not just the quantity of support, but also the quality, including how it is perceived, how useful or positive it feels, what kind of support is received and from whom (Ghate and Hazel, 2002).

In general, it is 'only when that support is perceived or experienced as weak, non-existent or incapable of offering the type or extent of help required, that a person needing help will turn, or be directed, to formal sources of support' (Pinkerton & Dolan, 2007, p. 219). Likewise, support given by families living in poverty can be fragile, because they can also be experiencing difficulties related to living in this situation (Daly & Kelly, 2015). As Lister(2004) discusses, social support can be understood as social networks that provide help in times of need. This support could be practical, as was

mentioned, for example, helping in times of illness, looking after children or the house; or emotional, such as giving advice in life-changing situations or with family problems or offering the opportunity to talk to someone. However, social support is not synonymous with social networks, because having social networks does not necessarily mean receiving social support from them (Jack, 2000). In this sense, social support 'is a primarily protective or preventive factor in terms of bolstering parents' self-esteem and sense of efficacy, generally promoting healthy functioning' (Ghate & Hazel, 2002, p. 17). Social isolation is the opposite of social support, and is a key risk factor in relation to parenting difficulties, such as child maltreatment or neglect (Ghate & Hazel, 2002).

Gender and culture are also important in the analysis of social support. In general, women provide more social support to others, draw more on social networks and benefit more from social support than do men (Kim, Sherman, & Taylor, 2008). The quality and extent of social networks can make the difference between women being socially excluded and isolated or included in social relations (C Pantazis & Ruispini, 2006). Generally, women depend more on their social networks, such as extended family, friends and neighbours, the labour market and the state for their economic well-being (Albelda et al., 2004). Arguably, the experience of being a lone mother depends especially on the support system that the mother might have. Therefore, parents' evaluations of their own capacity to respond to their children are related not only to internal factors but also to external and cultural ones, such as 'flexibility of job, schedules, adequacy of child care arrangements, the presence of friends and neighbours who can help out in large and small emergencies, the quality of health and social services and neighbourhood safety' (Bronfenbrenner, 2005, p. 7). These are all elements that could help in coping with living in poverty.

In terms of culture, 'social support could be more effective when it takes a form that is congruent with the relationship expectations prevalent in a given culture' (Kim et al., 2008, p. 525). Generally, western cultures have a strong tendency towards individuality and independence, in contrast with Asian, Southern European and some Latin cultures, which tend to be interdependent, meaning that behaviours and feelings are determined more by the feelings, thoughts, norms and actions of a given social

setting. In these cultures, therefore, people feel complete in the context of social relationships rather than in autonomous and independent actions (Taylor, 2011). However, this could sometimes mean that in interdependent cultures, for example, Asian or Asian-American, there is greater reluctance to ask for help because people are concerned about the possible negative effects on their social relationships (Kim et al., 2008). In this case, people generally tend to obtain implicit support, meaning support without discussion or disclosure, in contrast to western cultures, which tend to ask for explicit support in response to stressful events, making explicit the need for functional support such as advice, instrumental help or emotional support (op. cit.)

In this regard, Chilean scholars Barudy and Dantagnan (2010) state that the capacity of parents to attend to networks and ask for help when necessary is one of the most important aspects of rearing children. They argue that, on the whole, one of the most important things is for mothers to have secure networks, especially for Latin American women, where the culture includes the extended family as the principal support network available for the rearing of children. Mothers rely on public social services as a secondary element of support. In both Chile and Latin America it is usual for poor people to share homes; in most cases, so that mothers do not live alone, but with their extended families (Taylor, 2011). Living with relatives not only reduces the economic cost of living, but also facilitates access to network support and care (Espinoza, 2018). However, there is little information specifically about gender coping strategies in Latin American cultures (Taylor, 2011), and Chile is no exception. Therefore, this research will contribute to knowledge about the coping strategies developed by Chilean lone mothers living in poverty.

Is resilience a basis for coping strategies?

Resilience is a controversial concept that it is necessary to examine because of its increasing importance in poverty debates. Certainly, it may be a central concept for this research if it is considered to be the basis of a successful coping strategy (Eckenrode & Hamilton, 2000). Resilience can be understood as a 'dynamic process encompassing positive adaptation within the context of significant adversity' (Davidson, 2009, p. 115).

On the one hand, biological factors are related to the organisation of the brain, which is influenced by good or bad relationships that people experienced in their childhood, and which can either facilitate or obstruct later life (Lagercrantz, 2002). On the other hand, the emotional factors related to resilience are the potential of a person to face adversity and stress; this is also related to childhood and development (Barudy et al., 2010) and 'such adversity includes economic recession, natural disasters, climate change, and the psychological effects of stress and family breakdown' (E. Harrison, 2012, p. 2). In addition, resilience can be understood as the way that a person or household faces and manages financial, emotional or social risk factors and adversity, rather than overcoming them, and could be considered an agency-centred and dynamic term (Batty & Cole, 2010). Many people in poverty face disadvantages; yet they manage to make ends meet, keep going and have many positive aspirations and strengths. This is contrary to prejudices that exist about people living in poverty, for example, that they are feckless, irresponsible and undeserving (Mills & Zavaleta, 2015).

Davidson (2009) found that people overcoming and managing adversity have core strategies, such as the ability to set boundaries and needs, having goals and acting in a structured way; also, defining themselves differently to others in worse conditions; having the confidence to connect with others, perceiving their circumstances in a positive way, despite their difficulties, and having faith in the system. These allow them to manage risks, and they are all important variables that influence resilience. Meanwhile, people with multiple problems such as chronic illness, mental health illnesses such as postnatal depression, those who have suffered from years of domestic violence or relationship breakdown, or those who have to face language barriers and institutional racism, find it difficult to have positive self-esteem or to construct a positive self-narrative (op. cit.). In these circumstances, resilience can be seen 'as a process of meeting successive challenges – in which some people are able to make incremental gains that extend the opportunities open to them despite the relentlessness of the financial challenges they face' (Batty & Cole, 2010, p. 47). In this sense, the resilience approach requires people to adapt to pressures and to the social harm to which living in poverty leads (Simon A. Pemberton, 2016).

In Latin America the extended family is generally the principal support network for lone parents, so the concept of family resilience has special relevance (Barudy et al., 2010). This is considered to be the capacity developed within a family strongly shaken by misfortune to support and help one or more of its members, the direct victims of difficult circumstances, and to build a rich life that is full of accomplishment for each of the members despite the adverse situation that has occurred (delage, 2010). Family resilience could be defined as when, despite its vulnerability, the family can mobilise certain resources to deal with adversity, even when the family may seem overwhelmed by the situation (Barudy & Dantagnan, 2006). This could be the result of good parenting in childhood, principally based on secure attachment with the mother or principal carer (op. cit.). In this context, Chile has promoted the notion of positive parenting as the principal factor to develop resilience in children, and there are many different programmes that seek to develop skills in parents in order to ensure their children have a positive attachment to them and develop resilience (Chile Crece Contigo, 2010). In addition, psychosocial support has been the principal aim of social programmes and a greater priority than conditional cash transfers (Cecchini, Robles, & Vargas, 2012a) . Taking into consideration the above, it appears that the way in which the concept of resilience is primarily used relies more on individual accountability and agency, and on giving individual responsibility to people so that they can face and manage responsibilities that the State might otherwise assist with. Coping can be hard for people living in poverty, but it should be noted that a failure to cope can signify a structural rather than personal shortcoming.

In Chile, and in countries with a similar economic–political outlook, concepts such as resilience could be convenient concepts for neo-liberal thinking, because one either has or does not have this personal attribute, which generally depends on the care received in childhood. Therefore, structural problems such as inequality and the problems of poverty are seen as personal failures. However, this perspective misses the importance of structural barriers and the ‘real’ difficulties that lone mothers may face. Perhaps they could be genuinely struggling against the odds and not just lacking resilience and having difficulties coping. Sometimes, from the resilience approach,

'individuals are required to cope within societies that are marked by significant inequality' (Pemberton et al., 2013, p. 36). As a result, as Harrison (2012) says, the problem is not the concept of resilience itself, but the use it can be made of in the academic and policy-making process, where people who do not fit the model are deemed failures. In this sense, this kind of concept could be used to make structural problems more invisible, giving total responsibility to families in the rearing and promotion of resilient children. Accordingly, relying more, as in Chile, on policies that, for example, promote parenting courses for disadvantaged families, than structural changes that could promote economic well-being, could be a way of not recognising and therefore avoiding taking action about high levels of inequality and poverty.

This research therefore adopts a critical perspective towards the concept of resilience, emphasising the real difficulties that women face in their daily lives and not blaming them because they 'lack resilience'. People have to cope with adversity and difficulties, and therefore not 'coping' per se is not positive and carries stigmatisation (Harrison, 2012). In this research I also aim to develop a critical perspective on neo-liberal ideology that supports the policy-making process, which gives individual responsibility to people to face difficulties that the State could alleviate if it took responsibility for doing so.

5. Conclusions

The existence of different approaches to poverty discussed in this chapter suggest that poverty includes a set of realities and dimensions that make it a multidimensional and complex phenomenon that goes beyond income.

The development of social policies in the South has been mostly anchored to international organisations such as the International Monetary Fund, the Inter-American Development Bank or the World Bank (Mitlin & Satterthwaite, 2013). On the other hand, the North has been able to develop a greater range of policies given its economic and social development; and, above all, it has been able to develop a progressive knowledge about poverty and its forms of measurement, elements that in the South are more incipient. In this sense, I think it is important that in a country such

as Chile we develop knowledge that allows us to develop policies based on local reality and we increasingly establish South–South cooperation. This is how in this thesis I intend to investigate the non-material aspects of poverty, widely developed in countries such as the UK, but very poorly developed in Latin America and specifically in Chile, to contribute to the local development of knowledge in this area.

In this regard the main challenge for this research will be to contribute to the development of Chilean local knowledge and theoretical perspectives, specifically in terms of lone mothers living in poverty as one of the most vulnerable groups, as shown in Chapter I. As Lister (2004) states, material–structural, co-constructed and cultural factors mediate lone mothers’ options and their relationship with employment. At the same time, governments, in alleviating poverty, cannot forget that lone mothers are not just workers but also mothers. Therefore, to incorporate the notion of the feminisation of responsibilities and obligations beyond the feminisation of poverty perspective could help to develop a wider point of view on lone mothers living in poverty in Chile.

The non-material aspects of poverty have been studied in recent decades, but in Chile there is very little local knowledge about it, and even less that has a gender perspective. In this regard, it is necessary to explore new dimensions of poverty in Chile, linked to non-material aspects, for example, analysing coping strategies that women develop in order to face poverty and the kind of support they receive. Therefore, this study will examine how the presence of community networks, friends, family and neighbours may alleviate, or not, the difficulties of living in poverty. Moreover, I will explore in the following chapters the theoretical proposition that poverty can induce shame and the possibility of a fragmentation of solidarity between people living in poverty in Chile in order to avoid stigma by relying on the duality between ‘others’ and ‘us’. This research will also face the challenge of seeing the particularities and therefore heterogeneity of these mothers, thereby contributing to the theoretical knowledge beyond the national assumption about them as a homogeneous group, as will be discussed in Chapter III.

Chapter III: What we Know about Lone Mothers Living in Poverty

The aim of this chapter is to explore what we know about lone mothers living in poverty. Therefore, it is a literature review about the needs and challenges of lone mothers, emphasising the concept of gendered moral rationalities in contrast to the choice posed by rational economics. Moreover, the literature examining the difficulties for lone mothers in balancing work and childcare is explored, along with a discussion about formal and informal employment. The chapter reviews Chilean social policies for lone mothers and offers an introduction to the notion of machismo which is important for understanding lone mothers' and women's position more generally, in the Chilean context.

1. Lone Mothers: Needs and Challenges

In relation to women rearing children with little or no male support, as was discussed in Chapter I, the most common terms used in the academic literature are 'single mothers', 'lone parents', 'sole parents' and 'female-headed households' (Albelda et al., 2004). 'Single motherhood' tends to be used specifically to refer to never-married mothers; 'lone motherhood', on the other hand, is the generic term covering those who are divorced, separated and widowed, as well as never-married mothers or solo mothers (Duncan & Edwards, 1997). For the purposes of this research, the term 'lone mother' has been used, as defined by Albelda et al. (2004, p. 2): a 'lone mother is almost always both the primary breadwinner and the primary caregiver for her family'; moreover, lone mothers are living without an intimate partner. However, 'lone mother' might not be the most accurate term, because these mothers in one sense receive support from their children, extended family or friends. However, they do not have another person who carries the same responsibilities as they do for their children (op. cit.).

In general, lone mothers define themselves as carers, workers and those responsible for their children's welfare (Narayan, 2000). However, it is important to be aware that the concept of the 'lone mother' is a dynamic one. Nowadays, all women could potentially become lone mothers at some point in their lives and every child could

potentially become a child of a lone parent at any point in his/her life. Thus, this thesis recognises that family structure is changeable and can be affected by many factors, including death, marriage, divorce, birth, remarriage and cohabitation, among others (Albelda et al., 2004). Various scholars have agreed that 'lone mothers' are not a homogeneous category and the term used has to incorporate this element. Policies, therefore, should embed this understanding in the policy-making process and in the execution of policies (Albelda et al., 2004; Duncan, Edwards, Reynolds, & Alldred, 2003; Gillies, 2007; Klett-Davies, 2007; Paterson, 2001). Despite this general agreement there are differences in the understanding of heterogeneity in lone mothers.

On the one hand, the view of Duncan and Edwards (2003) focuses on geographical variation (in terms of considering differences between lone mothers depending on the society, culture and context in which they live) in relation to structure, looking at mothers as a 'result' of their groups and social circumstances. They introduce the agency model of 'gendered moral rationalities' (op. cit.), where they state that the continuum of interaction between structure and agency builds the social construction of what constitutes good mothering for lone mothers, where their decision-making regarding their children responds to this construction, especially in relation to care and paid work. This concept contrasts with the 'rational choice theory' that belongs to a neo-liberal framework of linear thinking, where in general terms families are viewed as having rational choices governed by economic reasoning (McCarthy & Edwards, 2011).

Therefore, the concept of gendered moral rationalities proposes that decision-making for lone mothers is highly gendered, being a social and collective process whereby 'economic rationality may be determined by nonmarket criteria about what is socially right, and may change according to the social context, where these ideas are negotiated, sustained, modified and changed with others' (Duncan & Edwards, 1997, p. 31). In this regard, when lone mothers decide to take up paid work, or not, they prioritise the social and relational aspects of their life over economic and individual interests (McCarthy & Edwards, 2011).

On the other hand, Klett-Davies leans towards individual aspects, stating that moral rationality 'undervalues the individual agency and overvalues the importance of

geography' (2007, p. 55). She also defines different types of lone mother, introducing a more psychological approach. She identifies lone mothers as 'pioneers', 'copers' or 'strugglers'. Therefore, the mother who is both a pioneer and a copier is such because of personal characteristics, and the struggler is seen as a mother who cannot see things or transform her experience in a positive way. In this sense, the work of Klett-Davies (2007) seems to be related to the conceptual framework of resilience, where the main emphasis is on individual capacities rather than taking a structural approach, as was discussed in Chapter II. Duncan and Edwards(1999) and Klett-Davies (2007)demonstrate different approaches related to their understanding of lone mothers. However, they agree that they are not a homogeneous group and also on the existence of differences between them.

Hence, Duncan and Edwards (2003, p. 5) argue that 'it is therefore extremely unlikely that, as a categorical group, they will hold similar views and respond to policy development in similar ways'. Therefore, the category 'lone mother' is variable and could be determined by, for example, race, social class, ethnic origin and geographical location, among others, rather than by simply being a lone mother (Duncan et al., 2003; Walker, 2014). For example, Val Gillies (Gillies, 2007) points out the limitations of standardised recommendations of policies made for mothers since they assume that all mothers need the same things, for example, parenting advice/recommendations, and also that with such help all their problems would be solved. This approach to lone mothers is understood and evaluated in relation to politicised conceptions, which are far from the womens' reality and are sustained in neo-liberal thinking.

Various prejudices in society, associated with being a lone mother, tend to homogenise this group (Gillies, 2007). For example, in the US lone mothers are seen by some as being responsible for all the problems of their children and as a 'socially ill group', thereby avoiding recognition of the structural problems that they face (Edin & Kefalas, 2005), or they are seen as women rearing 'future offenders' (Langer, 2002). In the UK lone mothers have been scapegoated in recent decades and accused of destroying the moral fabric of society (Atkinson, Oerton, & Burns, 1998). Research has shown differences in regard to these prejudices against lone mothers. For example,

Klett-Davies (2007) explains how being a lone mother can be not just a social problem but also a liberating experience, depending on how the women cope with their situations using their own strengths. Paterson (2001), as well as Ruwanpra and Humphris (2004), agree with this perspective; they show how different scholars have classified lone mothers and their children as having the worst outcomes in terms of educational achievement and emotional support, while actually these outcomes may be more related to parents living in poverty than to lone mothers' parenting outcomes. Likewise, Dermott and Pomati (2016) show that prejudices that exist in the UK in relation to the association between lone parenting and poor parenting are not necessarily related to lone parenthood, but to not having the material resources to be a 'good parent'.

Therefore, in many cases there is scant evidence for making judgements about the inevitable poor outcomes for the children of lone mothers, and there are many cases that demonstrate the strengths and valuable achievements of lone mothers (Gillies, 2007; Klett-Davies, 2007). In this sense, the main problem is not the lone mother or the family constellation, but poverty itself, which is more common among lone mothers than in couples (Albelda et al., 2004; Edin & Kefalas, 2005; Kilkey, 2018).

2. Lone Mothers: Work, Childcare and the Balance between Them

With the emergence of capitalism in the western part of the South American continent, private property and wage labour appeared, and men generally became the family providers, while women remained confined to family and household care, without receiving economic payment (Miranda, 2011). In contemporary capitalist societies such as Chile, there are underlying structural factors that could make a lone mother's well-being problematic. The well-being of families relies on institutions such as marriage, where women have been discouraged from working and where their wages help in a double-income family but are not sufficient for a whole family without the male wage (Albelda et al., 2004; Pantazis & Ruispini, 2006). However, the decision to take up paid work also involves individual and cultural factors, including psychological reasons, experiences that women might have had in the past and the perceptions that individual

lone parents might have about their children's needs, for example, on childcare issues (Klett-Davies, 2007), but especially in relation to their gendered moral rationalities (Duncan et al., 2003). Worldwide, the principal constraint for women taking up paid work has been how to reconcile paid and unpaid work (Milosavljevic & Montaña, 2012; OECD, 2017a), especially for lone mothers. The association between financial distress and well-being is strong for lone mothers living in poverty, as, for example, has been found in Europe (Loibl, 2017). It is more difficult for lone mothers to access full-time employment and they tend to work in lower-paid jobs (Kilkey, 2018). These financial hardships could have consequences in both the short and long term. In the short term they could affect physical and mental health, while in the long term poor lone mothers tend to develop chronic illness after several years (Rousou, Kouta, Middleton, & Karanikola, 2013). In this sense, poor lone mothers need support in order not to be disadvantaged in relation to reconciling care and work (Lewis, 2009a).

Latin American women have not been exempt from this dilemma; there is also a permanent constraint between the public and private world and between the productive and reproductive areas of their lives (Blofield & Martínez, 2014). The non-remuneration or valuation of domestic work in a society that is primarily patriarchal and postcolonial, as in Latin American societies, has left women in a difficult position, especially poor lone mothers. On the one hand, care has been a topic of constant debate in recent decades, where the focus of individual responsibilities attached to women alone has been strongly questioned by feminists producing a 'care crisis', whereby women have questioned the fact that they are the only ones responsible for child care (Benería, 2008). On the other hand, policies under the feminisation of poverty approach have found that women's participation in paid work could be one of the main routes out of poverty. Therefore, day care provision and other services have been designed and introduced to facilitate women's involvement in paid work (op. cit). Indirectly, this has resulted in a double burden for women, increasing both their economic and care responsibilities.

The 'care crisis' is not only theoretical, but also practical. For Milosavljevic and Montano (2012) the difficulties for women have been exacerbated principally for three

reasons, the first being the transition in many countries of the region from dictatorships to democracies, an aspect that has reinforced obedience, violence and, in general, values related to patriarchy. The second reason is related to changes around national sovereignty: general reforms have been aimed at strengthening the free market rather than individual and collective rights. Finally, the third reason is derived from a gender perspective: democracies have been developed from masculine perspectives in public spaces. Therefore, the 'care crisis' can be seen as arising from female emancipation, which questions the assumption of women's constant availability in terms of care and challenges the official expansion of lone mothers' responsibilities, not only as the principal caregivers, but also as the principal breadwinners.

However, the decision about working is an interaction between different levels: structural, cultural and individual (Duncan et al., 2003; Hakim, 2010; Klett-Davies, 2007). Duncan and Edwards (2003) argue that many policy debates, for example, in relation to childcare, are about getting lone mothers into work; the bottom line is that they need employment, but in many cases there are no jobs available. So, there are genuine barriers and constraints in this area. These authors classify lone mothers depending on whether they are 'primarily mother', 'mother-worker integral' or 'primarily worker', according to the 'gendered moral rationalities' approach mentioned above. They state that even if lone motherhood were compatible with these gendered rationalities, in reality the women would need good-quality jobs to be available.

In this regard, low-quality maternal employment does not alleviate the disadvantages of lone mothers or children, in the same way that it would not alleviate the risk of difficulties for their children if other variables intervened, such as low levels of education, severe material difficulties or living in deprived areas (Zagel, 2014). Moreover, a Chilean study (Santelices Alvarez, Besoain, & Escobar, 2015) showed that there was no difference in the psychomotor development of children who came from a poor, single-parent family if the mothers worked part-time or did not work outside the home. The negative differences in the children's development are found when the mothers work full-time outside the home and children spend long hours in nurseries, mainly because of low stimulation. At the same time, flexible employment seems to be

a solution in reconciling childcare and income needs, but low pay also takes people into poverty (Pantazis & Ruispini, 2006). Therefore, decision-making is not linear but a complex phenomenon arising from people's own reflections and needs (Gamage, Kabeer, & van der Meulen Rodgers, 2016).

Some international organisations drawing upon the feminisation of poverty approach have focused on the promotion of employment as a key element in the alleviation of poverty (Brandt, 2012). However, other research challenges this perspective (Ben-Galim & Thompson, 2013; Zagel, 2014). On the one hand, the OECD (OECD, 2017b) states that for the reduction of the gender poverty gap it is important to promote the 'three Es' – employment, education and entrepreneurship – considering attitudes, culture and changing norms, among others. On the other hand, other research suggests it is important to be aware of not just female rates of employment, but also the type and quality of work they do (Thompson & Ben-Galim, 2014). Furthermore, with the recurrent economic instability within poor households, women feel obliged to work in any kind of job; at the same time, they are still doing all the housework and they often continue in low-paid work in the absence of external support (Chant, 2008a; Narayan, 2000). Informal domestic work in other people's houses is the most common employment for poor women, which is seen as low-prestige and low-paid work (op. cit.).

Thompson and Ben-Galim (2014) note that a variety of factors affect maternal employment, including a combination of family, childcare and employment-related factors. For them, family factors include: the age of the youngest child, the number of children, relationship status and partner's working pattern, income level and preferences. Childcare factors include: the cost of childcare, the availability of places and the flexibility and quantity of provision. Finally, employment-related factors include: the nature of the labour market, job supply, the amount of part-time work available, skill level, work flexibility and interaction with the benefits system. In fact, instead of looking for the one 'best option policy, governments should offer several' (Hakim, 2010, p. 10).

However, the need to reconcile work and family has been a challenge for most

western countries in recent decades, with concepts such as ‘work–family balance’ and ‘work–life balance’ emerging; but in many countries, especially developing countries, conciliation between these two areas is still in the private sphere (Lewis, 2009b). The case of Chile is no exception (Gómez & Jiménez, 2015), where the care of children is seen to be a family responsibility – but in practice mainly a female responsibility – and is not conceptualised as a social responsibility that concerns people, the State and the business world, where the agendas are different.

In this sense, as Albelda (2004, p. 2) argues, lone mothers are ‘caught on the horns of a dilemma: if they work the long hours necessary to provide an acceptable standard of living from a poorly paid job, they condemn their children (and themselves) to insufficient time together as a family (...) lone mothers are the sharpest of sharp ends of the key dilemma of our time: how to reconcile work and family’. Therefore, especially for lone mothers, reconciling care and paid work is extremely difficult (Lewis, 2009b). In this sense, the relationship between mothers and paid work is not simple; it is shaped by an intensely moral social process at all levels, concerning the compatibility of motherhood and paid work. The actions of lone mothers are not only based on economic cause and effect but are also constrained by the moral rationalities they use to interpret the world and how they contemplate, interpret and interact with their environment (Duncan & Edwards, 2003).

3. Formal and Informal Employment

Formal employment, as discussed earlier in this chapter, is not necessarily a secure way to escape poverty. The International Labour Organization (ILO) incorporated the ‘decent work’ concept in 1999 as one of its central objectives, which refers to work that is ‘productive, developed in conditions of freedom, equity, security and human dignity’ (ILO, 2016). In this sense, a distinction must be made between the availability of work, and its acceptability in terms of quality or ‘decency’ (Bescond, Chataignier, & Mehran, 2003). Decent work, assumed as the first objective of the Agenda for Sustainable Development from now until 2030, is proposed as being a necessary condition to ending poverty. Without productive jobs and social protection, it is considered that

efforts to resolve poverty will be incomplete or unsustainable over time (ILO, 2016). Access to good quality employment would allow access to both individual and social development in other relevant areas of existence, such as access to housing according to individual and family needs, the extension of knowledge and skills through education, and family integration through the conciliation of different schedules of demands on time.

The decent work concept is far removed from the lives of poor people in work in Chile. In the country, 37 per cent of people over 18 years old who live in poverty have formal employment (MIDESO, 2017c). The problem, then, is not just about whether or not people have formal employment. The link between work and poverty goes beyond formal inclusion in the labour market, given that it is possible to have a job but have extremely precarious conditions in other areas, such as work instability, informality or lack of social security provision (Kremerman, Durán, & Páez, 2015). In a recent study on the quality of employment published by the OECD (2017b), Chile stands out as the country with the highest proportion of temporary contracts (29%) of the 35 OECD countries. Furthermore, Chile is one of the countries where more hours are worked weekly, and is in third place among countries with the lowest income per hour in the group. Regarding the latter, according to the 'Unequal Report' of the UNDP (2017), there are two characteristics that contribute to the very unequal distribution of wages in the country: high salaries in the upper part of the distribution, and the large number of jobs with low wages. However, in Chile, work represents one of the main factors in economic distribution, since most household income comes from paid work (Sehnbruch, Burchell, Agloni, & Piasna, 2015).

According to international definitions, a low salary is such when it is insufficient to meet the basic needs of a household of average size, without other sources of income (Grimshaw, 2011; UNDP, 2017). Related to this, in Chile half of the employees who work thirty or more hours a week receive a low salary, and the incidence is higher among workers between 18 and 25 years old (78%), in women workers (55%), and in employed people with complete secondary (68%) or primary (78%) education (UNDP, 2017). As to gender differences, women workers more frequently work in areas of domestic services

and tend, on average, to receive lower incomes and experience greater precarisation in their work (Abramo Lais & Valenzuela, 2006; Selamé, 2005).

All of the above could explain in part the progressive increase of informal employment in many regions in recent decades, reaching almost one-third of GDP in Latin America and more than half in India; in Sub-Saharan Africa, this percentage exceeds 60 per cent (Kraemer-Mbula & Wunsch-Vincent, n.d.). In this sense, Navarrete (2017, p. 3) proposes that in Chile ‘supporting informal entrepreneurs is vital in a situation in which informal entrepreneurship typically becomes a “one way street” in the absence of decent employment alternatives in the lower tiers of the formal economy’. In addition, Moser states that informal work is ‘the means by which the vast majority of women in cities accumulate financial capital assets. Yet urban legal, regulatory and planning environments stigmatise informal work as unproductive and insecure, with policies that often erode the livelihoods of informal economy workers. Given their dominance in the sector, this particularly impacts women’ (Moser, 2016, p. 16).

The next section discusses Chilean policies for lone mothers, where the recent core aim has been to introduce women to formal employment and to position women as central actors in taking their children out of poverty.

4. Lone Mothers and Chilean Policies

In line with the feminisation of poverty approach (Bradshaw et al., 2017; Chant, 2014; Tortosa, 2009), Latin America has not been the exception in designing and implementing policies that put women at the centre of overcoming poverty. The effects of these types of policy on poverty or extreme poverty cannot yet be confirmed in the region (Ceballos, 2015). In the context of public management becoming increasingly technocratic, this raises questions about the credibility of its implementation. In addition, impact studies of this type of programme in Latin America tend to confirm that these kinds of policy do not have a significant effect on the rates of both poverty and income inequality (op. cit.). Global improvement using social indicators has shown that several countries in the region between the mid-1990s and mid-2000s have come

about mainly in response to macroeconomic, productive, demographic or redistributive factors, such as, for example, the real increase in legal minimum wages (Cupples, Prieto, & Palomino-Schalscha, 2016).

In Chile 'Chile Grows' is one of the main policies designed for children and their carers, as explained in Chapter I, but other social policies were implemented in the last two decades with the main purpose of positioning women, and especially lone mothers, in the main role of overcoming poverty, as carers and providers. These are based on conditional transfers of resources, psychosocial counselling, labour counselling, a bonus for every child born or preferential access to housing. However, these policies were designed as global strategies for poverty reduction. For their implementation, the responsibility is placed on women to make behavioural changes in order to access public goods and services that arguably should be guaranteed by the State.

In legal terms, in Chile there are two types of strategy designed to reduce poverty, one through the coordination of social services and the other through access to targeted programmes. The first are long-standing policies based on a legal mandate (social protection laws), which enables various ministries to execute policies: the best example of this is the Family Ethical Income programme, the successor to Solidarity Chile, while 'Chile Grows' is another policy of this type. In relation to the targeted programmes, there are particular strategies with a more limited budget that must be renewed every year; in other words, they are sectorial efforts, especially from the Social Development Ministry, that seek, for example, to encourage women's entry into the labour market.

Regarding the general coordination of social services, one of the key policies designed to overcome poverty in Chile is the Subsystem Securities and Opportunities, which comes under the System of Social Protection of the Ministry of Social Development (MIDESO, 2019). The Family Ethical Income programme is the component that offers conditional cash transfers of resources and is one of the main components of this sub-system (MIDESO, 2019). It is a public policy that was designed and implemented by Sebastián Piñera's right-wing government in 2011 and its target population was the 170,000 families living in extreme poverty at the time. It was

conceived as an alliance between families in extreme poverty and the State of Chile, where both parties establish mutual commitments in order for families to overcome their poverty situation (Ahumada et al., 2016). It consists of two main cores: a set of conditional cash transfers and their accompaniment through counselling support programmes. These components have been conceived as part of three pillars – dignity, duties and achievements – which combine unconditional transfers with transfers subject to commitments and conditions (Pontificia Universidad Católica, 2012).

Regardless of the family's income, a fundamental aspect of these programmes is the role of the case manager. Psychosocial support is one of the key elements of these programmes, consisting mainly of making a diagnosis of the family situation, building together with the family an intervention scheme where progress is monitored, and providing psychological support and labour support. Therefore, this policy consists of conditional cash transfers, where families in extreme poverty can receive certain benefits if they comply with conditions agreed with a case manager, such as taking children to school or to the health centre (Ahumada et al., 2016). According to the design of the Social Protection System, transfers of resources are organised based on the relationship that is built with the case manager. That is to say, this agent of the State has the power to authorise or deny the payment of the subsidy to the families.

As part of the Subsystem Securities and Opportunities, the government also introduced a subsidy for female employment (MIDESO, 2019). The latter is a monetary contribution for women and heads of household of the most vulnerable families who go to work in the formal labour market. The amount varies according to the paid income they receive from their employer and is paid to those who keep their pension and health contributions up to date. In addition, as a way to promote the employment of women living in poverty, the employer also receives a financial incentive (part of the employee's salary). The assumption underpinning this benefit is that an employer can hire a female worker at a lower price, and equally the woman has the chance of gaining employment in the formal sector.

Adding together all the monetary transfers that a woman can receive (Ethical Income and female employment subsidy), a woman can obtain a maximum of

approximately \$32,000 per month (£32) for 24 months when families have a child under 18 years old (MIDESO, 2017a). Therefore, a woman with one child can receive £32 per month, which would be complementary to a minimum wage. One question that arises is whether this amount is enough to overcome the poverty of female-headed households and whether it also encourages these women to participate in the labour market? Apparently not, as will be explained below.

In 2017 the Women's Ministry created another programme specifically for female-headed households of the three poorest quintiles of the population. The aim of this programme is to promote and strengthen the inclusion and labour development of working women with family responsibilities in the labour market, promoting their economic autonomy, and also promoting the overcoming of barriers that they can face when they seek or find a job (SERNAMEG, 2017). The benefit is provided through 250 municipalities and has a capacity for 27,000 women, which means less than the 8 per cent of women living in poverty on those 3 quintiles. The intended benefits of this programme are: work training workshops designed to enable women to find formal employment and access to support networks for employability and support to improve employability conditions. An evaluation carried out in 2010 (Guernica Consultores, 2010) showed a positive and statistically significant impact on three dimensions: psycho-social (self-esteem, mental health and attitude towards women's work), social participation (increased the number of organisations in which women participated) and social capital (increase in training received by women and increase in the number of women working, whether in formal or informal jobs). This evaluation did not specify the type of work and salary that women received but it was clear that the programme did not mean that women and their families overcame poverty (op. cit.).

Therefore, there is a lack of knowledge in relation to the sustainability of women's labour involvement. In addition, the programme was geared to the reproduction of gender roles and stereotypes through the training, which was in traditionally female trades, which is likely to affect the promotion of economic autonomy and the empowerment of women. So, the programme certainly results in an increase in women in work, but it does not mean that they leave poverty behind (Meyer, 2017). Other

evaluations related to the component that is intended to take poor women into formal work show that this policy had a positive effect on the workforce participation of women of working age and increased the number of adults who work per household. However, average income does not increase per adult and the low amount of the benefit and of their wages means that women prefer informal work where they are not paying into pensions or the health system (Henochoa & Troncoso, 2013).

Anti-poverty policies have also focused on housing. There has existed since the early 1990s economic aid granted by the State in support of a family for the acquisition of a home, which can be new or used, urban or rural, or it can be used for construction on its own site. The maximum that a family can receive nowadays is \$20,000,000 (£20,000) (Cáceres, 2018). The housing subsidy has to be complemented by family savings and, in some cases, credits, mortgages and/or contributions from third parties. This policy has enabled an increase in the number of poor home owners in Chile, especially poor lone mothers who have more options to receive this benefit than men because of the targeting conditions that give priority to unmarried women (Ramm, 2016). However, a side effect of this policy is that it has allowed the creation of new urban and social problems such as segregation, fragmentation, insecurity and overcrowding, as a result of the high price of housing and the impossibility of accessing housing in integrated neighbourhoods with these subsidies (Rodríguez & Sugranyes, 2004). Moreover, all these conditions assume that people can generate savings, despite living in conditions of extreme poverty where saving might not be possible and saving in order to live in a heterogeneous neighbourhood almost impossible.

Finally, one of the universal social benefits that Chile has implemented for Chilean women is the 'Bono por Hijo' (bonus per child) (Superintendencia de Pensiones, 2018). This is a benefit that was implemented in 2009 that increases the amount of the woman's pension through the delivery of a bonus for each child born alive or adopted; this is not paid at the time of the child's birth, but with the woman's pension at the age of 60. The bonus, which is set and begins to generate profitability from the date of birth of the child, is equivalent to 10 per cent of 18 months of minimum income, which is an

amount of \$518,000 (£518). This bonus increases women's pensions by around \$10,000 (£10) every month (Benavides & Roa, 2010).

In relation to the evaluation of these policies, the one with the most evidence is Ethical Family Income (Universidad del Desarrollo, 2014), which shows that women receiving these benefits see them as a prize for the upbringing of children in difficult circumstances and find this bonus useful. In terms of how they spend the money, generally women pay for household bills, food, clothing and nappies for children and school supplies. However, other evaluations of this policy agree that the main problem is the (low) amount of money provided. On the one hand, the families consider the amount given to be very low in relation to the severe material deprivation in which they live. On the other hand, they find it confusing that the amount of the benefit changes every month, depending on accomplishment of the conditions and whether they are at the beginning or end of the benefit period (Hench & Troncoso, 2013; Universidad del Desarrollo, 2014). Regarding the impact evaluation (op. cit.), the results are not conclusive because of the lack of baseline information and difficulty accessing data that would allow for statistical matching (Universidad del Desarrollo, 2014).

While Chile has managed to drastically reduce poverty in the past 40 years, contemporary programmes to reduce poverty have had a residual impact on the number of households that have left the lower income threshold (Larrañaga & Herrera, 2008). The Family Ethical Income has not had a significant impact on the number of households living outside poverty; however, this is still the main strategy used to reduce the number of poor people in Chile. The interesting thing, however, is not the impact that it may or may not have but the principles (or pillars) that underpin this policy, or how it understands the overcoming of poverty from the government's point of view. Who does it seem to depend on? It can be observed that the Family Ethical Income appears to assume that poverty is due to a personal lack of skills or commitments to overcome the situation and that poor people may therefore need counselling or personal intervention in order to overcome poverty. People are seen as responsible and capable of getting out of poverty without structural changes in relation to, for example,

one of the largest rates of inequality worldwide (UNDP, 2017) or any acknowledgement of the extent of in-work poverty.

According to Harvey (2007), these kinds of policy may be a clear example of the deep neo-liberal ideology that underlies Chilean social policies, because the main responsibility for failure or success relies on the person receiving the social benefit. These policies do not question whether people have the agency to overcome the problems that afflict them and their families. As such, they do not consider the structural elements that would hinder or limit the capacity of women to exercise agency effectively. All these policies were designed based on the idea that individual changes would take people out of poverty, while at the same time ignoring structural difficulties such as low-quality education and health, low salaries, precarious housing, spatial segregation or the insufficient amount of money delivered as subsidies. The policies also assume that overcoming poverty is a matter of planning and order, so that a case manager can help to plan the steps that a woman needs to follow to obtain more or new resources or how to organise family priorities to better educate her children. According to the available evaluations, a case manager would help women to connect to labour and social protection networks. However, as previously noted, the latter would not be of sufficient quality to solve poverty and social exclusion (Larrañaga, 2010).

In summary, as has been shown, despite the desire to address poverty, these schemes generally do not question or mitigate Chile's structural problems in relation to inequality or segregation. On the contrary, it appears that these policies regard women's actions as one of the main possible solutions for poverty. In line with this, some Chilean studies suggest that the policies for overcoming female poverty show an instrumentalisation of women in their role as mediators between public policy and families, where the consequence is that traditional gender roles are reproduced that circumscribe women to the reproductive-domestic role and add to it that of also being a provider, rather than positioning women as people with human rights (Ahumada et al., 2016; Meyer, 2017).

Therefore, Chilean social policies to overcome women's and children's poverty place the emphasis on individual merit and female employability over the recognition of structural inequalities, vulnerability and the practice of solidarity (Ceballos, 2015). Thus, interconnecting poverty with gender analysis makes it possible not only to recognise that one representation of social injustice is embodied in the lives of women and girls, but also to reflect on the role of social policies in the reproduction of the feminisation of poverty and social vulnerability (Bradshaw et al., 2019).

5. Machismo

In Latin American countries there is a phenomenon that it is important to discuss in order to understand certain cultural behaviours: namely, machismo or macho culture (Bonilla, 2018). The latter is a social phenomenon that can be understood in general terms as selective violence towards women, is structural in character and is a public problem of great importance (op. cit.). Macho violence is always a risky situation for women, children and teenagers, whether they are witnesses or whether they experience violence directly (Casas & Montserrat, 2017). This violence, exercised by men, has a complex and multidimensional causality, but its primary causes are the sexist cultural patterns that maintain male superiority and feminine subordination. Values, beliefs and mandates about what 'a man should be', transmitted by traditional patriarchal societies, are those that are based on violence (op. cit.). Therefore, machismo could be defined as male violence towards women, and includes any form of coercion, control or illegitimate imposition, whereby a hierarchy is imposed by a sexist culture, forcing women to do what they do not want to do, convincing them that what a man decides is the right thing to do and also transmitting this through the generations (Bonino, 2005).

In Chile lone mothers have been part of national history for centuries, especially after colonisation, where Spanish and different European conquerors used to leave indigenous women pregnant and did not take any responsibility for the children (Guardia, 2013). These children used to have fewer rights than those who were born into wedlock. Machismo was reinforced during Pinochet's dictatorship, in which women were relegated to undertaking household roles with no power in the public sphere

(Bonilla, 2018). Furthermore, after the military coup Pinochet re-enacted the 'potestad marital', which gave men legal control of their wives' property and presupposed inherent inferiority to men; moreover, divorce was not legal and any women that separated from their husbands found themselves in a very vulnerable position as a result of their legal dependence on their husbands (Valenzuela, Venegas, & Andrade, 1994). Additionally, it was only nine years after democracy arrived, in 1999 that Chile stopped utilising the legal categories of legitimate children and illegitimate children, which meant a different legal status for the two groups and different rights (Diaz, Gallego, & Lafortune, 2018). Illegitimate children were a symbol of shame, raised without male economic support, and were generally destined to live in poverty. This example was one recent legal expression of machismo in Chile.

Machismo and lower participation in the labour market are also related. Some research in Chile has concluded that women who belong to a cultural context related to machismo are less likely to work, suggesting that cultural factors, for example, the belief that women belong to the private sphere of the house or that working is for men, can influence decisions regarding participation in the labour market (Contreras & Plaza, 2010). In addition, intra-household gender discrimination in a culture based on machismo, shapes expenditure decisions, nutrition status and the human capital accumulation of household members, where men are generally the beneficiaries of family income (Cuesta, 2006). In Chile, machismo is also expressed, for example, in one of the lowest female labour participation rates in the countries of the OECD, as well as in the overload of working and caring hours among Latin America women, who, in addition to their formal labour, spend an average of three times as many hours per day as men on unpaid domestic work (Comunidad Mujer, 2016).

6. Conclusions

Nowadays, lone mothers are still considered a homogeneous group by Chilean governments (SERNAMEG, 2016), especially women living in poverty, despite cultural differences, attitudes and needs (Tabbush, 2010). This chapter argued that the 'lone mother' is a dynamic and heterogenic concept, and so this research will consider similarities in the needs and challenges that Chilean lone mothers face, but with a

special focus on their differences and particularities, aspects that in theory and practice have been avoided in Chile; it will also contribute to the generation of a debate in these terms.

Furthermore, in Latin America, as was previously mentioned, the debate between work and care is constant, and the intention is to change the focus from a sexual division of labour to a rights-based approach (SERNAMEG, 2016), where children and old people deserve to be cared for, and this is not the exclusive responsibility of women. In this regard, with a democratisation of familial relationships and a change to a rights-based approach, it is expected that the State could provide care services and specifically alleviate women from living in poverty.

However, this theoretical approach could be mapped out in parallel with the practice. Furthermore, in Chile it would also be interesting to contribute to knowledge about lone mothers' decision-making processes about whether to work, and how their children will be cared for while they work. Moreover, in a general sense, whether or not they use 'gendered moral rationalities', as Duncan and Edwards (2003) suggest, their agency and the structural aspects perceived by lone mothers are highly influential on their decision-making. Moreover, formal and informal employment are important elements of this discussion, where formal employment is not necessarily a secure way to escape poverty and informal employment could be a reasonable option in order to best reconcile work and childcare. Finally, machismo is a concept that is necessary to understand in Latin American and Chilean culture, because it is a social phenomenon that can influence women's decisions and attitudes. Overall, and considering all the complexity of care and work, policies may have better outcomes when they are comprehensive and provide a number of options for women (Daly & Kelly, 2015).

Chapter IV: Methodology and Methods

1. Introduction

This research seeks to understand the challenges and needs of lone mothers with young children living in poverty in Chile, especially in relation to childcare, in order to contribute to effective policy strategies for this population group. As Chapters I, II and III have discussed, little is known about the experience of lone mothers living in poverty in Chile, and their challenges and needs. There is a gap in the knowledge about the kinds of support that they receive and the coping strategies they use, especially concerning their use of childcare. Politicians claim that childcare provision has improved in recent years and yet the take-up rate is comparatively low. However, there is a lack of understanding about why this is happening from the perspective of the women themselves.

The aim of this chapter is to discuss in detail the methodology and methods that I used in order to best address the following research aims. The aim of the study is:

- 1) To explore the impacts of poverty on lone mothers living in this situation, especially those related to shame and stigma.
- 2) To examine the support they receive, their coping strategies and what other support they would like to receive.
- 3) To explore their experiences and perspectives about State provision, especially the Chile Grows childcare provision.

This chapter begins by discussing the interpretative theoretical approach to this research: one that is based on social constructionism and linked to the ecological model (Andrews, 2012; Barge & Fairhurst, 2008; Bronfenbrenner, 2005). It also explains the qualitative method used, namely semi-structured interviews, which are often a very good tool for accessing people's subjective experiences, motivations and agency in relation to events of policy interest (Rathbun, 2009). These interviews were also filmed. The initial plan was to include video testimonies as part of the PhD, but during the research process I realised it would not be feasible to complete the filming and editing during the PhD period. In the end, it was decided that the video data would be used to

create a film of these testimonies to be disseminated in the future, after thesis submission. The intention is to facilitate giving the participants a much-needed voice in public discourses and in the policy process (Pemberton, Sutton, Fahmy, & Bell, 2014). In addition, the chapter will discuss the analysis of the semi-structured interviews, which were conducted using thematic analysis. The chapter also covers other relevant methodological issues, such as ethical considerations and issues related to trustworthiness, which were very important during the interview process and analysis.

2. Interpretative Theoretical Approach

This research links the ecological approach and social constructionism. These are theories that allow an understanding of social complexities as a permanent interaction between different layers in society. Individuals, communities, cultures and ideologies are seen as social constructions (Barge & Fairhurst, 2008), where social problems are a part of a constant interrelation, rather than being separate from the people experiencing them (Andrews, 2012; Ghate & Hazel, 2002; Hacking, 2000b). So, there follows a discussion about the ecological model and social constructionism as the lens that I used to understand these mothers' experiences and also to shaped the analysis chapters.

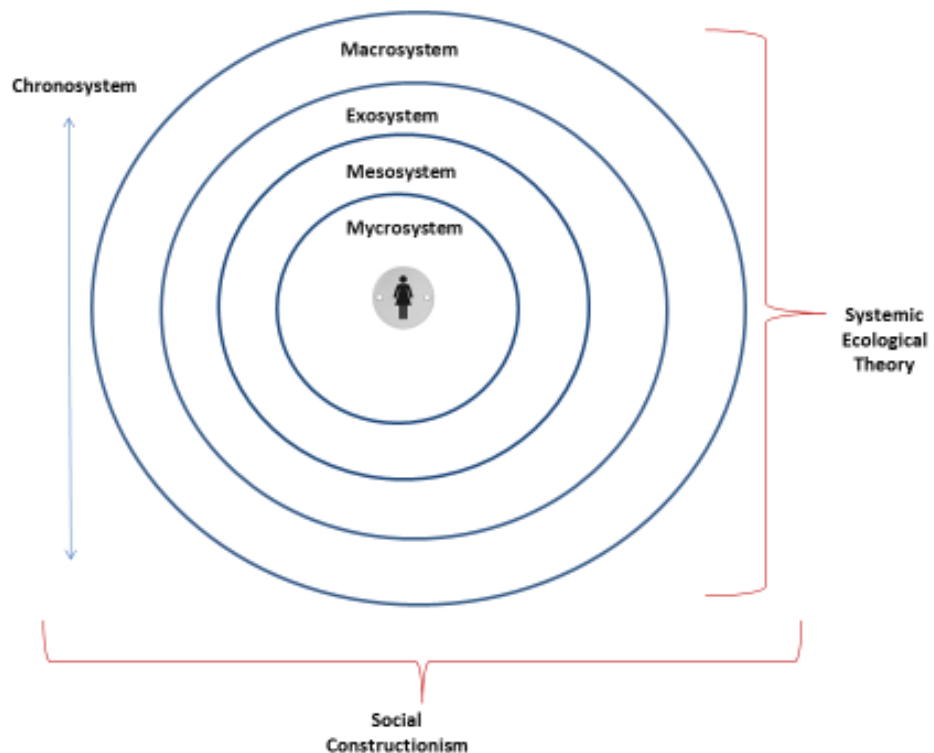
2.1. Ecological model

The ecological model has a long history of trying to provide an operational understanding of complex and multidirectional influences in social development (Richard et al., 2011). This model reveals that different layers constitute a society that is in permanent interaction. Figure 1 shows a diagram of these layers encompassing the following: the individual, including biology, emotions, experiences, knowledge, attitudes and skills, among others; the microsystem, which includes their immediate environment, such as the family, and refers to the complex interrelations of the individual with the immediate setting; the mesosystem, referring to the connections between microsystems that affect the individual directly or indirectly; the exosystem, which refers to social networks and indirect environments, such as school, neighbours, mass media and work environment; and the macrosystem, which constitutes the

ideologies, culture, values and organisation of social institutions. Finally, the chronosystem includes temporality, the patterning of environmental events and socio-historical conditions, and has developmental importance in terms of transitions over the life course. All of these systems are non-linear, are always interacting and have interconnections (op. cit.).

A range of studies have used the ecological model in order to understand what it is like to live in poverty, for example, ‘Parenting in Poor Environments’ in the UK (Ghate & Hazel, 2002); ‘Enhancing Schools’ Capacity to Support Children in Poverty’ in the US (Cappella, Frazier, Atkins, Schoenwald, & Glisson, 2008) ; and ‘Child abuse: Social ecology and prevention’ in Spain (Barudy et al., 2010). Hence, the ecological model shows how people’s environments have an impact on them and their cognition, emotions and social development (Bronfenbrenner, 2005).

Figure 3. Theoretical model used in this thesis, based on the Bronfenbrenner model



Source: Based on Bronfenbrenner (2005)

Therefore, from this perspective, for example, the needs of a poor lone mother go beyond her individual situation and are related to the interaction of all these systems; her decisions are related to the permanent interaction between systems and she is not separate from her understanding and representations of them. In other words, the way in which people act, decide and behave responds to a complex web of interrelated components with social and cultural factors at play (Ghate & Hazel, 2002). In the words of Bronfenbrenner (2005, p. 4), 'what matters for behaviour and development is the environment as it is perceived rather than as it may exist in "objective" reality'. All these understandings were crucial in the analysis undertaken for this research.

For this research, the ecological model shaped the approach to the analysis undertaken and gave me the tools to separate the mothers' experiences in relation to layers of the whole system, in order to allow the analysis to be comprehensive. Therefore, the first analysis chapter (Chapter V) covers findings relating to the impacts of poverty on lone mothers (microsystem – mesosystem) and the interaction between them; the second chapter (Chapter VI) refers to the exosystem discussing women's informal support and gendered differences in the provision of support. The final findings (in Chapter VII) correspond to the analysis of these women's experiences principally in relation to the macrosystem, referring to elements that affect these women indirectly such as social policies in relation to childcare and other formal services for them, including cultural and societal beliefs. It is important to emphasise that these systems are always interacting and are in relation to the temporality and socio-historical conditions (chronosystem), so the separation was done for analytical purposes only.

2.2. Social constructionism

Social constructionism complements the understanding that the ecological model gives to social functioning, and therefore to this research. It is a model positing that people construct an understanding of their world (Lampard & Pole, 2015). Hence, social constructionism contributes to the understanding of how these layers work and are socially constructed.

This model contrasts with theories related to positivism, where researchers assume that the 'external, objective world exists outside our categories of perception and interpretation' (Sandvoss, 2006, p. 569). This understanding is not separate from the individual and therefore people rationalise their experiences by creating a model of their own social world in coordination with others; through this process language has transcendental importance, in the sense that it allows people to construct reality (Hacking, 2000b). Furthermore, 'language predates concepts and provides a means of structuring the way the world is experienced' (Andrews, 2012, p. 20).

Therefore, what is reality for social constructionism? The notion of reality has been discussed widely in social constructionism. Radical social constructionists posit that reality does not exist and nothing exists separate from language (Burr, 2003; Bury, 1986; Schwandt A., 2000). Furthermore, there are definitions of reality from a realism perspective, where 'reality is socially defined, but this reality refers to the subjective experience of everyday life, how the world is understood rather than to the objective reality of the natural world' (Andrews, 2012, p. 25). This last definition represents my research position, assuming that poverty entails material deprivation and common situations that people experience, where there are different subjective experiences about a socially defined reality. Therefore, using 'social constructionism, questions are asked not only about the issues that become identified as social problems but also about the nature of that identification: that is, how is the problem defined and understood' (Lister, 2010, p. 146) In this case, I was interested in how lone mothers living in poverty in Chile define and understand different aspects of their lives and how they perceive policies in relation to childcare and other aspects.

Accordingly, social constructionism illuminated the research in terms of the way women's stories were heard and understood, not independent of me as a researcher and emphasising in turn what they considered to be, or not to be, a problem or solution.

Therefore, in terms of social policy the main question was: What is the problem? (Hacking, 2000a; Lister, 2010). The way in which the problem presented by these women was defined takes into account the historical moment, culture and social issues.

It is here that arguably the social ecological systems allow for the interconnection between different systemic layers, causing a socially constructed problem to be highlighted, in a pragmatic way. This meant analysing different layers individually, and in relation to the other layers, for example, how their individual biographies were interrelated to cultural elements or government decisions. This perspective is at odds with the current way in which policies in childcare and work enforcement are implemented in Chile, being based on a neo-liberal ideology, where, as Lister (2010) argues, 'common sense' is transformed into social policies and the 'real experts' are not included.

Hence, in terms of this research these women are seen as the real experts on their lives and needs, rather than passive consumers of policies, as discussed in Chapter II; they are active service-users, in this case, of childcare policies. '*Not involving people in research plays into "othering" them or reinforcing their "othered" status*', argues Beresford (Beresford, 2013a, p. 139). Therefore, service-users should be treated as real experts in relation to the fact that they have credible voices and they have a lived experience of the problems that policies try to solve.

They know if the system works for them or not, and they also have experience of the bureaucracy and lack of coordination of different policies. Therefore, it is argued that service-users should be involved or heard in the decision-making process that directly affects their lives (Scourfield, 2010). As Meyer (2014, p. 10) states, '*Better understanding the meanings of poverty can lead to better social policy in regard to alleviating poverty*'.

While I believe that the expertise borne of experience (Lister, 2015) by people living in poverty is an important component, it needs to be complemented by other different kinds of expertise in order to develop the most adequate policies. Service-users have important knowledge; however, they are unlikely to have expertise in relation to the design, implementation and budgeting of social policies. So, this approach emphasises the importance of commitment from all those who can contribute to overcoming poverty, such as, politics, policy-makers and academics, as well as service-users, where each one has an important and complementary role to play. Certainly, this kind of

approach requires more time in terms of designing the process. However, engaging this range of actors to play their part in the design and implementation of policies could lead to policies that are better suited to addressing people's needs.

In the UK several studies have contributed to the academic debate regarding knowledge about poverty, making more visible poor people's experiences and needs. Furthermore, these kinds of study contribute to the policy-making process by offering information and critical perspectives that policy-makers can consider in the design and implementation of policies. Some of these studies emphasise the experience of being a parent living in poverty (e.g. Ghate and Hazel, 2002; Daly and Kelly, 2015), or the importance of participatory approaches that promote the active involvement of people experiencing poverty and disadvantage in making demands for changes to policy (Boxall & Beresford, 2013; Hoban, James, Beresford, & Fleming, 2013; Lister, 2010). Other research includes gender as a main issue in considering the experience of poverty (Chant, 2007a, 2014; Duncan & Edwards, 1997; Gillies, 2007; Lewis, 2009a) or specifies what it is like for children to live in poverty and how they cope with it (Millar & Ridge, 2013; Ridge, 2009). Alternatively, it looks at how government decisions and economic recession affect people living in poverty (Pemberton et al., 2014); while some studies consider what it is like to live in poverty in rural environments (Fahmy & Pemberton, 2012), to give just a few examples. In contrast, in Chile, as discussed in Chapter I, there is growing grey literature (Fundación para la Superación de la Pobreza, 2012; Hogar de Cristo, 2017) but very little academic research about poverty that could contribute to the design and implementation of policies from a qualitative perspective.

3. Research Design

There is a tendency in poverty research to focus on quantitative approaches, particularly on the measurement of phenomena, commonly through the use of population surveys (see chapter I). The use of qualitative techniques in poverty studies helps to reveal in-depth the processes and causes of poverty, while more quantitative methodologies provide the numeric characteristics of poverty (Pérez-Ortiz, 2004).

To study poverty and what it is like to live in poverty for different sectors of the population, it is argued in this thesis that epistemological plurality may be necessary. The concept refers to the importance of the development of different methodologies in order to access knowledge to produce a better and more complete understanding of a specific problem (Stanford University, 2007). In Chile quantitative methodologies have been the main methods used to gain poverty knowledge. Therefore, when I refer in this research to the need for epistemological plurality, I refer to the need to have different methodologies in order to develop wider poverty knowledge and perspectives in Chile.

So, it is not about privileging one approach over another but recognising the value that different approaches can bring to Chilean poverty knowledge, where quantitative approaches to poverty have dominated providing important knowledge in relation to several important aspects such as cross-national trends, income, inequality levels, educational rates, housing provision, access to social services, and many other measurable aspects, but not elements of the non-material consequences of what it is like to live in poverty. Therefore, as Lister argues (2015, p. 139), 'we need to move beyond the statistics, if we are to understand the experience of poverty'.

In this sense, qualitative studies can act as an important device in the quest for a better understanding of poverty, in this case female poverty and what it is like to be a lone mother living in poverty in Chile. As in the UK, Bessel (2010, p. 62) states, 'it is only by listening to the views and priorities of those who are in situations of poverty and subordination that we can develop strategies that respond to reality and avoid misinterpreting the lives of the poor'. Thus, qualitative research helps us to understand 'how' things occur, sacrificing the scope for detail (Silvermann, 2005). Accordingly, in order to accomplish the aims of this study, a qualitative methodology was deemed to be most appropriate, with the objective of contributing work to fill the existing gap left by current approaches to this topic, where people's experiences and the impacts of poverty in their lives are not known. There now follows an explanation of the four main elements that were considered in the research design: sample, methods, analysis and dissemination process. Following the explanation of the research design, I discuss the ethical considerations regarding the design of the study.

3.1. Sample

This research used a theoretical sample (Silverman, 2005), meaning that the sample was obtained in relation to the purposes, theory and research questions of the study. The sample was constructed emphasising the characteristics that helped develop this research. The idea was to choose a sample that could represent the wider population (Babbie, 2007; Creswell, 2009; Silvermann, 2005), but the intention has been not to generalise findings, as will be explained below, but rather to generate understandings about these women's experiences. Characteristics such as gender, being a lone mother, economic situation, age of youngest children, using (or not) the childcare system and geographical location were the sampling criteria for the research.

Therefore, the sample of this study included two main groups: lone mothers living in poverty³ who were not using the childcare system and lone mothers living in poverty⁴ who were using it, in order to compare their characteristics and experiences and gain different perspectives from women living in similar situations, who were, or were not, using childcare. The sample drawn consisted of two main groups:

- Twelve lone mothers living in poverty who had at least one child aged between three months and four years, who were not using the childcare system and lived in the south metropolitan area of Chile; and
- Twelve lone mothers living in poverty who had at least one child aged between three months and four years, who were using the childcare system and lived in the south metropolitan area of Chile.

The ages of the women's children in the sample were related to the coverage of the Chile Grows policy, which, as discussed in Chapter I, provides free childcare for

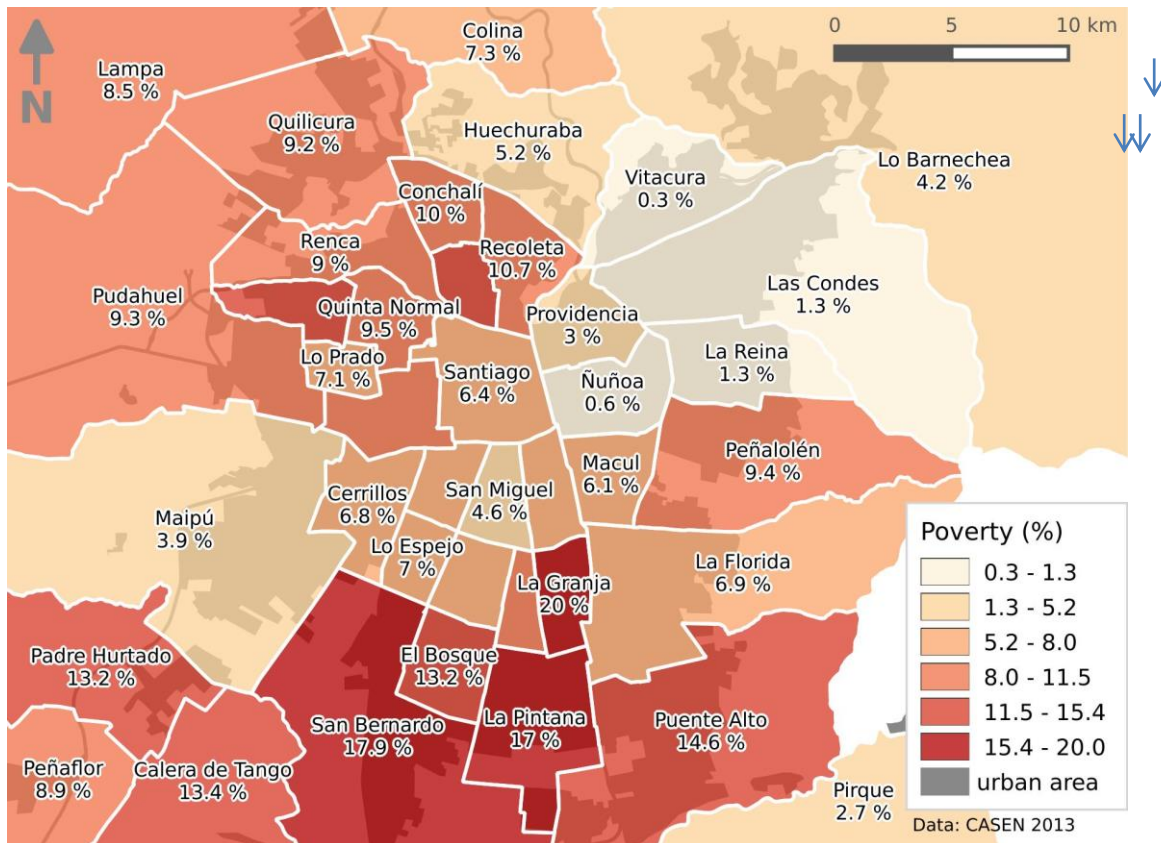
³ The poverty status of these mothers was determined first by the institutions that collaborated with the study. They were aware that one of the sample conditions of the study was the poverty status of participants. As service-users of welfare services, by definition they had to be people living in poverty. In addition, during each interview the poverty status of participants was checked. All the women lived below the poverty line or very close to it. All had multidimensional elements of poverty, as specified in Table 1 and Table 2.

⁴ The Chile Grows childcare component is a target policy for people living in poverty. Nursery staff request from the mothers documentation that ensures this condition when they apply to the service. In addition, the interviews confirmed that all the mothers lived in poverty based on their low income or on being very close to the poverty line and in different vulnerable conditions, which are specified in Table 1 and Table 2.

children living in poverty between three months and four years of age. Therefore, this study explores the experiences of lone mothers of young children. However, as explained in Chapter I, this childcare is underused, having around 55,000 unfilled vacancies across the country (JUNJI, 2013). Furthermore, these statistics do not include the number of absences of children enrolled at the nurseries. Despite this evidence of low take-up, the former government of Michelle Bachelet (2014–18) had on its agenda a plan to establish 5,700 new nurseries, with a total of 120,000 new vacancies for children between 0 and 4 years of age (Bachelet, 2013). Therefore, the sample involved 12 women who were using the current service and 12 women who were not, in order to understand the different perspectives and impacts of this policy, as well as other social welfare services used by lone mothers living in poverty. The south metropolitan area of Santiago was chosen because poverty rates in this area are the highest in the Chilean capital, Santiago, reaching 17 per cent in income poverty and 40 per cent in multidimensional poverty (MIDESO, 2015).

As shown in Figure 2, the highest proportion of households living below the poverty line are located in the southern districts of Santiago (La Pintana 17%; La Granja 20%; San Bernardo 18%; El Bosque 13%), with high poverty rates also in the north-east (Conchalí 10%; Quilicura 9%). In contrast, the majority of the wealthiest people live in five districts of eastern Santiago (Las Condes 1%; La Reina 1%; Vitacura 0.3%). Poverty in other major cities is concentrated principally in Valparaiso (15.6%), Valdivia (14.4%) and Concepcion (17.6%).

Figure 4: Income poverty by municipality for the region of Santiago de Chile



Source: Centro de Desarrollo Urbano Sustentable (Cedeus), based on data CASEN, (2013)

As was mentioned previously, for this research a total sample of 24 women was planned before the fieldwork, but 20 women were finally recruited. This number was related to the concept of saturation and the possibility of obtaining in-depth data (Creswell, 2009; Silverman, 2006; Spencer, Ritchie, Lewis, & Dillon, 2003); it was also related to producing a range of answers and perspectives that allow a response to the research questions and also generate responses that would influence the design and implementation of policies that could improve the quality of life of this population group (Baker & Edwards, 2012).

Saturation in qualitative research refers to the process whereby, during data analysis, new codes and themes stop appearing (Robson & McCartan, 2016). Saturation in qualitative research is a controversial concept. On the one hand, there are critical perspectives showing that it could not be applicable to all qualitative methods and could lack transparency in the sense that saturation could be subjective (O'Reilly &

Parker, 2013). On the other hand, saturation seems to be an essential concept in qualitative sampling, especially in qualitative research using interviewing methods, because it is the stage in qualitative research where more data does not mean more information (Guest, Bunce, & Johnson, 2006) and information starts to be repetitive and provides no new contributions to the research (Mason, 2010).

Therefore, saturation was an important element when deciding on sample size. For this research I considered that saturation would be possible with 24 interviews, as many of the experts writing in the publication 'How Many Qualitative Interviews is Enough?' by Baker and Edwards (2012) agreed. In practice, the saturation process happened with the 20 interviews that I conducted, while I remained aware of the differences and particularities of the different participants. However, the main purpose with the sample was to obtain in-depth perspectives and a wide range of data to help meet the aims of this research.

Difficulties accessing the sample

Accessing the sample was the most challenging aspect of this research, especially with regards to gaining access in order to meet the women who were using the childcare system. Different strategies to recruiting the sample were adopted. Engaging people in research in these areas is not easy (Chant, 2007a; Gabb, 2008; Gillies, 2007), and asking them to video-record interviews, as will be explained later in the chapter, can increase the challenge. My experience of working with vulnerable people for more than 15 years as a psychologist made me aware that the most difficult task for this research would be the recruitment process, and this proved to be the case.

Gaining access to women who were using the childcare system was relatively simple in comparison to the other group. In April 2015 I sought official permission from the National Kindergarten Board to contact nurseries in the south area of Santiago. I sent them details of the research project, the ethics committee approval from the university and an explanatory letter. Within one month, I was given authorisation to contact a number of nurseries in the region.

Once I had been granted approval, I visited several nurseries and had different meetings with the head directors. Some of them told me that they did not have mothers that met the requirements of the study, or that they did not have the time to participate. Three directors offered help and provided access to the mothers as part of the research. I had initially planned to write to the mothers to ask them to participate in the study, but I was advised against this by the directors, who felt that the mothers would be more likely to respond positively to the invitation to participate if I spoke to them directly. In the end, this approach proved to be beneficial in terms of soliciting participation from the mothers.

All the mothers who were invited through previous permission of the head directors agreed to participate in the research, and they signed the consent form and agreed to be filmed. I visited the nurseries 15 different times over the course of 3 months. Sometimes the mothers could not attend the interviews because their children were sick or they had to work, and sometimes several interviews had to be undertaken in one day.

The group of mothers that were challenging to gain access to were those who were not using the childcare system for their children. I began by trying to recruit the mothers by visiting the local health institutions, but the staff were overwhelmed and declined to help with the study, saying that they were unable to identify mothers who would meet the study criteria. I then asked the directors in the nurseries about lone mothers who were not sending their children to childcare. They knew four women and contacted them on my behalf, but although the mothers agreed to participate, they did not turn up on the date arranged for the interviews.

At this point, I contacted the municipality of La Pintana, and the Chile Solidario system⁵ agreed to help with the study. I was given permission to visit the office system

⁵ The Chile Solidario system operates at the local level in each municipality, promoting the incorporation of families and people living in extreme poverty into social networks, as well as their access to better living conditions to overcome their poverty. Chile Solidario works through programmes that aim to empower people and that function as intermediation, counselling and accompaniment devices. These are specialised psychosocial support services, which, through specific socio-educational methodologies, carry out accompaniment itineraries that facilitate the transition of families and people towards other processes of social integration (MIDESO, 2017).

located in the municipality to solicit participants for the research. I visited the offices approximately twenty times and only five of the women came for interview. On some days, I was only able to undertake one interview, and on others I was able to do more, but there were also several days when I attended the office and no mothers came. In these situations, mothers who had agreed to take part in the study, when telephoned by staff working at the Chile Solidario system, decided not to participate.

At the same time, I contacted an NGO where I was previously employed in La Pintana to explain the study and to ascertain whether they would be interested in helping me with the recruitment process. Previously, I was employed by different organisations involved with the prevention of sexual exploitation of children living in poverty and the re-integration of homeless people. Many of their service-users are lone mothers or service-users who know lone mothers. Certainly, this could bring some bias into the research because these organisations work with people with particular problems. However, they were lone mothers living in poverty, and having family members incarcerated was considered to be another one of their problems. Once these institutions had agreed to support my study, I sent them the information related to the research and they then contacted lone mothers who were participating in a programme focused on helping the families of people in prison, in this case the fathers of their children. Three participants were contacted through this NGO.

During the time I was doing the interviews I observed that generally mothers looked at the head director or at the people in charge of the programme as authority figures and they would not contradict them because they were in a position of power. For this reason, before starting each interview I carefully explained the research topic and objectives, and their right not to participate or to withdraw. However, none of the mothers declined to take part in the study; in fact, they were all grateful because they were given time and felt supported to talk about themselves and their difficulties.

3.2. Introducing the participants

As has already been mentioned, twenty women participated in this study; they were all lone mothers living in poverty with between one and four children and all of them had

been living in poverty their whole life. Twelve of them were using the childcare system and eight were not using it. All the women lived in La Pintana, a southern district of greater Santiago, historically having the highest poverty rates in the city.

Table 1 details the living circumstances of the mothers in the study. Some of them had no income at all, for example, Isabel, who was still attending school and was not working. Others were receiving \$50,000 (£50) or less a month; in Andrea's case, she was seeking a job and at the time of the interview her income consisted of only maintenance that she was receiving from her eldest daughter's father. In addition, Blanca, Daniela and Eliana's sole source of income were their State benefits. Only three of the women were in formal work: Kate, Mariela and Consuelo. All the incomes of the other participants came from informal work or maintenance from their children's fathers. Moreover, almost all the women lived with other people, generally the extended family, and mostly in overcrowded conditions. Only five mothers, Ana, Sofía, Claudia, Nadia and Mónica, lived alone with their children. Andrea and Mariela lived with another lone mother and her children, sharing their expenses, and all the rest lived with relatives. Those mothers who were using childcare are depicted in the coloured cells, and those who did not use childcare at the time of the interviews are depicted in the white cells.

Table 1. The living circumstances of the lone mothers in the study in relation to income poverty

Mother's name	Age	Mother's monthly income (\$) [1]	Number of children	Number of other adults living in the house	Number of other children living in the house	Total people living in the house, including the mother [2]	Total household income per month ⁶ (\$)
Andrea	28	£50 (\$50,000)	2	1	1	5	£350 (\$350,000)
Ana	31	£190 (\$190,000)	3	-	-	4	£190 (\$190,000)
Isabel	17	0	1	3	1	5	£700 (\$700,000)
Sofía	25	£180 (\$180,000)	1	-	-	2	£180 (\$180,000)
Claudia	35	£170 (\$170,000)	4	-	-	4	£170 (\$170,000)
Carola	20	£70 (\$70,000)	2	2	-	4	£470 (\$470,000)
Fernanda	19	£80 (\$80,000)	1	3	-	5	£220 (\$220,000)
Juana	29	£300 (\$300,000)	2	1	-	4	£600 (\$600,000)
Blanca	22	£18 (\$18,000)	1	5	1	8	£800 (\$800,000)
Catalina	18	£80 (\$80,000)	1	5	3	10	£680 (\$680,000)
Daniela	16	£24 (\$24,000)	1	5	1	8	£800 (\$800,000)
Mariela	22	£200 (\$200,000)	1	1	1	4	£500 (\$500,000)
Nadia	38	£200 (\$200,000)	3	-	3	4	£200 (\$200,000)
Eliana	37	£50	5	4	3	13	£500

⁶ Total household income including other adults' income in the house.

		(\$50,000)					(\$500,000)
Kate	30	£320 (\$320,000)	2	2	-	5	£650 (\$650,000)
Rayen	20	£20 (\$20,000)	1	2	-	4	£220 (\$220,000)
Mónica	35	£135 (\$135,000)	2	-	-	3	£135 (\$135,000)
Valentina	28	£200 (\$200,000)	2	1	-	4	£300 (\$300,000)
Ximena	19	£108 (\$108,000)	3	2	-	6	£430 (\$430,000)
Consuelo	26	£180 (\$180,000)	2	4	1	8	£1180 (\$1,180,000)

In Chile, as discussed in Chapter I, the traditional way to measure poverty is income-based, and only recently have multidimensional measures of poverty been introduced. If these women were assessed using the income-based measure alone, 16 were living in poverty or extreme poverty, which means living on less than between \$70,000 (£70) and \$152,000 (£152) per person per month (depending on how many people live in the household, the amount per person decreases). Meanwhile, four of them did not live in poverty based on income measures, but they were very close to the poverty line. However, using the official multidimensional measure introduced in 2014,⁷ which comes closer to a relative way of measuring poverty, all the participants fell below this threshold. In other words, they were all living in poverty, deprivation or vulnerable conditions, having left school early, living in low-quality housing or overcrowded conditions or having precarious jobs.

Table 2 details the living circumstances of the participants of my study in relation to some of the elements that multidimensional poverty considers and which were relevant

⁷ Multidimensional measurements in Chile include education (access, educational backwardness, years of schooling); health (malnutrition, registration with the health insurance system, access to health care); work and social security (kind of employment, social security, pensions for people of retirement age); and housing (overcrowding, house conditions, access to basic services) (MIDESO, 2017a).

for them. It shows that fourteen of the participants left school at an early stage, three completed secondary school and three were still attending school (red colour). Furthermore, it was deduced through their interviews that nine of them lived in ‘acceptable housing conditions’,⁸ while the others lived in unacceptable or precarious⁹ housing. In addition, four of them lived in severely overcrowded conditions,¹⁰ only three had formal work at the time of the interviews¹¹ and only those three were enrolled in the pensions system because of the legal requirements of an employment contract. None of them were voluntarily in the social security system pension fund. It is important to mention that the only woman who owned her house was Claudia.

Table 2 Living circumstances in relation to multidimensional poverty

Mother's name	Final year of schooling	Type of housing: Acceptable (A) Unacceptable (I)	Overcrowded conditions No overcrowding (NO); some overcrowding (MO); critical overcrowding (CO)	Formal (F) or Informal (I) work
Andrea	<i>Year 10</i>	<i>I</i>	<i>NO</i>	<i>I</i>
Ana	<i>Year 7</i>	<i>I</i>	<i>NO</i>	<i>I</i>
Isabel	<i>Year 13</i>	<i>I</i>	<i>NO</i>	<i>I</i>
Sofía	<i>Year 10</i>	<i>I</i>	<i>NO</i>	<i>I</i>
Claudia	<i>Year 5</i>	<i>A</i>	<i>NO</i>	<i>I</i>
Carola	<i>Year 13</i>	<i>A</i>	<i>NO</i>	<i>I</i>
Fernanda	<i>Year 10</i>	<i>I</i>	<i>NO</i>	<i>I</i>

⁸ Multidimensional measurements in Chile consider acceptable housing: detached house (unpaired); house paired on one side; semi-detached house on both sides; apartment in building with elevator; apartment in building without elevator. All with solid construction materials (MIDESO, 2018).

⁹ Multidimensional measurements consider unacceptable or precarious housing: low-quality material housing; ranch or hut; precarious housing of reused materials; mobile (tent, mobile home or similar) (MIDESO, 2018).

¹⁰ Multidimensional measurements in Chile consider an Overcrowding Index, which is the relationship between the number of people living in the house and the number of bedrooms in the house – 2.4 and less: no overcrowding; 2.5 to 4.9: medium overcrowding conditions; 5 and more: critical overcrowding conditions (MIDESO, 2018).

¹¹ Multidimensional measurements in Chile define formal employment, meaning formalisation through an employment contract between worker and employer, according to which the employee has the protection and benefits that the law establishes in labour matters and, on the other hand, is committed to complying with the payment of taxes, social security and legal benefits.

Juana	<i>Year 6</i>	<i>I</i>	<i>NO</i>	<i>I</i>
Blanca	<i>Finished secondary</i>	<i>A</i>	<i>OC</i>	<i>I</i>
Catalina	<i>Year 11</i>	<i>I</i>	<i>OC</i>	<i>I</i>
Daniela	<i>Year 12</i>	<i>A</i>	<i>OC</i>	<i>I</i>
Mariela	<i>Finished secondary</i>	<i>A</i>	<i>NO</i>	<i>F</i>
Nadia	<i>Year 1</i>	<i>A</i>	<i>NO</i>	<i>I</i>
Eliana	<i>Year 8</i>	<i>A</i>	<i>OC</i>	<i>I</i>
Kate	<i>Year 7</i>	<i>I</i>	<i>NO</i>	<i>F</i>
Rayen	<i>Year 12</i>	<i>I</i>	<i>NO</i>	<i>I</i>
Mónica	<i>Year 9</i>	<i>A</i>	<i>NO</i>	<i>I</i>
Valentina	<i>Finished secondary</i>	<i>A</i>	<i>NO</i>	<i>I</i>
Ximena	<i>Year 11</i>	<i>I</i>	<i>MO</i>	<i>I</i>
Consuelo	<i>Year 10</i>	<i>I</i>	<i>OC</i>	<i>F</i>

4. Method

Choosing the method for this research was challenging in terms of finding the most suitable approach to address the research aims. Different methods could be chosen, among them focus groups, ethnography or participatory action research. Using focus groups stimulates discussion and interaction between participants in order to obtain different perspectives and points of view (Babbie, 2007). Therefore, it is possible to bring together individual and collective points of view, and observation of the process in which people agree, disagree or reach consensus about different issues is possible (Gabb, 2010). With the latter, this method would have been useful for this research in order to obtain large amounts of data about the topic. However, a practical difficulty of this method would have been meeting all six or more people at the same time; in addition, having more than one moderator (Babbie, 2007) is an aspect that would have been difficult. Furthermore, the principal reason for dismissing this method was that the depth of the data would not be appropriate for this research, where the idea was to learn about the differences and heterogeneities between these women and to gain an in-depth understanding of each history and participant's experiences. In addition, in

focus groups, individualities are sometimes lost (Baker and Edwards, 2012) – an aspect that was essential for this research.

Ethnography or participatory action research were other possible methods that I considered to accomplish the aims of this research. On the one hand, ethnography research goes in-depth in a small number of cases; as Hammersley (1992, p. 15) argues: 'The task is to document the culture, the perspectives and practices, of the people in these settings. The aim is to "get inside" the way each group of people sees the world.' In this sense, ethnography could provide depth of data about how these women experienced poverty or how they managed being a mother, through long observations and interactions with them. For this research, I considered that different women's perspectives were more useful in order to understand their challenges and needs, less superficially than in focus groups, but wider than one or two women, which would not show the heterogeneity between them. Another important aspect was to show the results of this research to policy-makers in Chile in order to contribute to the policy-making process and to improve their situations; for these purposes, the study needed to include more women's experiences.

Finally, participatory action research could meet the aims of this study. In general, this type of inquiry involves participants in all of the research process; they act as co-researchers, addressing key problems in their communities or organisations (Reason & Bradbury, 2008). In this study, as I have already explained, it was crucial to hear these women as the real experts, in terms of considering their lived experience of poverty. Therefore, this research could have some elements of participatory research; in fact, the incorporation of their own voices, especially in the gathering of data and dissemination process, was an essential part of this research. However, the research process for my PhD was established in the UK, far away from Chile, where I established the aims and research questions using my professional experience and my concerns about how policies are designed and implemented in Chile. For proper participatory action research, participants must also be included in these early stages, and if this had been possible despite the distance, perhaps this would have been the preferred method.

Moreover, it would have been useful to have a control group of partnered mothers in order to obtain a wider perspective and comparisons to better understand lone motherhood and its connections to poverty. However, this study was the first attempt to study what it is like to be a lone mother living in poverty in Chile, and there was a great deal of interesting data to be gathered from this particular group on its own. In addition, the recruitment process was very difficult, as discussed (in 'Difficulties accessing the sample'), and in a PhD there are limits relating to time and resources. However, it would be very beneficial for future research to compare partnered mothers with those without partners, in order to expand the existing knowledge about these issues and better inform the policy-making process in Chile.

Having reviewed the different possibilities regarding the methods for this study, I decided to undertake semi-structured video testimonies. There follows an explanation about this method and why it was appropriate in terms of addressing the aims of this study. The chapter will also provide an explanation of why the PhD used the data from the semi-structured interviews for the analysis and how the use of the filmed interviews provided important contextual information. The interview video testimonies will be used after the thesis submission for dissemination purposes.

4.1. Semi-structured interview video testimonies

All the women in the sample ($n = 20$) were invited to participate in semi-structured video testimonies, a method that combines the semi-structured interview with video methods (S. Pemberton et al., 2014). The main purpose of this method is to illustrate the voices of the people living in poverty and to contribute to the policy-making process by presenting their experiences to the public and policy-makers in a visual form (op. cit.). Therefore, hearing the 'real experts' of their situations is pivotal to this research (Beresford, 2013a; Lister, 2010). As discussed in Chapter I, in Chile the policy-making process is generally top-down, and the aim of this research is to contribute to the incorporation of more research and evidence before the policy design and implementation stages, or to improve current policies.

For this purpose, I believed that this method, on the one hand, allowed me to improve the analysis of the information, because I was able to watch and re-watch the semi-structured video testimonies, which provided more insights into the data (Pink, 2012). On the other hand, the method allowed these women to demonstrate their experiences in their own words to the people making decisions about them (Margolis & Pauwels, 2011). Furthermore, this method could promote the active participation of these women in the dissemination process by being part of the discussion panel or proposed activities at the time. Another benefit of this method was the contribution made by the inclusion of new methodologies in poverty research (Fahmy & Pemberton, 2012; Pemberton et al., 2014). Certainly, the use of this kind of method is not common in Chile – at least not published – and it was felt that it could provoke an interesting discussion at a methodological level.

This method also had its challenges, principally related to: a) the recruitment process, which has already been explained, and ethical aspects, which will be addressed in detail later in this chapter; b) technical issues; and c) the interview process itself. In relation to the technical issues, the main challenge was to achieve good-quality film and editing (Marion & Crowder, 2013). In order to address this issue, in 2013 I participated in a course in London on video methods in social research, which emphasised technical aspects such as sound, light and how to take a good shot, among other things. These elements improved my amateur expertise in filming and covered the necessary filming skills for this research. Moreover, the editing – as will be explained subsequently – will be undertaken by a professional film-maker in order to add quality to the final film and after submitting this thesis in order to have the necessary dedicated time that this process requires. In relation to the interview process itself, this method allowed the generation of an intimate space in which lone mothers could speak in detail about sensitive issues.

For the thesis, the semi-structured interview was the part of this method that was used for in-depth analysis (an example of one of the interviews can be found in the annexes). Generally, an interview is a conversation with a purpose (Gabb, 2008). Interviews are about not just words but also non-verbal communication; an intimate

space allows better access to this kind of communication, because the focus for me as a researcher was only on one person (op. cit.). In this sense, Enosh and Buchbinder (2005) argue that, if the topics of the interview are too sensitive for the person, they might create distance and the person could try to avoid certain issues; therefore, as an interviewer I was extremely careful about body language and observing whether the mothers were feeling comfortable or intimidated, especially in relation to the video filming. Reading these clues served a dual purpose: on the one hand, it was possible to take care of the mothers, verbalising whether they were comfortable or wanted to stop discussing a specific topic; on the other, it facilitated useful data for the research.

Semi-structured interviews also facilitate face-to-face conversations and allow access to different individualities; 'asking open ended questions about people's experiences, you can often elicit a story in response' (Esterberg, 2002, p. 183), and 'the primary issue is to generate data which gives an authentic insight into people's experiences' (Miller & Glassner, 1997, p. 91). However, is it possible to access people's experiences? There are different perspectives on this issue: on the one hand, there is the position that interviews are only actively constructed narratives (Baker & Edwards, 2012); and, on the other hand, that interviews could be a tool to gain direct access to experience (Silvermann, 2005). For this research, the semi-structured interviews facilitated access to these mothers' experiences, which were constructed in their everyday life, a product of social interaction, and re-constructed using language at the moment of the interview. Therefore, semi-structured interviews facilitated access to the stories that these women told in order to make sense of their experiences.

Accordingly, my role as a researcher was central in terms of regulating the potential power imbalance in the interviews (Baker & Edwards, 2012), where my position as a middle-class professional going to interview these mothers as an 'outsider' in order to know 'them' and 'their experiences' was an element that was addressed and made conscious in order to decrease bias and add stringency to this research. Therefore, an important element was to proceed naturally. I was familiar with the topic and with the interviewees' vulnerabilities, and in order to proceed as naturally as possible, I attempted to make the interviewees feel comfortable, demonstrating a genuine

interest in their situation (Babbie, 2007). If I had not taken this issue into consideration, the participants could have experienced an increasing feeling of being part of an artificial or forced situation (Baker and Edwards, 2012). My experience of interviewing people for 10 years as a clinical psychologist, working with a community approach with vulnerable individuals, proved useful. However, I was also conscious that psychological interviews are not the same as research interviews, because the former generally involve working with what the person needs to say and going deeply into that, whereas in this case I had a semi-structured interview with topics to cover.

An aspect that Gabb (2010) mentions is that this kind of interview could help to decrease the power imbalance because it is face-to-face and could thus change the direction of the exchange. Therefore, being flexible during the interview could contribute to decreasing this power imbalance. However, it is impossible to dismiss the differences in power inherent in this kind of method, especially with the video recording (Margolis & Pauwels, 2011). Therefore, everything was explained clearly to the participants and the women had the opportunity to ask questions or to stop the interview if they did not wish to continue; in the end, this did not happen.

The interviews followed a topic guide developed according to the gaps found in the Chilean literature review, and following the topic guides of other studies on similar topics conducted in the UK (Pemberton *et al.*, 2014; Ghate and Hazel, 2002); also according to the theoretical framework discussed in Chapter II and at the beginning of this chapter. There were two topic guides (refer to annexes), one for the women who were using the childcare system and one for those who were not. In both cases the topic guides contained the following five sections: introductory questions; the challenges and needs that these women have in their daily life; the impacts of poverty on them related to shame and stigma; social support; and coping strategies related to resilience, employment and childcare. The questions form a detailed guide but the interviews were flexible and open to the different concerns that each woman raised.

The time per interview was between 60 and 150 minutes. The interviews were conducted in Spanish and were piloted first in order to establish whether the timing was correct and whether the topic guide and the filming technology were functioning

correctly. For these purposes, two interviews were conducted and the data was included because the subsequent changes were minor.

At the start of the interview I explained the aims of the study, especially in relation to the use of video recording and the two stages of informed consent (explained in ethical issues later in this chapter). All the participants agreed to be filmed (one of the interviews can be found as an example in the annexes). In addition, after every interview I wrote down impressions and feelings in a reflective diary that helped me to consider positions and bias in this research. I also wrote a summary of the main issues discussed and ideas that arose immediately after each interview. All these elements were very helpful for the analysis.

4.2. Thematic analysis of the semi-structured interviews

Defining the kind of analysis for this research was an important decision: ‘Humans as “natural analysts” have deficiencies and biases corresponding to the problems that they have as observers’ (Robson & McCartan, 2016, p. 468). It was pivotal that the kind of analysis chosen was coherent with ‘epistemological assumptions about the nature of qualitative enquiry, the status of researchers’ accounts and the main focus and aims of the analytic process’ (Ritchie & Lewis, 2003, p. 217). With these elements in mind, thematic analysis was deemed to be most appropriate, allowing patterns of data to be constructed, and helping to organise the data and describe it in detail in order to establish a strong base for the subsequent analysis (Braun & Clarke, 2006). Thematic analysis could be used from different theoretical approaches, such as the essentialist or constructionist perspective. Therefore, ‘thematic analysis can be a constructionist method, which examines the ways in which events, realities and meanings, experiences and so on are the effects of a range of discourses operating within society’ (op. cit., p. 10).

Hence, from a constructionist perspective, thematic analysis does not seek to analyse the information in terms of motivations or individual psychologies; rather, it sets out to develop latent patterns that represent and express sociocultural elements and structural conditions; from this perspective, the meaning and experiences are

socially produced and reproduced (Braun and Clarke, 2006). The themes are specific patterns found in the data that could appear in a more explicit or latent form; the codes and themes could be directly spoken of by the interviewees or implicitly referred to (Marks & Yardley, 2004). As Ritchie and Lewis (2003) explained, the analysis allows organisation of the data and makes possible its integration later. In this sense, some of these themes were theoretically deduced from previous research, and they appeared in the interviews, for example, issues related to shame or social support. Furthermore, some unexpected themes emerged inductively in the coding process from the raw data, for example, the importance of the informal market in the women's lives in order to make meet ends.

Five steps were used in this research to analyse the data, based on Braun and Clarke's (2006) approach to thematic analysis, complementing the framework of Ritchie and Lewis (2003). It is important to mention that these phases were not linear, but rather iterative, and each one was constantly reviewed with the others. Below is a pragmatic adaptation of the steps used in this study.

1. Familiarisation with the data: The semi-structured interviews were conducted, filmed and transcribed in parallel by me, allowing familiarisation at a deeper level with the data. This was an active process of interviewing, filming, watching and transcribing, making notes and searching for different meanings and patterns. This phase was the basis of the rest of the analysis. All the interviews were transcribed and further analysis was carried out using the texts of the research. However, the transcribing process was undertaken while also watching the interviews, and the text was associated with the corresponding image. This allowed quick access to the data, and will also make it easier when editing the video at a later point of this research. In addition, I took notes at this stage, an aspect that enriched the analysis process.
2. Generating initial codes: After being in an active data-familiarisation process, this step involved the production of initial codes. In general, this was done with vocabulary used by the participants and converted later into more abstract codes. This was the beginning of reducing the data into a manageable amount and was

related to data organisation in meaningful groups. The same attention was given to all the data. During this step I integrated predetermined codes with new emerging ones, which marked the beginning of the theme organisation. Therefore, this step was about detecting initial patterns in the data and generating a coding index.

3. Searching for different themes: After coding and collating all the data, in this phase the focus was on constructing wider themes and establishing typologies and more abstract concepts. It also involved linking the classification of the different codes with the different aims of this research. Thematic maps were constructed and reviewed at this stage, showing the relations between codes, themes and different theme levels between the data obtained in the mothers' semi-structured video testimonies. Certainly, subjectivity was involved; however, objectivity was not the aim, but rather process consistency.
4. Defining and naming the different themes: In this phase the themes used in the data analysis were chosen and clearly named. They were organised in a coherent and consistent narrative. Therefore, I identified what was interesting about these themes and why and how they were interrelated, generating an explanatory account of the data. In this step I decided to organise all the data into three categories guided by the ecological theory: first, all of the elements related directly to the impacts of poverty for the women and their children; second, all of the data that would help to analyse the support that they received; and, third, all the elements related to social policies and services provided by the State and NGOs.
5. Writing up the findings: This was the moment of writing the analysis chapters. The challenge during this phase was to produce a consistent, coherent and logical write-up of the data, making an argument related to the research aims. After this phase the film would be produced following the steps described in the next point, in order to reflect the findings of this research.

The NVivo 9 package, a computer-assisted qualitative data analysis software (CAQDAS), was used for the whole analysis of the video testimonies and transcriptions of the interviews. This programme helped with the efficiency and transparency of the

analysis (Hoover & Koerber, 2011); I have used this package in previous research, so it was familiar to me, and the University of Bristol provided the licence for it.

5. Creating the Film for the Research Dissemination

The aim of this stage will be to make the film and invite all the interviewees who contributed to the film to a workshop, where they will be introduced to one another and shown the video in order to discuss it and share their comments. Afterwards, they will be invited to a dissemination meeting for academics, policy-makers and the general population. The idea is to develop the idea of them as experts, giving them a much-needed voice and adding to the views of other experts in order to create better policies. The meeting will be organised with their involvement if they are interested, including a panel discussion with some of them and other participants from the community, universities and government.

Therefore, after submitting this thesis, a short film of approximately 15 minutes will be produced in order to show the findings of the research using these women's voices. I could not do this before submission because I did not have the necessary time and funds to do it to achieve a high-quality standard. The film will have different sections showing the main themes, with quotations from the interviews in order to illustrate their experiences. For this purpose 8–10 interviews with the most representative quotations related to the analysis will be selected for inclusion in the film. This decision is related to practical issues, such as the necessity of having the second stage of informed consent, which will be explained later in the chapter, and the number of hours involved in editing. Both aspects are related to the limitation of time and resources of a study like this. Visuals are similar to narratives, because the researcher chooses what to show in an organised way; the images themselves do the explaining (Marion & Crowder, 2013). Four steps should be considered for the editing of the video, based on Marion and Crowder's work (*op. cit.*).

1. Identify the topics to be shown in the visual depiction. Think of the audience of this video: in this case lone mothers as service-users; policy-makers, academics and the

general population. The images selected will be those quotations that best represent the themes that will be selected for the film.

2. Then I will choose the images that do not duplicate information.
3. In addition, I will discard the images that do not explain or add understanding of the topics.
4. Then, images will be juxtaposed that give a deeper understanding. Themes will be reinforced with two or more illustrative quotes.
5. Finally, words and images will be pulled together to improve understanding. Text and a narrator would reinforce illustration of the findings in order to generate a clear message about the main findings of the research.

I will carry out the first stage of selecting images; I have already pre-selected quotations and images following the analysis; the second stage will be carried out by a professional editor to improve the quality of the final product, which will be funded by a grant that I am applying for from the National Development Ministry in Chile; failing that, I will apply for other available grants.

6. Ethical Issues

With the main purpose being to obtain a wider perspective on ethical issues, as well as detailed information for pertinent procedures for this kind of methodology, different documents were consulted. The sources consulted were from the Economic and Social Research Council (ESRC, 2018), the British Sociological Association (BSA, 2017) and The Chilean Commission for Social Sciences (Muñoz, 2012), among others. Ethical issues were extremely important for this research, especially because initially it was planned to make the video method central to the research, whereby visual methods and ethics have an inevitable interrelationship (Pink, 2012). One of the central issues was the production of visual material with identifiable people, which challenges traditional research, where information has historically been treated with confidentiality and anonymity (Wiles, Crow, Heath, & Charles, 2008).

One of the issues of ethical concern was that the interviews were filmed. Videoing the interviews could affect my interactions with the interviewees and also affect the depth that could be achieved on the different topics. The video could act as a third

party in the interaction or be perceived as a threat by them, both elements that could be ethical constraints, because anonymity is sacrificed. My perception is that this did not happen. I spent a lot of time explaining the aims and purpose of the study to my participants and what their involvement would entail; once the interview started, the filming took a back seat. On the contrary, participants felt that they were listened to without judgement and some of them expressed that they liked being filmed, because they could be heard.

The latter was endorsed by what many of them said at the end of the interview, where they expressed satisfaction and positive feelings about the experience. For example, Andrea mentioned: *'I really appreciate having the time to talk about myself and my experience as a lone mother... I never talk about this and I feel relief.'* Or Ana: *'Is really nice to have someone that is interested in my experience... is really difficult to be a lone mother and is nice to talk about that.'* And also Valentina: *'I thought that the video could be a strange thing, but I forgot that I was being filmed...'*

There are also challenges involved in researching stigmatising experiences such as poverty. I was conscious that I had to be careful during the interviews with the language, being respectful of the women's experiences and what they wanted to share versus the data I wanted to obtain. For example, I never used the word 'poor' or 'poverty' unless they used it, because it could be a word that carried a stigma or identified a situation that they may not agree they were living in. I asked, for example, about 'low income', but in general it was the mothers who at the beginning of the interviews naturally started to talk about how it was for them to live in poverty, all the sacrifices they made and the agency they deployed in order to give a better life to their children.

However, in the process of conducting research using visual methods, it was fundamental to reflect on and prevent possible harm to the participants. I was prepared to delete videos if they required this or to deal with any signs of distress during the filming, but nothing like this happened. However, they were made aware of every step of the research, in order to consent, or not, to participating. The next section details

important ethical procedures, such as gaining informed consent, participant protection and my own safety as a researcher.

6.1. Informed consent

In any kind of research, especially visual research, the construction of a relationship with the participants based on mutual trust can help with getting to know and understand the participants (Banks, 2001). However, informed consent also needs a clear and in-depth explanation about the research aims, how the images will be used and the dissemination plan (Wiles et al., 2008), so the researcher can be sure that the participants really understand the purposes and scope of the research. Therefore, informed consent is one of the main steps that any research needs to address, allowing the express agreement of each participant (op. cit.). The informed consent used in this research made very clear the purposes of the filming and the two-stage consent process (Derry et al., 2010; E. C. Melhuish et al., 2008; S. Pemberton et al., 2014).

The first authorised the filming of the semi-structured video testimony, with detailed information about the filming purposes for the first stage, which was the analysis of the information for this research. All the consent forms were explicit about the possibility of the utilisation of this video recording in the further film, with a clear emphasis on the possibility of editing or retracting participation in the film at the second consent stage. It was also explicit that, at the first stage, the information from the transcripts and the written report would be anonymous and confidential, and the limits to this confidentiality were explained. The only exception to confidentiality that they were aware of was if they had reported children in neglectful conditions, cases of serious harm or mistreatment (Wiles et al., 2008). However, this situation did not arise.

Regarding the second stage, which will take place after the thesis has been submitted, as previously mentioned, during the analysis I will be choosing the eight to ten most representative interviews in relation to the results. At this stage, if these women agree to be part of the film, they will decide to participate in an active way, showing their quotes in the non-anonymous nature of the video (Derry et al., 2010). I have been selecting potential quotations from each interview that could be used for the

film; I will then edit the videos and visit each of these women. In these individual meetings I will show them the extracts of their interviews, explaining in detail how the video will be made and also used. The consent forms used at this stage will be about which ways of dissemination the women will agree to and will also assign copyright to me. They can then decide if they want to participate in the video, edit some parts or withdraw their participation. Only participants who provide the second signed informed consent will be part of the film.

6.2. Participants' protection

One important element of protecting participant confidentiality was to secure all the data and ensure that the video recordings were only used in the way the women consented to. In order to accomplish this aim, the filming material was encrypted on my personal computer and the transcriptions were realised directly in NVivo. In addition, access to the video recordings is exclusively for research purposes. Only the dissemination film will show these women's experiences to the general public, after the second process of informed consent. Therefore, only the women participating in the video will not have anonymity in their quotations. In this sense, non-anonymity in a consensual and informed way could give a voice to participants, empowering them to show their experiences and reduce feelings of powerlessness (Vainio, 2013). Therefore, this film will not simply interpret and represent these women's experiences, but also illustrate their experiences and testimonies (Aldridge, 2014).

Another aspect of protecting participants was to pre-establish contacts with the health system in order to provide access for these women to counselling if any sensitive issues were disclosed in the interviews. This occurred with one of the participants, who told me during the interview that her daughter had been conceived after she was raped three years previously. It was a situation that she had disclosed to the police, but she had not received any useful help at the time, as they did not trust her and she was therefore re-victimised. When she began telling me what happened to her I stopped the interview and she talked for approximately two hours about what she had experienced. It was very sensitive for both of us and afterwards she told me that she found it a healing process to talk without regret about what had happened to her. After the

interview I put her in contact with professional help and we also kept in touch for a couple of months. She was not excluded from the study, because she responded to many of the questions and the conversation was very meaningful. She agreed to the use of her interview for this research.

6.3. Researcher safety

The interviews for this research, as mentioned before, took place in different nurseries, in an NGO premises and in the council. As previously mentioned, the research was conducted in the southern area of Santiago, the poorest area, with the highest levels of delinquency. From my professional experience of working with vulnerable communities in poor and disadvantaged localities, I have never experienced any difficulties. This is because there is a tendency for people not to harm those who are working for the community or in projects involving the community. However, I took precautions to ensure my safety from potential risks. I used the protocol for the first three visits. The protocol consisted of being accompanied to the fieldwork, by car, and informing the police about the interviews. However this felt unnatural for me, as I needed both independence and time. I could not have somebody with me all the time (they were my personal support networks, such as my father or mother-in-law). So I decided simply to give my itinerary to somebody that would be aware of my movements during the day. This was very liberating and allowed me to spend all the time I needed conducting quality interviews. Finally, as in my previous experience as an employed clinical psychologist, my experiences were all positive.

6.4. Trustworthiness and reflexivity

Different steps were taken in order to perform an investigation that has trustworthy and reliable findings with a basis of permanent reflexivity about the study. For this purpose, I tried to be strict with the different steps related to the inquiry and transparent with the procedure, collection and analysis of the data, as I have detailed during this chapter. The accuracy of the information was precise and rigorous, in the different steps that have been specified. Furthermore, I am conscious about my own biases as an observer and how this might influence my research findings; therefore, I

took some precautions to facilitate trustworthiness in this inquiry, by means of keeping a reflective diary, as was explained, following the ethical criteria established for this research, and by being rigorous about every step explained in this chapter. Since I was involved in all of the process, my supervisors acted as external experts, in order to obtain a critical view of the procedure and to answer different questions that emerged. This provided an external view and helped with cross-checking the content.

In addition, there are transcripts of the interviews, so that the information is always available for this research. This was also important if it was necessary to obtain a second opinion from an external researcher or supervisor, which helped to refine or discuss the themes of analysis and findings of the study when I thought I needed further discussion in order to improve the analysis. Fortunately, I have people around me who are in similar research areas or practitioners in different NGOs or the government. Indeed, I shared part of my research with them and always received very useful feedback. Moreover, I became employed at the large NGO in Chile named Hogar de Cristo (Catholic organisation), and my colleagues were all very involved in researching poverty and social policies. They also were very inspiring in difficult moments of the analysis of this research. Overall, in line with Spencer (2003), I tried to be strict in the conduct of the research, sufficiently flexible and reflexive, and transparent at every step of the study in order to ensure that the findings are trustworthy.

Generalisability is another relevant aspect that is frequently discussed in qualitative research. One central debate about generalisability is that, while certainly not the aim of qualitative research, many studies actually seek to influence policies or government decisions, so the findings must be applicable not only to the people who participated in the study, but also to other people in similar situations (e.g. Silverman, 1998; Creswell, 2007, 2009; Babbie, 2009;). This aim of this study is to contribute knowledge within a specific context, analysing personal data that emerged from the interviews. It is not the aim of this research to generalise the outcomes, but certainly it was planned to conduct the research in a rigorous and trustworthy way, as was discussed, allowing an understanding of the mothers' experiences and contributing to the policy-making process.

7. Conclusion

The main challenge of this research was choosing the methodology in order to contribute to the development of Chilean local knowledge and theoretical perspectives, specifically in terms of lone mothers living in poverty as one of the most vulnerable groups in the country. For this purpose, the research used an ecological approach in conjunction with a social constructionist perspective, both theoretical approaches that shaped what to include in each findings chapter. These combined approaches allowed an understanding of society as different layers socially constructed in permanent interaction, and not independent of the observer. Therefore, they guided the analysis of the results, emphasising three layers: those with direct impacts on mothers (Chapter V), those related to their networks (Chapter VI) and support, and those related to policies and institutions (Chapter VII).

The aim of the research design of this study was to make a methodological contribution, as well as contributing to the policy-making process. Regarding methodological contributions, the chosen method of semi-structured video testimonies allowed the inclusion of new methods in poverty research. This method is innovative in the Chilean context, as it provides evidence to assist in influencing the design and implementation of policies, as well as offering a more accessible way of understanding the research findings for policy-makers, academics and the general population. Therefore, the main contribution has been to facilitate the context in which these women are the 'real experts' and express themselves, where analysis of the data was a crucial part of this research, also allowing the data to be transformed into a video at a later date.

Reflexivity and trustworthiness were the key objectives and a permanent challenge for this research. For this purpose, ethical considerations were fundamental, as well as being rigorous and transparent at every step of the research. Only with epistemological and methodological plurality can Chilean research on people living in poverty be developed and improved.

Chapter V: The Impacts of Poverty on Lone Mothers

1. Introduction

This is the first chapter of the empirical analysis and the aim is to explore the impact on lone mothers of living in poverty and to develop knowledge about the real difficulties that women face in their everyday lives. The chapter examines the situation of women's poverty in terms of both material and relational elements, including the experience of shame. All this is done using their voices as the protagonists of their stories. In terms of Bronfenbrenner (2005), this chapter will explore the microsystems of the mothers, meaning their direct and personal experience with poverty and the agency they deployed in order to face poverty.

In relation to the above, there will be a discussion about what was most difficult about living on a low income for these women, including how they made ends meet by living with their extended families or with other people in order to cope with poverty and the difficulties of saving money, and how all this impacted their social relationships. In addition, there will be an analysis of how shame and stigma were affecting their lives, especially in relation to living in areas such as La Pintana; and how all these women had an intergenerational experience of poverty, with gendered responsibilities and obligations. However, they deployed their agency 'getting by' (Lister, 2015) because they wanted to 'get out' by providing a different future for their children, which they were fighting for on a daily basis. Accordingly, the chapter will end with one of the principal challenges that these women were facing, related to the pursuit of a better life and escaping poverty.

2. The Most Difficult Issues about Living on a Low Income

'Making ends meet' was a theme that appeared in all of the interviews, with all of the mothers saying that they were making significant efforts to provide the essentials for their families. The women felt responsible for ensuring the well-being of their children. Significant energy was being expended on making ends meet to ensure that their families had basic material resources such as food or clothing, and in terms of Lister's approach they were 'getting by' (Lister, 2015) every day. It was evident that money

management tended to be very intense for all these women and, in general, if they had money for food, they felt a sense of relief that they were able to provide for their families.

The next section will demonstrate how some of the women were making ends meet. However, it is important to note that for almost all of them making ends meet was synonymous with having enough money for food, which is a very low expectation and related to subsistence living. Some of them did not have enough money for food and struggled to obtain the essentials to eat, showing that in Chile, despite being part of the OECD and having the best rates of average income in Latin America, there are still people who cannot eat every day – something that is not recognised by the authorities or shown in the statistics. Moreover, how they struggle to gain access to essentials such as clothing, heating or transport will be discussed.

2.1. Difficulties making ends meet: the existence of food poverty in Chile

About one in four mothers indicated that they had enough money to make ends meet, but they were really talking about having enough money for food and to pay their bills. In general, when they were able to buy food for the whole month they felt that they had sufficient financial resources for their families. Mariela, a 22-year-old mother of one, said: *'I think I have just enough, no, a bit more, and just enough for the bills and for food. Sometimes I have to sell something to do it, but I always do it.'* Eliana, a 35-year-old mother of four, said: *'I think that we have enough to eat, even if only for a pasta dish or a soup.'* Juana, a 29-year-old mother of two, said: *'Maybe I do not need anything, but I do not spare anything ... my work is so unstable, that sometimes it can give me a treat, sometimes not, and then I have to tighten my belt. If I manage the bills for water, electricity, gas and food, that's it.'* Or Nadia: *'I have what I need, nothing left. Maybe it would be great to live in a different house or neighbourhood, but I have enough to cover bills and food and I'm happy with that.'* All these quotations represent a general understanding of making ends meet as meaning being able to pay the bills and buy basic food; there is no consideration here of other aspects of material well-being,

including items such as clothing, transport, leisure or other expenses, as will be discussed later in the chapter.

The remaining mothers, making up the majority of participants in the study, reported struggling, to various degrees, to make ends meet, and they had to develop a number of strategies to obtain the essentials for their children. Some of them did not have enough money for food, meaning that they were living in circumstances of severe food poverty and had become desperate to obtain food for their children. They used various strategies such as borrowing money, skipping meals and cooking without gas. All these were economic behaviours that allowed them to cope with poverty. Some examples of this situation follow.

Ximena, mother of three, one three-year-old girl and eight-month-old twins, and whose partner had been in prison since before the eldest daughter was born, explained how she struggled to obtain milk for the children. She received free milk from the health system, but it did not last the whole month:

'When they want milk and I do not have it I get desperate. I give them more water but this is torture. I do not like it. So I try to get it through a neighbour who works in a nursery. Then she tries to get me one or two jars that they do not use in the month, or sometimes spontaneously she brings me two or three. But when I don't have it, I give milk to them with very little powder, and they hated it and I give to them until they have to drink it.'

Ximena was one of the women who was really struggling to provide food for her children. Her mother stayed at home with her younger sister and her father was working in the construction industry, but he did not have formal work, and therefore his income was unstable. Before she had had the twins she used to work, and she said that the situation was not that difficult then. Later, she stayed at home to take care of her children and struggled without that income. At the time of the interviews she was

working two days a week as a cleaner, earning \$11,000 (£11)¹² per day, and with that she said she could provide food:

'Before this job we used to have food for 20 days and the other 10 were a nightmare. Now almost every day we have money for food, but not always. We achieved this because of where I am working; if I weren't there it would be complicated. I earn very little, but it is useful for the house.'

Catalina, an 18-year-old mother of a 13-month-old baby, said that in order to obtain food, some days she had to sell her clothing or she did not eat: *'Sometimes I had to sell my clothes in order to have a plate of food; then I eat and breastfeed my daughter and a few hours later I'm hungry again.'* Another woman who struggled to make ends meet was Ana, 31-year-old mother of three, who sold things on the informal market, repaired bathrooms, helped in construction, and did all kinds of informal work that allowed her to provide food for her children. She said:

'To make ends meet when I have money I pay the bills and buy groceries. I buy lots of flour, if I don't have enough money for bread, so I make bread; if I don't have money for gas, I make a fire in the yard. I have to manage because I cannot tell them "I don't have".'

Claudia also struggled to feed her family on a daily basis; she lived with three of her four children without extended family and she described how every day she thought how she could obtain money for her family. She received \$100,000 per month in child maintenance and State benefits and she said that she did 'everything', working at different jobs whenever she could, such as being a cleaner, helping in a friend's restaurant, washing duvets in her house. She even said that she had resorted to prostitution when she was really struggling: *'I have been on the streets sometimes when I really didn't know what to do.'* She discussed how she made ends meet:

¹² As was explained in Chapter I, the conversion of money from pesos to pounds is approximately: \$1,000 to £1, so in this case \$11,000 is equivalent to £11.

'The truth is I only have money for the first 15 days of the month and I have lunch 3 times a week; the kids have lunch at school or in the nursery. I use lots of legumes because they are still good the next day. Sometimes there are two or three days when there is nothing to cook; that's when I run out of groceries. Then I'll go to my mum's. I don't like to do that, but I have to leave my pride aside and she helps me out, but then she is allowed to say whatever she wants to me. They have never been left without food. Sometimes my mum invites me to lunch and I ask her if I can take the plate of food to eat it later, then I keep it for my children and share it between them.'

Other women were facing less severe difficulties obtaining food for their children every day, but it was still an issue requiring a lot of energy and strategies in order to avoid a lack of food on certain days of the month. For example, Kate, 30-year-old mother of two, who worked in a school as a cook, like her mother, and in the school that her oldest son was attending, said:

'We are lucky because during the week we spend almost nothing on food, because my mum, son and I eat at the school where we work and sometimes we bring the leftovers home, so this is a big saving. I think that if we didn't have this opportunity, we might be in trouble.'

2.2. Formal work and making ends meet

Having formal work did not necessarily mean making ends meet easily or not living in poverty for these women. They could work and still live in poverty, as has been shown to be the case for 600,000 workers in Chile (Kremerman et al., 2015). Some of the women in the study were in formal work, but still did not have enough money to make ends meet. Three women were in formal work – Kate, Mariela and Consuelo – working in a school as a cook, in a bakery and as a cleaner in the municipality, respectively. However, they were also having to make ends meet, using additional strategies. In Mariela's case she worked extra hours sewing clothes at her house and she lived with another single mother and shared resources. The other woman who had formal work, but who was fired one week before the interview, was 28-year-old Andrea, mother of

two, who worked as a cleaner in an office building, and shared a rented property with her aunt, who had a 10-year-old son. She lost her employment when she was unable to go to work for a few days because one of her children was ill. This was a difficulty that many women were facing when trying to reconcile work and caring responsibilities, as will be discussed in Chapter VII. Andrea was seeking work and her only income was the maintenance of \$50,000 (£50) that she received for one of her children from the father. She illustrated how even when she had formal work, earning a minimum wage of \$250,000 (£250) per month in a full-time job, this income was not sufficient to meet basic needs such as food.

'When I'm working I make ends meet; I always buy just the necessary. If I don't have bread, I bake it, because that is cheaper than buying it every day. The girls have lunch at school or in the nursery and I don't have lunch, only dinner when I cook for them, because if I have lunch, then I don't have enough for them. Now I have money only for a few weeks.'

2.3. Extended family and making ends meet

The extended family was a vital aspect of making ends meet and coping with poverty for these women. Chapter VI will discuss how the women developed what I term a gendered reciprocal support network, which can be considered a collective form of agency where they provide and receive reciprocal help and support, especially between women, to face poverty. Furthermore, in Chapter VI the role of men will be contrasted and analysed to demonstrate that generally there was a lack of, or insufficient, support for these women from the men. It will be shown that the prevailing *macho* culture interferes with support, so that women are the principal carers and responsible for their children while men give what they 'want' when they 'can'.

In this section the women's economic situation will be discussed, in addition to how sharing expenses and responsibilities for care allowed them to improve their quality of life and was a collective type of agency used to cope with poverty. For most of them it would have been impossible to live alone with their children; they definitely could not afford to live independently, even if they wanted to. Therefore, it seems that living with

extended family has been a cultural adaptation to poverty among Chilean families because of the lack of other economic options available to them.

Three-quarters of the mothers in the study were living with extended family and eleven of them did not pay rent because they lived in their parents' or someone's family house. Living with extended families implied sharing expenses, but they remained the main caregivers of their children. For example, Consuelo, mother of two, lived with eight people, among them her parents, brother, sister-in-law and nephews. Four adults worked in their household and they shared all the expenses. In the same way, 16-year-old Daniela, mother of one, said how they shared expenses in order to make ends meet and how her mother's job as a cook allowed them to eat every day.

Consuelo: 'We have to get really organised if we want to cover all the expenses. My brother, mum and I put in \$50,000 (£50), my father \$200,000 (£200), and with that we pay for the gas, electricity and part of the food. Everyone pays their own expenses as snacks for the children or clothes. If we don't have enough we use credit cards and we share the bills ... if we were living separately it would be impossible; no one would have enough to live for the whole month.'

Daniela: 'My dad never comes home with a steady pay cheque, but when he has money he buys groceries and bears all the costs of eating. My brother and my sister help with the gas bill, electricity and also things to eat, detergent, all that sort of thing. And my mum buys nothing, because all her money goes into paying the debts. She gets clothes and things for the house with her credit card and she works in a nursery as a cook, so every day she brings the food that is not used and we have that for dinner and for lunch ... I know that we are really struggling when we don't have fruit or vegetables on the fruit platter, and then it is like, "Oh, my dad has no money".'

Furthermore, it was explained that neighbours played an important role when these women needed to borrow money for food and buy essentials during the month. When they ran out of money before the end of the month, they came up with other options. As an illustration, Ximena's neighbour had an important role to play in

providing milk for their children, while Valentina, mother of two, said they could only eat in the last days of the month because of the help she received from her neighbours.

‘We have enough because we are few, we need little food, little bread; if we were more there would not be enough. The last days of the month are the most difficult, but fortunately we don’t say, “Oh, I have no money for bread”... When we don’t have enough in those last days of the month a neighbour lends us money and then we give it back to him. So we always have bread on our table.’

Moreover, basic items such as clothes in some cases were provided by relatives, as in the case of Daniela, whose sister had a daughter a little older than hers and who gave her all her clothes: *‘Fortunately, my sister gives me all my niece’s clothes for my daughter.’* In these situations, the extended family becomes essential for poor women facing and coping with poverty.

2.4. Public transport or heating as luxury items

As was discussed, for almost all of these women difficulties making ends meet meant the possibility of not having enough food for the month, revealing the existence of food poverty among this population group. Basic expenses such as transport or heating were considered luxury items, as will be seen in this section. They were expenses that were very difficult to afford for most of the women, who had to be exceptionally organised in order to gain access to them; and even when they did so most of them simply did not have enough money. Other items such as holidays or leisure activities were seen as impossible to afford.

It also became evident that there is a tacit agreement between people living in poverty and bus drivers, who often let them travel for free. For example, most of the women walked every day to avoid paying bus fares, usually paying only for long journeys where there might be a supervisor en route. They mentioned that they could not afford this kind of expense, with some of them using similar phrases, such as: ‘I have to choose to eat or to pay’, ‘Nobody pays, and the bus driver looks to another place.’ As an illustration of this situation, Consuelo, a 26-year-old mother of two, said: ‘The truth is that I don’t pay. I say, “Excuse me”, and I pass. I cannot pay; it is impossible; it will cost

me \$40,000 or more a month and I don't have the money... If I pay, then I will not have enough money for food.' To travel twice a day on a bus would cost \$2,000 (£2) per month, which would be a considerable percentage of their income, and it was commonplace among many of them not to pay and therefore not to count this service as an expense.

In addition, heating was used cautiously or not at all; none of the women had central heating and only some of them had stoves that they turned on when they bathed their children or for two to three hours per day. In general, they said that they went to bed early in order to avoid feeling the cold. For example, 35-year-old Mónica, mother of two, said: *'We don't use stoves, as it is too expensive and could be dangerous for the little one; the good thing is that they always have the same temperature inside and out, so they don't get sick.'* Or 31-year-old Ana, mother of three, mentioned: *'I buy one or two litres of paraffin sometimes and we turn on the stove only when it is very cold and then we keep the rest for another time.'* For all of the women, spending on heating was considered very carefully.

2.5. Loans, credits and savings

The use of loans and credit in order to face poverty was also discussed in the interviews, in the formal market, such as retail or banks, and especially informal loans from neighbours and family that they could pay back, which helped the women to make ends meet. In general, credit in the retail market allowed them to obtain furniture such as new beds, or technology such as televisions and computers for their children. They demonstrated very responsible economic behaviour in relation to loans, credits and savings, as will be discussed. For example, 23-year-old Valentina, mother of two, said:

'We buy things in the retail market with credits that we can pay for. For example, last year for Christmas we bought a remote-controlled car for my children in 12 instalments; my mum and I pay \$10,000 (£10) every month, so it is not that much, we can afford it.'

In contrast, 20-year-old Rayen, mother of one, said: *'I don't have debts because I don't have the means to pay them back.'* Generally, the women thought very carefully

about what they could and could not afford, which guided their decision-making process so that they could purchase what they really needed as a priority and avoid other goods.

Nadia, a 35-year-old mother of three, illustrated this point in the following quotation:

'I don't have the means to pay back debts, so I don't have any debt. I only buy the things that I can afford. Only once I bought a computer for my daughters and that was it. I live in a very small house so I need very few things ... My brother-in-law bought a tremendous fridge in several instalments, and I said to him, "Why do that if the important thing is to put food in it?" So, I prefer to have only what I can pay for.'

When some of the women thought they really needed a particular item that they could not afford, they asked somebody to lend them a credit card and paid the monthly instalments. For example, Mónica mentioned: *'A friend of my boyfriend lent me his card so I bought a washing machine; this month I have to pay him the final instalment.'*

While most of the women were very careful with their money, three of the women had debts that left them feeling stressed and powerless because they could not pay them back and they feared possible repercussions. For example, Sofía explained how she felt worried about a debt with a retail company that could interfere with her chances of obtaining work, while Catalina feared going to jail because of debts. Sofía, 25-year-old mother of one, said: *'I had a card and I never paid it; they sent letters and now I'm in Dicom (a financial record system). They told me that if I pay \$30,000 (£30) they can take me off it, but I can't do that.'*

Catalina, 18-year-old mother of a 13-month-old baby, said:

'I have debts; the delivery costs me \$60,000 (£60) because my mum used to have me in Fonasa D (a category of public health where people pay a co-payment) and never paid. Also, I tried to sell cosmetics and it didn't go well, so I have another debt of \$60,000 (£60). I'm a bit scared about them coming and taking me away. Who would take care of my daughter if that happens?'

Both excerpts illustrate the women's excessive fear of the possible consequences of their debts. This fear comes from witnessing situations in which people with debts had their property seized or faced legal proceedings from their lenders. Here we can see the silent violence of the financial system, whereby vulnerable people are exploited and punished when they cannot afford the high interest rate payments. Some of the women spoke of the ease of obtaining a credit card, for example, obtaining one without the need to demonstrate a sufficient income. Others spoke about difficult consequences such as calls with threats of seizure and public appearances in debt reports, when they could not pay back the instalments.

In terms of savings, almost all the women said that they saved money, but when asked about this in greater depth, for them the concept of saving was related to keeping money for a possible emergency, in particular, going to a private doctor or buying medicines for their children in the same month, or having pocket money for the last days of the month. Many of them had a money box that they kept available as a 'salvation' for when they were struggling with payments or buying food. In other words, they did not have long-term savings; they regulated their monthly expenses in order to have some cash available for emergencies. So these mothers did not use formal systems for saving for a house or university education for their children, just as on the whole they did not use formal systems for credit.

Andrea: 'To save is impossible. I keep \$20,000 and then I have to spend it at the doctor's or on medicines and all over again.'

Mónica: 'I have my money box with \$30,000 or \$40,000, so every time we are in a crisis we take money from there. We keep the emergency money there.'

Sofía: 'To save is impossible, now I have started saving coins in a money box. Maybe I can save something there.'

Therefore, according to the women, saving was not a long-term possibility, although a desirable one, especially related to the wish that most had to have their own house. For them, the only way to have a house was through State benefits, and they had to save at least \$250,000 (£250) to apply for one – something that was out of reach for

most of them. The only woman who had her own house was Claudia, whose friend gave her \$250,000 (£250), so she then became eligible for social housing. Generally, the women felt powerless and incapable because they could not buy their own house. Some of them blamed this on low incomes, but more specifically on not having self-discipline (to save sufficient funds, for example). Many women appeared to be punishing themselves for their apparent 'failures' rather than complaining about the structural pressures that affected them (see Chapter VII). Nadia and Kate were the only ones who had any savings. Nadia saved every extra penny and had \$500,000 (£500) in a money box hidden in her house.

'I save, for example, on Saturdays if I earn more than \$15,000 selling things. I save the difference or if I don't spend all the alimony I save it and if they want, for example, a pair of shoes or something, they have to earn it and we keep this money. I never touch the savings.'

In Kate's case, she said that her partner was helping her to save up and buy a house; they had saved the requisite money. In both cases the women felt that savings demonstrated discipline and willpower. They did not buy any 'extra things' and both thought that saving depended on the desire to do it and not on the difficulties in doing so on very low incomes where saving was not possible if they did not even have enough for food. Nonetheless, they showed courage and determination in achieving this goal.

3. Social Participation

Social participation was another aspect of life that these women said was affected by poverty. Different kinds of celebration, leisure and recreation, or simply inviting somebody over, involved a lot of planning for some of the women, or they simply did not do it because it was difficult to afford. When the participants talked about social participation, the non-material consequences of poverty, such as feeling powerless when they could not provide 'happy moments' for their children, became clear. This was also related to issues such as shame and stigma, which will be discussed in the next section of this chapter. However, this section will cover how activities that are often taken for granted, such as birthday parties and celebrations, involved the women in

making a great deal of extra effort. For some of them, these celebrations involved not only their individual effort, but also the extended family's cooperation. Moreover, celebrating festivities requires large amounts of energy, and finding the money needed required organisation. In all cases the women were active agents in providing special moments or leisure for their children. Not giving their children these memories brought feelings of guilt and powerlessness and affected their self-esteem, not dissimilar to the difficulties inherent in providing material resources for them.

Generally, for all of the women it was important to celebrate special occasions and they made a great deal of effort in this regard. For example, Claudia, mother of four, who had little extended family support, said:

'Thank God we never lack for birthday parties, children's day [Chilean day for Children] or Christmas. We do very simple things, but always something. I do whatever is required. I go out a couple of hours and it's done ... I never come back with empty hands. I work in the fair or whatever.'

When she said 'whatever', the implication was prostitution, as mentioned previously. Thus, we see the importance attached to celebrations by the mothers and how they were willing to do anything in their power not to fail their children.

The extended family, as previously mentioned, had a role in decreasing the impact of poverty. Celebrations could be accomplished in many cases because of family solidarity. For example, Consuelo, a 23-year-old mother of two, explained that her family had organised a system that allowed them to celebrate important occasions. *'At home we are very organised. If it's one of the children's birthdays we all put something towards it and we celebrate. Every one cooperates.'* Moreover, 30-year-old Kate, mother of two, said that she never organised these events alone. *'My mother helps me to raise the money. I organise everything with time. This year I'm going to celebrate the youngest. It is his turn and a very simple thing compared to the other one, but always something.'* Blanca also related how her family got around a difficult situation when she could not celebrate her daughter's birthday.

'I felt so badly when it was her birthday. Supposedly her father was going to help me, but he didn't and I hadn't a penny. Then all the family made her a surprise party. They sent us to the park and when we got back they had everything done ... my daughter was so happy. I tried to show that it wasn't a problem for me to not have the money, but it was. I felt horrible and they noticed.'

On the other hand, Carola, a 20-year-old mother of two, demonstrated a feeling of personal failure when she could not celebrate her children's birthdays and her extended family were unable to help her because they were also struggling financially:

'I couldn't celebrate my children's birthdays this year; they have birthdays the same month and I just couldn't. That was the saddest part, very sad. I couldn't get organised and I don't want that to happen again ... also if I want to invite people any day I can't, as what would I give them?'

All these feelings of personal failure, powerlessness, incompetence, and especially the sense of permanent self-restriction, highlight how the lack of money limited their freedom of action or their desires for simple things such as a birthday celebrations or inviting someone to their home.

In terms of leisure there was no space in the mothers lives for spontaneity; everything had to be organised in advance in order to achieve such moments. This implies anticipating any possibility for family recreation. For example, Mónica said: *'I have to organise everything and if I don't have enough money I don't go out. I don't like to say no every five minutes to the kids ... For example, we want to go to the beach, so I have to start saving several months before. If not, it is impossible.'*

Furthermore, some of the women said that they could not afford to go out and felt constrained by this. Valentina illustrated her thinking process and how she finally decided not to go out because of the high costs it might entail.

'We are used to managing our money for the usual things, but if we want to go out it is different. For example, if I go to the zoo that means less money to make ends meet. Then I think, "Okay, if I go out I will not have money for the rest of the

month and then I will have to borrow money and pay it the next month”, so better not to do it, and I feel bad for the kids, because they would love it.’

In some cases they could only opt to have leisure time in their homes and even this involved significant effort and organisation. For example, Andrea said: *‘If they want to go out we can’t, but I’m very organised, so we do everything at home. If they want to eat something nice, I cook it. We can’t spend money that we don’t have. It would be nice to do lots of things, but we can’t.’* The women also showed a desire to do simple things and how difficult it was for them not to be able to accomplish these desires. Ximena illustrated this with the following phrase: *‘I would love to go out with my daughter and buy her a big ice cream or something beautiful to wear, but I can’t, because you have to pay for everything and I don’t have the money.’* Finally, Ana showed how she was accommodating and trying not to lose her social life because of poverty, mentioning: *‘I can’t go out, but I can invite people, and what feeds three feeds four; you just have to put more water in the pot.’*

As has been demonstrated, generally the women felt constrained by having very few or no options in terms of leisure time or celebrating festivities; but at the same time achieving simple ‘happy’ moments made them feel competent and fulfilled in their role as mothers, since these occasions meant deploying agency, meaning that they used different skills such as organisation, creativity and solidarity to accomplish their goals.

4. Shame and Stigma

The experience of shame and stigma appeared in the participants’ narratives as a central element of living in poverty. The discussion above illustrates clearly that activities such as making ends meet, and all the hardships that this involved – sometimes including serious difficulties getting food for their children or covering key expenses such as heating and transport, the impossibility of saving or celebrating festivities and having leisure time – made poverty more than just a lack of material resources for the women. The serious difficulties surrounding poverty impacted their whole life with feelings of personal failure, impotence or mental health issues such as

depression – all aspects that were related to shame and stigma, as discussed in Chapter II.

Shame and stigma are also related to geography. All of these women lived in one of the poorest areas in the city, with high rates of delinquency, drug consumption and low employment (Expósito, Vásquez, & Peters, 2016). The women believed that social media frequently portrayed negative aspects of their neighbourhood and, also, that the general population had assimilated these negative connotations, including the idea that all the people living in the area were either drug addicts or burglars. Consequently, all these things served to influence the images that these women had of themselves.

Next, I will show the effects on the women of living in La Pintana and their perceptions of people's thinking about this area. Moreover, the homogeneity that seems to be evident in this area in terms of poverty will be considered, in addition to their perceptions of Chilean inequality. Finally, their feelings of hopelessness and vulnerability will be discussed and how, in some cases, this affected their mental health. All of the above will be discussed in relation to the concepts of shame and stigma.

4.1. Living in La Pintana

La Pintana, as discussed in Chapter IV, is on the periphery of the city and is a marginalised municipality with high rates of poverty. All of the women appeared to feel a sense of shame and stigma about living in La Pintana. It was very difficult for them to tell people that they lived in this area. Generally, they felt that the media had exaggerated certain 'problematic' areas and that the general population did not see that 'lots of decent and good people' lived in La Pintana – people that they were in contact with on a daily basis. For them the fact that people generalised about La Pintana being a terrible place brought feelings of impotence and inferiority.

In relation to this, Blanca mentioned that when she lived in the south of the country for a period of time and told people that she came from La Pintana, everyone said that it was a dangerous place. She said: *'I felt that they thought everyone was the same. I was always saying to them that there are also good people that don't cause harm. They are not all equal. I felt ashamed because they didn't see that not everybody was like*

that; they only repeated the media's opinion.' Valentina also mentioned that living in La Pintana brought a sense of shame: *'It is sad to feel discrimination. You get complexes when people look down on you because of where you live.'*

Furthermore, this stigmatisation had practical effects when the women had to look for work and mentioned that they lived in La Pintana. Some of them even changed their addresses in order to avoid the stigma. Ana illustrated this situation in the following quotation:

'My sister told me that some friend of hers needed a secretary and they asked me where I was from and I told them "La Pintana". Then they said: "Do you do bad things?" and they asked me if I used to shoot others and things like that. I felt discriminated against, horrible... the next time somebody asked me where I was from, I said "San Bernardo".'

For some of the women it was difficult to see any good things about living in La Pintana. They were conscious of the high levels of delinquency, drug consumption and drug dealing, and they heard constant gunshots and fights. Generally, they were all aware of these situations, but at the same time they felt different because they were not involved in these situations. So, they established differences between those who caused the damage and those who were not involved, and this seemed to relieve their feelings of fear or anxiety, negating the possible harm. For example, Mónica mentioned: *'I hear lots of gunshots all the time. Now decent people like us have to be jailed at home and I know there is lots of drug trafficking, but I do not belong to any of that.'* Or Isabel: *'Now there are lots of drugs, but before it wasn't like that. We have to be aware of that.'* Fernanda said: *'There are lots of drugs; they go into the houses to steal, but not in my passage, nothing happens there.'* In this way, the majority of the women tried to create some distance between them and others in their neighbourhood.

Eliana was the only woman who took drugs – she had done so for more than fifteen years – at the time of the interview; she normalised the situation of living in La Pintana, declaring herself to be involved in these situations: *'Here drugs and delinquency are*

everywhere; you say hello in the wrong way and they shoot you. Everywhere is the same.'

However, many of the women noticed the positive aspects of living in La Pintana, especially in terms of their relations with their neighbours and 'decent' people living in the area, and they felt impotent because the general population could not see this. Some of them expressed perceptions of social cohesion rather than social disintegration in La Pintana. In relation to this, Valentina said: *'In the area where I live it is good. All the neighbours help each other and we have green areas so the kids can go out to play.'* Fernanda added: *'People are good; the neighbours are always worried [about each other] and thinking how they can help. The kids can go to the street and play there.'* Or Juana: *'All the people are very united and everything is close, the council, the park, everything.'*

4.2. Homogeneity and inequality

La Pintana, like almost all of the poor neighbourhoods in urban Santiago, is on the periphery of the city. The area is characterised by a high proportion of low-income individuals, as was discussed in Chapter II. In contrast, as discussed in Chapter I, Chile has one of the highest rates of per capita average income and is part of the OECD. However, inequality is one of the most significant problems and these women were aware of this situation. Some of them noticed the economic homogeneity of the areas where they lived and the differences between them and the wealthiest districts, feeling constantly aware of the differences between 'them' and 'us'. Others did not know about other areas of the city since La Pintana and the economic homogeneity of this area were their only reality.

Some of the women felt ashamed when they came into contact with 'others' who lived in different situations with more resources. In these circumstances they felt shame because of their lack of resources to fulfil their basic needs and the lack of empathy from 'others' who were not facing economic difficulties. When they were in their neighbourhood they did not feel the same degree of shame, because all of the people were more or less in the same economic situation.

Catalina, aged 18, said that she experienced discrimination because of the way she looked:

'When I go to the city centre, I know what they are thinking, "Oh, look how is she dressed, she is vulgar." And I'm not. I'm a person like them and people do not see that. I have feelings and people don't care about that... If I look for a job I think that I have to put a suit on, so they can see me in another way... I feel very bad, I feel discriminated against because of how I am dressed, how I talk, because of everything.'

Isabel reinforced the differences between 'here' and 'there' and 'them' and 'us'. She was the only one studying in a wealthy area, as her mother decided to send her to a school near to where she worked as a cleaner. She said: *'There it is different, everything is cleaner, the buses aren't streaked, and even the people are prettier. The teachers push you to study, not like here where they are used to seeing no one studying.'*

Nadia, a 35-year-old mother of three, was also very critical of her situation:

'100 per cent here are poor, more or less. Now they say we have fewer resources that we are vulnerable, but we are poor... Poor people are no object of investment. Then they send us to the periphery, they exile us. I have access to a bad free health system, free education, free housing in some cases, but I'm not contributing to the country. I'm not professional or particularly intelligent. I'm a simple creature who works to cover my expenses. The money I gain on Saturday I spend it the same day. I had to spend a lot in AFP (private system for pensions) for many years. I would never do that voluntarily because they get rich. With credits it is the same, the interest rates are so high! When would a big one like to help us? Never.'

In this quotation it can be observed how Nadia divided the 'poor' and the 'rich' into two groups, where the rich make the poor invisible and exploit them, making them feel that they make no contribution to society. The distance between the 'others', referring to wealthy people, and 'them', the poor, is evident. Furthermore, through the interviews several dualisms were observed in the women's conversations about 'rich' and 'poor', 'here' and 'there', 'them' and 'us' and 'me' and 'others'. All of these dualisms

reveal the existence of homogenous groups living in severe poverty in the context of extensive inequality, at the same time as statistics show that Chile has the highest average rates of income in Latin America, as was discussed in Chapter I. Their narratives how inequality made these women feel different and ashamed when compared to others with more resources. They did not feel this when they stayed in their neighbourhood, where they felt less shame because almost everybody was in a similar economic situation.

5. Feelings of Hopelessness, Vulnerability and Mental Health Problems Related to Poverty

For almost all of the women feelings of hopelessness and vulnerability were evident, especially related to being responsible for rearing their children and not wanting to fail in any aspect of this role. This sense of responsibility brought a great deal of stress, and not being able to fulfil their caring and providing roles made them feel powerless and ashamed. Generally, they punished themselves for not being sufficiently capable and they did not identify the structural constraints that prevented them from having the minimum standard of living. It is important to note that they felt like actors, with failed agency, rather than people living in structural poverty caused by, for example, segregation, low opportunities and poor education. The one area where they did talk of feeling at a disadvantage was in relation to not having a partner.

Andrea: 'I always have to be okay. If I have a problem I have to know how to resolve it. It is hard to be the only one... Women with partners have more support; there are two to fight. I'm the only one and it is hard, I don't have anyone to talk to and my children need to see me strong, not crying. Sometimes I don't know if I'm going to make it, but I have to. I don't have options. I would feel a failure if I were not capable.'

Ana: 'I feel I'm the poorest of all; the rest have their partners or house and I'm trapped.'

In both these cases, and for many of the participants, they saw their difficulties as due to being alone in bringing up their children or because they did not have a partner.

They seemed to be resigned to this situation and were trying hard to live with these difficulties. Given the many different roles they took on, as provider and caregiver, they sometimes felt overwhelmed.

Claudia also showed how difficult it was for her to be a lone mother and how vulnerable she felt on a daily basis:

'I have had ups and downs but I have always been there. I fight for my kids. If they see me weak they would do whatever they want, so I can't. I cry alone... sometimes I want to go far away, but who would take care of them? I prefer them to suffer with me. If we are cold, we all are cold. If we are hungry, we all are hungry, but I'm with them.'

Furthermore, Catalina showed that she felt humiliated when she had to borrow money, but it was the only option she had: *'It is hard to be a single mum, especially because I'm not that grown up. I don't have support and sometimes I have to ask for help and borrow money and I feel ashamed, but I have to do it. I'm the only one.'*

Interestingly, some of the women did not want to formalise the child maintenance allowance received from the fathers of their children, as they felt it was their responsibility to rear them, despite all the associated difficulties, and also because they felt that men were often an obstacle and they preferred them to be out of their lives, as will be shown in Chapter VI. They were proud to do things for themselves and they felt shame about asking for help from these men. Mariela illustrated this situation: *'I don't want to ask for anything from him. It is my obligation to rear my child. If he wants to, perfect, but I'm not going through that humiliation.'*

For some of the women, difficulties related to high levels of responsibility and obligations, combined with limited financial resources, had brought-on mental health issues, mostly depression. Five of the women had a medical diagnosis of depression, postnatal depression or bipolarity. However, through the interviews and my experience as a psychologist, it seemed evident that many more were not seeking medical help. Generally, the women diagnosed with postnatal depression said that their situation made them feel incapable of taking care of their children, especially because of all the

hardships involved in being a mother living in poverty. For example, Ximena said: *'I had postnatal depression after the twins were born. I was alone, without money, trying hard but it was difficult to cope.'*

Carola, who had bipolar disorder, also had postnatal depression. The birth of her first son accentuated her bipolarity. She mentioned that the health system made her feel incompetent and she felt that the reason was because she was poor. She also said that her mental health problem was not seen as an illness, which made her feel ashamed. *'They forced me to give my son to my aunt; nobody helped me. Now I'm doing very well, but in court and in the hospital they humiliated me. They constantly tell me that I'm not capable, but especially because I live in "La Pintana", they discriminate against me.'* During the interview several times she showed desperation because her aunt lived in a middle-class neighbourhood, and getting her son back would be extremely difficult, mainly because she lived in La Pintana. This kind of situation showed how stigma and blame are also evident in the health and justice system, an aspect that will be analysed in Chapter VII.

6. 'Intergenerational Experiences of Poverty' and Gendered Responsibilities

For all of these women poverty was not a first-generation problem. All of them came from families who, in turn, had lived in poverty over the years, the majority being the daughters of lone mothers living in poverty, and whose first experience of taking care of somebody was with their siblings, not with their children. Being a lone mother had become a symbol of sacrifice and their main role in life, where they deployed all their agency on a daily basis in order to cope with structural difficulties in the provision of well-being and a better future for their children. Furthermore, while they did not want to repeat history, they were still living in poverty, trying hard to alter their circumstances. Each of these aspects will be explained and exemplified.

6.1. Lone mothers' daughters

The majority of the women were the daughters of lone mothers, and generally they mentioned this as a positive issue that allowed them to stay far away from men, who in

many cases had come to symbolise abusive behaviour or poor treatment. Generally, all the women said they were the ones who had to be in charge of their children and that men collaborated when they 'wanted'. They had experienced this in their childhoods, many of them having been raised by their mothers and having difficult childhoods in terms of economic deprivation and solitude. All of the women said that for their mothers it was difficult to raise them without a partner, but they appreciated all their efforts in doing so.

For example, 22-year-old Mariela had a son who was three years old. Her mother always took care of her and her grandmother, both lone mothers. She decided to be a mother when she was 19 and her partner's support was important to her, but she always knew that she was destined to be the main carer and the father of her child could disappear at any moment.

'I got pregnant when I was 19 and was looking for it. I'm a strange person ... I don't know, weird, you know, even I don't understand myself sometimes. At one time there was something missing in my life, and then came Thomas. Suddenly I saw lots of cases of parents who didn't take care of their children, but I don't know, I just decided to take the risk, because maybe I think a woman can raise a child alone. Because I was raised by my mother, she used to work very hard and it was very difficult. I do not think there are traumatised people because of this or that my child could get traumatised because he didn't have a dad. Because that didn't happen to me, I followed the pattern with my life later; there was no father figure. It was good with my partner and we wanted to have it. And he was born. Now he is not here and I'm in charge as always.'

For some of the women being abandoned by their own fathers had been really difficult, but despite this, it was hard for them to escape history. For many of them, men represented an untrustworthy figure and provided insufficient support to escape poverty. Furthermore, being a lone mother's daughter also meant having lived in constant poverty and loneliness. These two factors became constitutive elements of this situation.

Catalina was an 18-year-old mother of an 13-month-old girl. She knew nothing about her own father for more than eight years. Her mother ran away because of abusive treatment from him and they had lived in several places. Her mother worked long hours as a maid and Catalina used to spend a lot of time alone. Six months ago she came back to Santiago after living with her mother in the south and at the time of the interview she was living with her father. She did not like living with him; she mentioned that he was an alcoholic who did not take care of her or her daughter. Talking about when she got pregnant, she said:

'I talked only to my mum at that time; I only started talking to my dad recently because he did not talk to me for eight years. My mum never asked him for money, nothing. She used to work all day and I was always alone (...) I call him dad, but for me he is a stranger because I did not grow up with him. And if I grew up with him it was when I was a little girl and I don't remember it. All I remember was when he beat my mum, no more than that. My mum got tired of it and left him. And now I want to leave too; that man must be left on his own. I'm with him because I don't have another place to go in Santiago.'

During the interview Catalina, like at least half of the participants, talked about the difficulties she was experiencing because of the lack of interest shown by her father. She summarised her feelings about her father in a hip hop song that she had written – the song shows feelings of neglect and impotence and reinforcement of the female role.

*Another birthday again, and you don't care,
how much have you lost?
Do the math,
if you remember so much accumulated impotence.
Since childhood I haven't already
told you to your face
a good truth
that will hurt
if you really have a heart.*

*How you cannot take care
of your daughter
or mine.
I love her more than my life
and I'm not exaggerating.
I only say what I think
from here
since childhood I have been able to assess,
the efforts of my mum,
and you,
only reproach
with that face
and I only ever asked you for a crumb.*

Juana, a 29-year-old mother of two, talked about how her father had several affairs during the time he lived with her mother, who was responsible for the child rearing. Her mother used to work hard for her four children and her older sister was in charge of Juana.

'My mother raised me by herself. My parents separated; my father was a womaniser. He was always a womaniser. He was with another woman, my mother was alone when she was 30, 39, I think. And she raised the four of us by herself. She used to go every week to the slaughterhouse and to Franklin (the market that sells cheap groceries). And I never saw my father again... my mother is my biggest role model.'

Blanca, a 22-year-old mother of one, spoke of how she did not meet her father until a few months previously. Consuelo, a 26-year-old mother of two, also talked about how her father was not part of her life.

Blanca: 'I was about a year or two when they got separated. And no, I do not remember him. Then we saw him every ... when ... once I saw ... I was about nine years or less. Hence, I knew he was my real dad.'

Consuelo: *'The truth is that we never lived with my dad. My father left us when my brother was born. My brother is 18 now. No rapprochement with him. I lived with my mum, who has been mum and dad at the same time. She has helped me to emerge. Now I'm raising my children with her.'*

The above quotations demonstrate the difficulties of being a lone mother's daughter, but also how the women had identified with that role since they were little, not expecting much from men and surviving in deprivation, but with high expectations for their children, as will be discussed later in the chapter, and also in Chapter VI in relation to support.

6.2. First experience of gendered responsibilities and obligations: caring for a sibling

Many of these women took care of their siblings, or their siblings took care of them, because their mothers worked long hours for low wages, even if they lived in a two-parent home. In all cases this had gender implications since it was women who undertook the caring responsibilities within families living in poverty. This had a variety of consequences, such as interrupting their education or taking on adult responsibilities at a young age, issues that make it difficult to overcome poverty.

Andrea, a 27-year-old mother of two, said that she had had a difficult childhood and experienced poor treatment from her mother and her partner. She was the first daughter of her mother, who then had a new partner and two further children. She mentioned that she was treated like the maid and was obliged to leave school in order to take care of her half-siblings. Interestingly, she was one of the three mothers who lived without extended family and worked long hours for the minimum wage. Her 10-year-old daughter was doing well at school and also had to take care of her 2-year-old sister when Andrea was not at home. However, Andrea was aware of the pressures on her daughter and tried to support her so she would be able to finish school despite the difficult circumstances.

Likewise, 31-year-old Ana, mother of three, spoke about how she used to be in charge of her siblings. Her mother used to work in temporary positions on farms, so she

was out of the house for long periods of time. Furthermore, Claudia, a 35-year-old mother of four, explained that being in charge of her siblings from the age of eight was one of the most difficult things in her life. These three women took care of their siblings and had to prioritise them over continuing their studies. Furthermore, these cases reflect how the experience of poverty is likely to be passed from generation to generation in Chile, because of the limited opportunities, especially for women, because 'they are the ones' who have to take care of the family.

However, not all the members of their families were still living in poverty. Some of their siblings were able to study and had access to jobs with better salaries. These women felt that their own sacrifices had contributed in their siblings getting out of poverty.

Andrea: 'I left my studies in the eighth grade, as we did not have many resources to study and the priority was given to the youngest brothers. I was the eldest. Thank God, they finished their studies, one of them has a professional degree and the other finished high school ... I was the one who stayed behind. My mother had to sacrifice one to give to the others and in this case I was [the one]...I liked going to school; it was my way to escape from my reality in a house where I practically had to do everything. I had to help my mother and my brothers and it was my escape, and then it wasn't there any more (...) my siblings always had love and things, and for me nothing; for me it was very difficult to understand that'.

Ana: 'I reached the sixth grade. I was really rebellious and my sister was better with studies. Afterwards my mother had two younger children and she had to go to work after my dad left. Somebody had to take care of them and my sister was better at school than me so my mum told me to stay at home so my sister could continue studying. She finished school and is now a secretary.'

Claudia: 'I took over the house when I was eight years old and it was the most difficult thing in life for me. I used to take them to the nursery, to the hospital. I woke up at nights. So now I know how to bring up my children and my daughter now helps me a lot... Anyway my little brother now has a good job... it's worth it.'

In the same tradition, 16-year-old Daniela, mother of a boy aged three, lived with her parents and two sisters. Her mother worked as a maid and her father in construction, and both were out of the home for 12 to 14 hours per day and earned slightly above the minimum wage. Her older sisters used to take care of her. This kind of experience shows how difficult it is for a poor Chilean family to earn the minimum amount needed to survive and the gender costs in terms of childcare.

However, although some women had had caring responsibilities for siblings, a few of those with determination and some support were able to finish their studies. Mariela, already mentioned, used to take care of her brother from the age of 10, because her mother worked long hours as a secretary. Despite financial difficulties, Mariela had finished secondary school. Mariela was now working in a bakery for less than the minimum wage, but with flexible hours so she could take care of her son. Daniela (see above) was in secondary education. Her parents supported her emotionally and economically, so she was intending to finish school and pursue her studies.

Daniela: 'My sisters raised me, especially one. Because my mother always worked. Before she used to work as a maid and she went out really early and came home at ten o'clock at night. At that time I was asleep and never saw her. I just felt bad because I was fighting with my sister and nobody defended me. My dad came home from work, and he was always really tired. He used to bring us yogurt, milk, always something nice and he just watched TV (...) my brothers helped me do my homework. And then in third grade I started to do my homework alone because my sister told me, "You've got to do your homework alone, look, we're all doing something" ... At home I was forced to grow up from a young age.'

Mariela: 'Well, when I was little my grandmother was with me, because my mum worked. Later, when she got married I was alone. I came home from school and I was by myself until my mum came home. My brother was born when I was 10 and I took care of him ... I used to take him to childcare, give him milk, food, make him sleep ... the same things that I do now with my son, but much younger.'

As was previously discussed, it was the women who generally took responsibility for childcare, while the men were often allowed to avoid this kind of responsibility and, in the case of sons, were encouraged to study. Blanca illustrated this experience in the following quotation. *'I spent all day in the house and I got stressed, because I had to do everything myself. My mum worked and if something bothered her she got cross with me. Because it was always me and not my brothers. They studied all day so I was the one who had to do everything, and they came home and left everything untidy and dirty at home, and who has to get everything tidy? Me.'*

6.3. Lone motherhood, symbol of sacrifice and an issue that gives meaning to life

For all these women being a mother was now their principal role and gave meaning to their lives. Half of the women had expected to get pregnant and for the other half it was a surprise. Many of them were lone mothers' daughters, or their first experience as a mother figure was with their siblings, as discussed previously. For them, being a mother was a symbol of sacrifice and, despite the fact that most of them would have done things differently if they could turn back time in terms of finishing their studies, to give themselves more opportunities to escape poverty, or waiting until they were older to have children, none of them would have forgone being a mother.

Generally, throughout the interviews all of the women seemed to consider motherhood to be the principal and only role for women. Studying or working were the means to fulfil their children's needs and not their own needs. It seems that in reality society did not offer any role other than being a mother to these women and they saw their destiny as accomplishing this role. They considered that their children filled an empty space and they could not think of another way to fill it; bringing up their children was part of the cycle of life. For example, Valentina said:

'I always felt alone; I didn't have a father or good brothers. My mum always worried about my brother who was in jail. So when I was 18 I wanted to have my son. I wanted to fight for him, fight for something. If I have to buy shoes for him and nothing for me, I'm happy to do it. He and his sister are everything to me.'

Or Andrea: *'Everything is for them; they are my life. Sometimes I feel that I have to fight for everything and some people have everything. It is unfair but it is my reality and they are not guilty of that.'*

Despite all the difficulties that these mothers had living in poverty and the daily challenges they faced, they all wanted a better life for their children. For all of them, finishing secondary education was a way to achieve better salaries and jobs, and therefore a way to allow their children to escape poverty. None of their parents had finished secondary school. Of the twenty women participating in this study, fourteen had left school early, some of them in the very early stages; three completed secondary school, while a further three were still at school. Nonetheless, they were all making efforts to encourage their children in the pursuit of their studies. Some of them had adolescent children, such as Nadia, who felt really proud because her daughter was already in secondary school, whereas she left school in year one. She had made great efforts to put her eldest daughter in this position; she had to seek extra support outside school and be very aware of the possible drug rings or people who could steer her away from this path. Or Andrea, whose 10-year-old daughter was the best student in her school and felt very proud about it, saying: *'She is everything to me, and I'm very proud of her. I have lots of rewards as a mum; she has the best grades and she says that is for me, because she sees how I never let her down. I want them to be somebody in life.'*

Furthermore, two of the youngest participants, Daniela and Isabel, had the support of their parents and their school and both wanted to pursue their studies. They believed that finishing secondary school and pursuing higher education were the only way to escape poverty. Daniela said:

'It is really difficult to study and be a mum, especially when they are little and you breastfeed them. When I went to school after she was born it was very difficult. I wanted to be with her, but I know that I need to pursue this if I want to escape this situation... once I was very tired in the morning and my mum said to me, "Why are you not dressed for school?" And I said because I was tired, I hadn't slept all night. Then she told me something I will never forget, "Go and get ready, you can never use your daughter as an excuse."

The majority of the women mentioned making several sacrifices or struggling in order to provide the best for their children so they would not have lives like their own; for example, Ximena said: *'If I have to work day and night so they will not lack anything, I will do it.'* Moreover, Eliana, who was trying to give up drugs, said it was very challenging for her and that she did not have the necessary support from either the health system or her family. Furthermore, leaving men behind, as will be discussed in the next chapter, was an option the women took in order to give their children more opportunities to escape poverty. At least half of them had suffered abusive treatment at the hands of the fathers of their children and they had decided to leave them in order to set a good example to their children. For example, Mónica mentioned that she had decided to leave her partner because she wanted a better life for her children: *'I thought, "My children can't see that, what kind of example I'm giving to them", so I looked where I could go and I found a plot of land that required a keeper.'* Therefore, alongside the hopelessness and despair, there were hope and aspirations for their own children to have an education and to escape poverty.

7. Conclusions

This chapter has explored the impacts of poverty on lone mothers in a marginalised urban area in Santiago through the participants' own voices. The intention was to reveal some of the difficulties these women faced on a daily basis because of a severe lack of material resources. In Bronfenbrenner's (2005) terms, this chapter explored the impact of poverty on these women in their immediate environment, where they deployed different strategies in order to best cope with poverty, 'getting by' every day (Lister, 2015), even in contexts of severe structural barriers.

Making ends meet compelled them to spend high amounts of energy resolving different problems. For the majority of these women, making ends meet was synonymous with having enough to eat and paying bills. Chile has one of the highest average income rates in Latin America, while also one of the most extreme rates of inequality worldwide (OECD, 2017a). This chapter revealed, in the words of the mothers, the difficult experience of not having enough to feed their children and the different strategies they had to deploy in order to diminish the harm that this produced

to their well-being, especially to their children. They had to use different strategies such as living with their extended families or other people, and it seems that this was a strategic adaption to poverty rather than a 'cultural way of living'. Consequently, to meet all the expenses, living only with their children was not possible for most of them, and the ones who did this really struggled to make ends meet.

Shame and stigma appeared as central aspects of living in poverty, and could be seen in, for example, the obstacles to having a social life, celebrating birthdays or other festivities, obtaining the necessary food for their children or not being able to dress in a certain way. The difficulties of living in deprivation, and the consequences of the resulting shame and stigma, affected their whole life, bringing feelings of personal failure and powerlessness that were exacerbated when they faced 'others' not living in the same area. Therefore, the feelings of shame and stigma increased when they left the homogeneity of La Pintana for wealthier areas.

Finally, for these women to live in poverty was not a first-generation problem and had gender implications; therefore, there was an intergenerational experience of poverty. All of them were daughters of families living in poverty; moreover, they were daughters of lone mothers living in poverty. In this sense, being a woman was synonymous with having caring responsibilities. These caring obligations were present throughout their life course, beginning, first, with taking care of their siblings, then with their own children, and later with their older relatives. Often taking care of a younger sibling had meant leaving school early and so not receiving the kind of education that would have helped them get better paid jobs. Their assumption of caring responsibilities for siblings had often allowed their siblings (particularly their brothers) the freedom to continue their studies and reap the advantages later. Being a woman was a symbol of sacrifice, and despite structural obstacles, they did all that they could to support their children to escape poverty.

Chapter VI: Women's Informal Support and Gendered Differences in the Provision of Support

1. Introduction

Chapter V discussed some of the impacts on lone mothers of living in poverty and how poverty involved different areas of their lives. This chapter analyses the role of both informal support and the informal economy used by lone mothers who face poverty. In terms of Bronfenbrenner (2005), this chapter primarily analyses the exosystem in relation to social networks, social support and the work environment. It is important, first, to refresh more generally the concepts that were developed in the theoretical chapter. Social support is generally seen as the degree of social and emotional sustenance that everyone needs in order to manage life's daily challenges (Pinkerton & Dolan, 2007). It can also be defined from this perspective as 'the perception or experience that one is loved and cared for by others; esteemed and valued, and part of a social network of mutual assistance and obligations' (Taylor, 2011, p. 14). This social support can come from informal sources, such as the nuclear and extended family, friends, neighbours, co-workers and the community (Taylor, 2011; Pinkerton and Dolan, 2007), and this aspect will be developed in this chapter. These forms of informal support can be distinguished from formal sources of support such as hospitals, schools or councils; in other words, from formal organisations related to national policy and legislation (Pinkerton and Dolan, 2007). These will be the subject of Chapter VII.

In addition, this chapter will discuss the importance for these women of the informal economy, also called the grey, underground or shadow economy, which in general terms is economic activity or exchange that is neither monitored by the government nor taxed (Sojo, 2015). The informal economy in Chile can produce significant goods, services and jobs and around 30 per cent of people are active in this economic area, meaning almost 2.5 million people, of whom 55 per cent are women (INE, 2017). Its function in the lives of these women will therefore be considered, whereby the informal economy could act as an everyday method of resisting the

prevailing system and the precarious and difficult conditions of formal work, and could therefore be a form of 'getting back at' (Lister, 2015).

Therefore, this chapter considers the importance of these forms of support when living in poverty in Chile, where, without these different elements, poverty would be even harder to deal with and the possibility of surviving living in poverty not feasible, or at least the experience of poverty would be much more severe. On the one hand, it will also be seen that support emerges spontaneously, especially among women. On the other hand, gendered differences will be noted, whereby women are responsible for giving support and care. At the same time, men are raised by women as those who deserve to be served and have no responsibilities in the household or in taking care of others. In this sense, macho culture appears as a difficulty and an obstacle to support for these women, although some of them are trying to change these gender differences by raising their children (especially sons) differently.

2. Informal Support

Informal support for these mothers was essential to varying degrees. As will be demonstrated, and has partly been shown in the previous chapter, all the women depended on support from their extended family. Most depended on high levels of material and emotional support from their extended family, neighbours and friends, and generally this was provided by other women. In only a few cases was this support provided by their children's fathers or their own fathers. The women with little or no support seemed to struggle more and their daily life was more difficult. The women also developed a 'gendered reciprocal network' in order to face poverty, meaning that they supported and helped one another, as will be discussed during the chapter. The role of men in terms of providing support will also be explored. It will be seen that the *macho* culture affects support, where women are the principal carers and responsible for their children, while men give what they 'want' when they 'can'. A detailed analysis of these issues follows.

2.1. Extended family as a domestic welfare system

Chile has a precarious welfare state. As discussed in Chapter I, there are different kinds of policies that aim to provide support to individuals and their families. However, the extended family works as what I called a form of domestic welfare. Families for these women represented a complex system of welfare relationships, although it is not clear whether family was particularly active in providing welfare because of the absence of an active role by the State or whether families would provide security and well-being whatever the policy context. Family relationships were complex and sometimes not at all easy for the participants. Some of the women faced various kinds of abuse from their families, especially from men or when living in overcrowded homes with their extended family members. However, on the whole they relied on one another to face poverty and its difficulties. All the women, in different parts of the interviews, mentioned the importance of family in terms of material and emotional support.

This support came especially from other women in the family such as mothers and sisters. Generally speaking, they created a collaborative network with their families in terms of caring and emotional support, but especially material support, and they agreed that it would be impossible to cover expenses by themselves. For instance, some of them had a shared budget to pay the bills and all adult members contributed to buying groceries, paying for medicine and treatment, and they also shared the care of children and other dependent relatives. The women also struggled to find affordable housing; housing benefits (for renting) are limited and the limited stock of State housing is still a major problem in Santiago, as will be discussed in Chapter VI. Generally, most of the women dreamed of owning a home for themselves and their children.

Since extended families provided security in many areas, those women who had little family support experienced more difficulties in facing poverty than others. Material support helped to alleviate further poverty; and extended families provided this help, which became a substitute for State help. Living on the minimum wage is almost impossible for a family, so extended families supplement the provision of an inadequate welfare state. For example, Ana, mother of three, mentioned that without her mother's support it would be very difficult to find anywhere to live: *'I paid \$40,000*

to my mum for the rent; in any other place it would be at least 90 lucas (\$90,000). It would be impossible for me.' Reaffirming this point, Isabel mentioned the indispensability of the help she received from her family: *'My parents are in charge of all the economic expenses for my son; I do all the caring and go to school really early in the morning while he is in the nursery... If I have problems with the nursery I have aunts and cousins who can take care of him.'*

Furthermore, Mónica mentioned that she would not know how to afford to raise children without her family's help: *'On maternity leave my mother used to help me buy milk or nappies. I received so little in that period that I don't know what I would have done without her help.'*

In this regard, if one of the family members leaves, it destabilises the family, especially in economic terms. The women needed all the contributions they could get to face poverty and it was extremely difficult to become independent of the extended family. On this subject, Daniela said:

'We can afford the water and gas bills because my brother lives with us, but now he is saying that he has to go somewhere else with his partner, because they need more space. I don't know how we are going to do it without him. He says that I have to work, but I want to continue my studies. I'm very good at it and being with my daughter is very important... I think we are going to do very badly without him.'

Some of the women were also very close to their extended family and did not have friendships with anybody else, making their support networks very limited. For example, Ximena said: *'I don't have friends; my only friend is my mother. I count on my mum, sister and brother-in-law; they are really helpful. For example, if I don't have medication for my son, my sister gives it to me. It costs five lucas (\$5,000) and she helps me or sometimes she sends me apples for the kids and things like that; they are my help.'*

Similarly, Consuelo, mentioned that, for her, extended family was the most important thing and she did not have time for any more friendships: *'I have five brothers and sisters; they are my support. If I have a problem, they help me. Also my mother; she is always there for me. My older brothers are half-brothers and when my*

dad used to come home very aggressive with alcohol we used to run to their homes; they are much older than me.'

2.2. When there is a lack of support by the extended family

When some of these women, for various reasons, lacked extended family support, they could end up living on the streets because they did not have the resources to rent a room or obtain the basics. For example, Blanca used to live with her mother in a rural area. After a serious disagreement she came to Santiago and did not know what to do. She contacted her father after many years of his absence: *'I was on the street with my daughter, and I told my father's wife. She didn't doubt it and took me to their home. They really support us; they really feel worried about my daughter. Without them I don't know where I would be.'*

So when the women did not have extended family support, or it was limited, they struggled much more than women who did have it. Sometimes, as seen in Chapter V, they could not even feed themselves or their children, and the likelihood of having mental health problems increased. Therefore, the difficulties for the women who did not have extended family support show how it was almost impossible to be a lone mother, to take care of children and to be a breadwinner at the same time. Women then entered a cycle of poverty, which was difficult to escape. As previously noted, three of the interviewed women did not have the support of extended family, or it was precarious. They were Andrea, Claudia and Catalina, who seemed more vulnerable and struggled during different moments in the interview, mentioning at various times the difficulties they faced without this help. The three of them seemed to have high levels of anxiety and symptoms of depression. Andrea, for example, said: *'I cannot count on my family, and I really struggle. I can't face everything; when I work I earn the minimum wage and I can't cover everything and I'm out all day. I try, but my daughters are alone and it is dangerous. If I don't work we don't even have enough for food.'*

Catalina also demonstrated how she remained in her father's house only because she could not afford anywhere else and she faced different kinds of abuse, such as being beaten by her brother, or fights with her alcoholic father. She said:

'I would like to have my own place, but I can't. I hope that now that my daughter is in the nursery I can get a job, but it is really difficult. I haven't finished my studies and I'm the only one who can take care of my daughter. So I'm there, where I don't want to be, but my daughter needs a roof ... I don't have anyone to ask a favour of and in my father's house everything is ugly, nothing is cosy.'

Or Claudia: *'It's really hard because I don't have anybody to help me, to take care of my children. I have to pay my mum and it would be problematic – I can't say, "Oh, I'm going to work"; it is impossible. So I can't work properly or rest.'*

Valentina, on the other hand, had her mother's emotional support, but her mother was ill and Valentina was therefore the main carer for her family. She lived with her mother, who had severe arthritis, and her two children. Her father had died and her only brother was addicted to drugs and had spent time in prison. They had her mother's pension and her children's alimony and the continuous help of the father of her children. Therefore, she had to take care of all the members of the household, but she had support. She said:

'My mum can't do anything; she is always in pain and has movement difficulties, so she can't help me. I have to do everything for her and my children. I have to do all the housework, pay the bills, drop and pick up my children etc. Fortunately, I have help from their father; we just have the basics, but if not it would be really impossible.'

Valentina showed that, without support from her extended family, it would have been really difficult to face daily life. Relying on the precarious welfare system alone was not feasible. Only the support of her children's father alleviated her situation; without that, it would have been almost impossible.

Sometimes the extended family could provide emotional support, but had limited housing space, so they had to seek different alternatives; however, being alone was still not a viable option. Mariela said:

'I used to live with my mother, but these houses are so small that my mum, brother, son and I were too many people for the house, so I went to live with my grandmother, but she has a little market in there and also very, very little space for living, so finally I rented a room, but we share all the expenses with the owner; we live together; if not how could I do it?'

In this case, for Mariela and her family it was very difficult to share such a small space, so she looked for an alternative. She was fortunate to be in formal work and able to afford to rent a room. In other cases, despite living in overcrowded spaces, they had to live together, as in the case of Ximena, who felt there was no alternative.

2.3. Neighbours' and friends' support: gendered reciprocal support network

Neighbours and friends played an important role for some of these women. Some had very close relationships with their friends and received support from them, while others counted on their neighbours as an important source of support that alleviated poverty. As a result, they developed what I called a Gendered Reciprocal Support Network with neighbours and friends who could supply housing, childcare, economic support and food, among other things. Generally speaking, in this sort of reciprocal support network women were the principal providers and beneficiaries of this support.

In terms of emotional support, friends were very important for the mothers, allowing them to talk to another person and receive advice, so they could feel less alone. In this sense, Nadia and Catalina, who had little support from their extended families, depended on their neighbours as an important source of support in their daily lives. Nadia explained how her female neighbour helped her with her children, or they simply had a conversation: *'I count on my neighbour; she can take care of my children in emergencies and the most important thing is that she is available to chat and have a cup of tea.'* Or Catalina, who spoke of how her neighbours gave her advice or lent money to her when she was in need: *'When I don't have money I go to my neighbours, when she can she lends me some or she gives me something. Also my neighbours are older and*

wiser, so when I have doubts I ask them... Also I go to my mum's friend, but she lives far away. Both of them live on a little pension so they only help when they can.'

Furthermore, friends and neighbours supplied material support. Friends alleviated the difficult times of living in poverty, despite the difficulties they all faced, such as economic insecurity, neighbourhood violence, drug trafficking and criminal activity, among other things. For example, Ana talked of how, when her youngest son was born, one of her friends made a difference: *'I remember that my little one was going to be born and on payment day the father didn't come. I cried and cried because I didn't have anything for her, for the hospital. Then a friend came and she brought all the things I needed.'*

Or Ximena said that, thanks to a friend supporting her in her daily difficulties, her present situation had changed because she had temporary work: *'The godmother of my son helps me a lot. Sometimes she brings me nappies or baby wipes, also we work together and we go halves. It is only because she wants to help me; if not she would manage alone.'*

Informal support from neighbours' and extended families sometimes made up for the lack of State benefits. For example, Andrea explained how she had a place to live only because her landlord charged rent that was one-third less than the market average price for letting. Without this help it would be impossible for her to afford to live in a house. Therefore, as a result of the lack of affordable social housing options, informal networks provided a safety net of support. To illustrate this, Andrea said: *'I came from the south to live with a friend; she was really bad with me and my daughter, so then I met an old lady there and she took me and my daughter into her house. She lends us the house and we pay a bit of rent... Now she doesn't live there but she visits us every month ... In general all the neighbours are very united and we help each other.'*

It appears that all of the help provided by friends and neighbours produced a reciprocal support network, whereby women in particular received and gave help, mainly because they knew it was one of the only ways to survive and alleviate poverty, but also because this network allowed them to be socially included in a society that

otherwise permanently excluded them. In this sense, Nadia said that she lived in a house that belonged to a sister's friend while lending out her own house – which she disliked because it was in a very violent and dangerous neighbourhood – to a young couple, and no one pays. There is just an expectation that the houses will be taken care of. . *'My sister was very important in order to have this house; she told me it was empty and that the owner, her friend, would lend it to me if I took care of it. I accepted and thank god I have somewhere to live. So I lend my house to other people and they have to take care of it.'*

Another example of this reciprocal support network related to housing issues was evident in Ximena's family, where they were able to save money thanks to external help: *'My mum didn't have the money to pay the \$250,000 for the housing benefit and the neighbours help us to sell hot dogs and things and now we have the money; we also help when somebody needs it, that's the idea.'*

This reciprocal support network also helped to decrease the feeling of indebtedness that some of these women experienced in receiving ongoing help from others. For example, Catalina explained: *'My brother lent me money the other day and I gave it back to him; I always give it back so we don't lose the help we give each other.'* Or Rayen: *'I'm very happy with the help I have and I feel in debt to them. I feel that I have to return the favour.'* Ana reinforced this idea of decreased feelings of debt by returning the help, mentioning: *'Sometimes it is a bit uncomfortable to receive help, but they know I will be there also. I will be there, whatever they need.'* Blanca and Carola also demonstrated the reciprocal network established with extended family, whereby debts were repaid over the years. Blanca said: *'I help my stepmom in everything I can, so I can give her back part of the help that she is giving to me. I help her in sewing the things she does or in the cooking.'* And Carola: *'Once I told my dad to not help me anymore, and he said, "Don't worry, now I can do it, you can help me when I'm old". I will give them the help back.'*

3. The Informal Economy

As discussed in Chapter V, food was one of the principal expenses for the women and many struggled to provide sufficient amounts, especially in the last days of the month, when they used different strategies to supply their children with food. There were other expenses that were also difficult to meet, such as clothing, access to transport or heating. In this sense, the informal economy had special importance for the lives of women in responding to poverty. Generally, there are informal markets on the streets, where people sell and buy food, fruit, vegetables, new and used clothing and new and used articles for the house and school, among other things. They do not pay taxes and only some of the spaces are regulated by the council. In terms of Lister's approach (2015), using the informal economy could be analysed as part of everyday and political agency, where people 'get (back) at' those with power over them, as will be discussed.

On the one hand, all of the women said that they tended to buy clothes, toys, food and different goods through the informal economy. Most agreed that these markets were essential for them because they could find all kinds of goods and food, much more cheaply than in the shops or supermarkets. On the other hand, they also used the markets to sell things that they did not use any more, or when they needed cash urgently. The informal economy was a source of quick sales and cash for them.

This kind of commercial activity allowed them to take some control over their acquisitions and to live on very low incomes, because they did not have opportunity to shop through formal channels. For example, Andrea said: *'I don't buy clothes for me. I live in the same old clothes always, but for my daughters I buy clothes on the street market. They have everything they need, but it has to be from there; if not it is impossible.'*

Or Catalina said: *'I buy clothes and toys for her in the street market, as there everything is cheap, \$1,000 or \$2,000, no more. I never go to the malls or shops, only the fair... and for me, nothing, the opposite. I have to sell my things there in order to have money for her.'*

Furthermore, some of the women mentioned that the goods they found were generally in good condition, but they had to be aware of expiry dates on dairy and other things because they were often close to expiring.

Moreover, some of the women mentioned that they preferred to shop through the informal economy because they could help other people in their situation. For example, Nadia, said: *'I buy everything at the fair (market), lots of second-hand things. I prefer to buy there and give the money to my neighbour instead of buying from someone who has lots of money.'* Furthermore, some of them had options regarding payment when they had known the seller for a long time. The transaction was based on trust; for example, Ana said: *'In the fair (market) there is a person that sells to me and I can pay later, so then I can buy things like a stove or those things. I pay him every fifteen days, but if I don't have the money he waits for me.'*

Considering these issues, we can see that the informal economy is part of the support network, with a cycle of reciprocity that is constructed by people living in poverty. It allows women living in poverty to survive and to obtain different kinds of goods, especially for their children, which would be impossible in the formal market.

4. Support Given by Organised Groups

Organised groups were generally not very developed in the women's neighbourhoods. Very few women participated in community groups or neighbourhood-based services. They said that they were not aware of their existence, or they knew that something existed but had never participated. Many mentioned the neighbourhood board,¹³ but they did not feel they could access – or even wanted access to – the services featured. For example, Valentina said: *'I know there is a neighbourhood board, I think they do some workshops and things, but I'm not sure. I'm not interested.'* Moreover, some of them mentioned that they had to pay if they wanted to use their facilities. Ximena explained: *'I know that if I want to use the facilities of the neighbourhood board I have to*

¹³ In Chile a neighbourhood board is a local community organisation that aims to be representative of the people who reside in that neighbourhood and the purpose of which is to promote the development of the community, defend its interests and ensure the rights of the neighbours.

pay, like \$25,000 if I want to celebrate a birthday party, or 50 lucas (50,000) for other things. I don't know anything else about them.'

The main reasons for them not participating in organised groups were that few organisations existed, they did not know what they did, and they did not have time to participate. Even if the organisations had been more accessible, they said they would not participate. It seems that the women were too busy living their daily lives, trying to make ends meet and working out how to survive poverty, and, as a result, they did not have the time, energy or inclination to get organised and exercise these choices. Ana illustrated this in the following quotation:

'There are no groups of women, children, none of that. Even if they did exist I would not participate, because from the time I wake up to when I go to bed, I'm thinking about what I'm doing tomorrow, where will I get a pound for lunch. Life would not give me the time to go.' Also, Valentina said: *'I don't have time, I have to do everything, take care of my children, my mother, and do the house keeping... I can't.'*

Two of the participants mentioned that they had participated in housing committees (organised groups of people who raise money in order to achieve the minimum co-payment required by the State to be owners of social housing). Claudia had had a good experience, raising the money with the help of a friend, and thanks to the committee she was able to access the benefit quickly. Nonetheless, she had never participated again in any kind of organisation. In contrast, Mónica spoke of how she had participated in a different housing committee, but after that she had decided never to participate in anything again: *'Somebody invited me to participate in the committee, we raised some money, we put our savings and then the person that organised the committee ran away with the money.'* After this experience she lost trust in this kind of organisation and never participated again. These kinds of quotation reinforce the importance and centrality of family in all areas, excluding other types of social participation.

Some of the women wanted to participate, for example, Andrea, who mentioned it would be useful for her to have something different to do with her daughters, where

they could play: *'Maybe with that we would see less drugs and share more'*. On the other hand, she said that she was extremely tired and did not have time for any extra involvement. So even if some of the women wanted to join in, basic survival consumed their energy and time.

Only a few of the women participated in these kinds of organisation, especially related to church. Only Consuelo mentioned that she participated in church activities with her daughter, which was very important for her. *'My daughter goes with me, she plays music. We are very united in church, they help if you have problems and if somebody does not go, we visit the person. I was depressed before and the church really helped me.'*

Moreover, Daniela said that she had a very good experience with an organisation that helped young mothers. They visited and invited her to a workshop with different professionals and volunteers. This was after she got pregnant and up until her daughter was six months old: *'For me it was a very good experience; I learned a lot there and they gave me a scholarship. I receive money every month and I will receive it until I finish school. I wanted to continue, but they needed space for other mums.'* She also mentioned that it would be very important to have more groups like this, not just for pregnant women, but for all children and young people, so they would not be at home all day.

Mariela and Nadia were the only participants who were very interested in participating in community organisations but they had not had good experiences in the past. Mariela had showed an interest in organising activities for the community, but she was unable to make it happen. She enjoyed sewing, knitting and dancing and she tried to do a workshop for children on those topics. She mentioned that she had problems with the neighbourhood board (neighbours' organisations have a physical property given by the council and generally have a person in charge) because they created difficulties in lending the facilities and not many people were interested in participating: *'You can try to do things, but the people of the neighbourhood board don't do anything and people are difficult to motivate. I think that if people don't take the opportunities then every time there are fewer cultural benefits.'*

Furthermore, Nadia tried to get enrolled on the neighbourhood board, but she said that nobody wanted her to be there: *'People there are very much closed; I really don't know what they do. I tried but I didn't have success... I think that it would be very nice to have mums groups or things like that.'* Then she said that she participated in a church group for working children. Both of her daughters attended because they went with her to the fair at weekends to sell. *'It was a very good experience; they helped them with school and different activities and for the mums once a month there was a meeting; I loved it, but it is only for under-fourteens and the little one doesn't want to go without her sister.'*

Evidently, receiving support from organised groups or organising different groups to provide support was an unexplored area for many of the women, who did not know whether or not there was support of this kind and whether it would benefit them. They seemed to be too preoccupied with the hardships of their lives. However, the ones who had had good experiences with this kind of support, such as Daniela and Nadia, appreciated the role that this kind of support could play; they wanted to participate more, but there were not enough opportunities to do so. In addition, a few women had had negative experiences of such help, so the quality of what was on offer could be variable.

5. Gendered Differences in Terms of Caring Responsibilities from Early Childhood

In terms of daily caring, the women's extended families often provided care and emotional support, as was discussed in Chapter V. In general, it was other women, especially mothers and sisters, who took on this role. All of them agreed that the principal reasons for them living with their families was the trust they had in them; also, that it would be impossible to afford to live separately or pay for childcare. For example, Rayen said: *'My sister lives in the house just beside us. She taught me how to change nappies, how to be a mum in all aspects. She taught me about being patient, how to teach them. She is always there.'*

Women who were part of the same family generally helped one another unconditionally, but men tended not to assign themselves the same amount of responsibility in terms of caring and support for their children. Generally, the women wanted to receive more help from them, but they were resigned to accepting their help as it was and not expecting more. On the other hand, some of these women did have support from the fathers of their children, such as Valentina or Nadia, but it was generally economic in nature rather than direct caring, which was less common. However, both women, like all the participants, demonstrated the existing gender inequality between women and men. It was always the women who were responsible for their children's care, the housekeeping, and all aspects related to raising a family.

In this regard, there were gender differences from girlhood, just on the basis of being a man or a woman, which brought responsibilities and obligations. Some of the participants agreed that women were generally raised as more independent and having more responsibilities than men. Women were expected to accomplish different roles and, from an early age, to start taking care of their siblings (as discussed in Chapter V), earning money or learning about the informal economy. For example, Consuelo explained how her daughter, aged ten, went to the market alone and sold used clothes. *'The other day my daughter was going with a cousin to the market to sell clothes. Finally, her cousin couldn't go so she went by herself. I was praying for her; I was asking the lord to take care of her... thank god everything was okay. She made seven lucas (\$7,000).'*

Some of the women mentioned that boys were raised in a different way; they were served by women and not expected to help with household chores or do things for other people. At the same time, there was the view that men were trained to make demands on others. Mariela said that one of the reasons she had problems with her mother and grandmother was because she was expected from an early age (ten years old) to do the cleaning and cooking and to take care of her brother, who was not expected to do anything at home:

'I had to do everything, it was my obligation, and if I told him to take a glass to the sink they used to tell me that it was my role to do it and to leave my brother

alone... also when he was disrespectful to my mum, she didn't say anything to him. I became so angry with that, he hasn't useless hands... It is so unfair, men are used to doing nothing. Because of this my son is learning to be completely different, he has to help, do things and respect me.'

Blanca also mentioned that one of the reasons she left her mother and siblings was because her brothers were not expected to do anything and she had to take care of her daughter and do all the housekeeping: *'Really I was tired, mad with all this. I was like a servant and if I said something my mother used to get bothered. I don't want my daughter to be raised like that.'* In relation to the above, we can observe how machismo is culturally dominant and instilled by fathers and mothers alike. However, some of these women demonstrated that they wanted to transform these patterns; they were challenging certain practices and trying to do things differently.

Overall, we can see the crucial role of informal support in surviving poverty, especially among women, where gender solidarity and generosity crossed their lives. They participated in this reciprocal support network of help that allowed them to face poverty and the most difficult things about it, such as a lack of food or housing. On the other hand, women's view of the men in their lives was that they were often remote and they could not expect very much from them. Machismo was central to these interactions and relationships between men and women, and men were characterised principally by the lack of support they provided, so that many of the mothers thought that creating some distance from them would offer more opportunities for their children and to escape poverty. These issues will be analysed in the next section.

5.1. Fathers' role and machismo

The macho culture was evident in all the interviews. All the women expressed differences between men and women in their discussions, where women were those who faced raising their children – in general with the help of other women – and men appeared to have a secondary role in this regard, being exempt from taking responsibility and on many occasions introducing problems related to abuse and controlling behaviours. In this sense, men were seen as those who interfered with the

reciprocal support network or did not participate. Likewise, the men described by all the participants, meaning the fathers of their children, their own fathers and brothers, seemed to fall into three categories that emerged from the data and which are described next. The first category is related to support and the other two to the lack of support that men were generally providing.

The 'exceptional' good fathers

The men in this category were the exception and there was always the perception that they were 'good' and 'exceptional' men in comparison with the majority of men. The perception of a 'helping father' was present among these women. Kate, Nadia, Carola, Valentina and Sofía had this kind of support from the fathers of their children. However, the macho culture always intersected with the support that these men provided, so support could come at a 'cost' to the women because of their behaviour and attitudes. The women, as has been discussed, were the ones principally in charge of raising the children and making all the important decisions about them. Men 'helped', especially economically, and women felt privileged because they had this support and did not ask for more in terms of caring or economic help (in those cases where the men could afford more). For example, Kate said:

My mother always has been there, my father also, but she is always there for me, you know. Men are different; he gives money and sometimes is there. Also, my sister-in-law, she is very good, we can chat a lot... because my partner and my brother always want to control us, so we understand each other.'

Or Sofía, who said: *'He supports me a lot, he tries to give me all the money I need, but he earns the minimum, so it's not too much. But he doesn't want me to work; he says I have to be with my daughter all the time. The ideal for me is that both of us have to work, that both of us have to get ahead and be with our daughter, but he doesn't want me to work.'*

We can observe that these men were helping the women, but not as equals. The women valued the efforts that they made in relation to their children, but the women remained the principal carers and subordinated to them.

Controllers, abusers and dangerous men

More than half of the participants in this study had suffered some kind of domestic abuse from men. The abuse by fathers or partners could be physical, psychological, or both. The macho culture was very evident here, whereby it was accepted that men positioned women as objects. Almost all the women had been very brave, having been abandoned by the men and having incurred emotional and particularly economic costs in caring their children. Moreover, some of them consciously tried, as we have seen, to raise their sons differently, so they would demonstrate less machismo in the future. The macho culture was very apparent in the interviews, even though it had not originally been core to the aims of the interviews at the beginning of the study. The macho culture appears to express patterns that were recognisable through the discourses of the women in terms of violence, control of the women and later abandonment by men. However, despite the macho culture being deeply entrenched, some of the women seemed to reflect on it, as was analysed in the previous discussion. These women said that they desired something different and better for their family. So they had left these men and were trying to raise their children differently, with all the difficulties associated with being immersed in this culture but with the hope of changing it in a small way.

In this regard, Claudia related her experiences with two of the four fathers of her children:

'The father of my eldest son used to hit me and everything. The first three months, everything was okay; the next three years were awful. His mother and family used to do nothing about it... I couldn't live with somebody like that.' Then she talked about her last partner: *'The dad of my youngest son was very jealous about everything, I used to have the house clean and got pretty for him, like every woman, after he came home from work, and he thought that I was with somebody else and made my life impossible. He was crazy.'*

After these experiences she was attempting to do things differently, with the underlying understanding that women also played a role in fostering machismo values in their sons' lives. In this sense, both Claudia and Ana (as previously discussed), despite

being victims of much abuse, said that they wanted to do things differently. Consequently, Claudia said: *“My sons have to do things at home, they clean their bedrooms and help with the house; it is the only way for them to learn and not be silly with their wives. They have to know how to do things and be respectful.”* At the same time, she stated that she made a point of explaining to her son and daughter: *‘He has to respect women and not hit them, and to my daughter I always say she has to take care of herself. It is the only way.’*

As discussed in Chapter V, in relation to her father, Fernanda mentioned that he used to hit her and during her childhood she had to work long hours without the minimum standards of living, such as having a bathroom or a kitchen. She said that on many occasions, *‘My dad used to hit me, I was scared of him’*, and that her daughter was the product of rape by a stranger, which can be seen as the maximum expression of converting a woman into an object. However, she had left her father and was trying to establish a different relationship with men.

Furthermore, Andrea discussed her experiences of violent treatment from various men. *‘My stepfather was a bad man with me, he was always telling me I was a bad person, why I was born, that I was the family shame ... then my first partner didn’t let me work and he used to maintain me; I was 17 and he was 24. After the problems began, he started to hit me sometimes in the beginning, after every day and at every moment.’*

Andrea left him after a couple of years, making a decision that was very hard for her, because it meant she had to live in absolute economic insecurity, but she took the decision that this was preferable to her daughter witnessing the abuse any more. With this decision initially she had nowhere to live or work, but as she said: *‘I stayed strong’* and, despite much adversity, did not go back. Ana also said that the father of her eldest two children used to abuse her:

‘I had to change my whole life when she was born; it was very difficult, especially because her father used to hit me and threw me out of home all the time. I was the only one there for my children... then once I was with my daughter, pregnant in the rain, and my sister saw me and took me home. She told me, “This is not for

you, not any more”, and then I decided to be by myself... Since then if I have to fight alone I prefer it.’

Since then she had received no help from him; but she preferred not to do anything legally because this would have meant having to have a relationship with him. Therefore, generally it could be observed that many of these women had had relationships with abusive and controlling men and they had tried to stay away from them and to teach their sons and daughters to do things differently. However, gender differences were still entrenched between men and women and many of them had been treated as objects by men who also took no responsibilities for their children.

Men who help occasionally or not at all

In this category we find the majority of men who had been in various kinds of relationship with these women, either as fathers or partners. As with the previous category of violent men, we also find the kind of men who were controlling or abusive, but the main characteristic they had is that they helped the mothers occasionally, ‘when they want’ or because they had to legally. From the perception of the women interviewed, these men did not feel any responsibility or obligation to their children, or very little, and the women were not expecting them to ‘be there’ for the children, despite the difficulties faced by their families. To illustrate this, Ana mentioned, in relation to her father: *‘He was with us until I was 11 years old. He started earning more money and with that came drugs and women and he disappeared, and my mother took on all the responsibilities for the four of us. It was very hard.’*

Daniela also said that her daughter’s father only went to her baptism: *‘I found it easier to go ahead alone, with nobody. He ran away and it was better in a sense. If I were still with him, I would have to serve him, be there for him and do everything for him, the cooking, the laundry, etc... I prefer to be in charge of my daughter alone.’* She, like others, reflected on the responsibility that the women felt to serve men, to do everything for them without question, and assuming they did not have to help with anything related to domestic duties or childcare. In this sense, Daniela used the example of her family, in which her father lived with her family and worked as hard as

her mother but did not help with any domestic labour: *'My father is the typical macho man; he doesn't do any work at home, my brother is the same, even if they aren't working. My mother comes home after work and does everything and I help her; we are up until midnight, cooking, cleaning, and doing the laundry.'*

Rayen also mentioned that being without a partner was better for her, even if it was his decision to go: *'I prefer to be by myself, not with a demanding man and somebody who controls you all the time'*. Regarding her brother, she said: *'He always listens to me, but I think he is a bit silly, immature; he left school, I don't know why and he is at home all the time doing nothing. Sometimes he works, but very little.'*

Generally, in this category we find deep gender differences in terms of the responsibilities taken on by men and women. On the whole, these women were dealing with caring responsibilities and all the housekeeping responsibilities, even when both the man and woman were working.

6. Conclusions

There is a story to tell that is full of challenges for all these women living in poverty. As has been discussed in this chapter, the mothers participating in my study deployed their agency through different strategies to support themselves and other women living in similar circumstances. These women's exosystem (Bronfenbrenner, 2005) was highly gendered, whereby they supported and empowered one another in order to face poverty and its difficulties. These strategies tended to not include men, and they did not seem to contribute to the same level as their female counterparts in rearing their children. Certainly, solidarity between women appeared to be one of the main elements of surviving living in poverty, working as a domestic welfare system which is a substitute for State obligations in terms of housing and other benefits for lone mothers. Additionally, it seems that the informal economy was another important element, whereby the women could buy affordable goods or sell items in order to earn some money.

It therefore appears that living in poverty requires large amounts of time and energy, leaving no time to exercise other choices or engage in broader community

activities. Moreover, the extended family, friends and neighbours are crucial when it comes to facing poverty. Even though the women were sharing economic hardship, they became involved in reciprocal support networks that allowed them to survive in precarious conditions. These reciprocal support networks were also gendered, meaning that they were mainly between women and for women. However, it seems that for some of these women it was important to progressively include men by raising them differently to assume caring responsibilities.

In political terms, the possibility of creating structural change through local political action might be difficult to achieve in the current context. These women were using most of their energy facing daily obstacles as a result of living in poverty. The next chapter will analyse the experience of these women with childcare provision and other services, and how these lone mothers were the real experts on their lives who had important knowledge about their needs.

Chapter VII: Childcare and Other Formal Services for Lone Mothers

1. Introduction

In Chile, policies have recently been introduced to alleviate poverty and to help people who experience it. As was discussed in Chapter I, most are top-down policies designed by a political elite without the involvement of service-users. The main problem with this type of design is the distance between theory and practice; that is, interventions are implemented assuming women's needs on paper, but dislocated from their daily experiences. One of these policies relates to childcare, known as Chile Grows with You, introduced in Chapter I. The policy has led to the introduction of nurseries in every public district in Chile. The expectation was that the nurseries would facilitate a significant increase in the number of women participating in the labour force, which should in turn reduce poverty and social exclusion (President Bachelet 2014–18). The agenda has been promoted mainly by feminist groups and the Ministry of Women's Affairs. However, after eight years of implementation, the take-up of these public nurseries has been lower than expected. Currently, there are a few quantitative research studies (Asesorías para el Desarrollo, 2012; Bedregal, Torres, & Carvallo, 2014; Dussailant, 2009; Larrañaga, 2010) that have sought to explain why some women are not using these nurseries, but they do not provide insights from Chilean families with young children living in poverty or indeed a complete understanding of why these mothers do, or do not, use childcare or what they would need in order to do so.

This chapter will explain why these women use, or do not use, childcare services and what they would like to change about this national policy. This section also shows the importance of designing policies incorporating people's perspectives when thinking about alleviating poverty or promoting women's entry into the labour market, because linear or sequential thinking, where policies presuppose that a single variable will have a predetermined effect (Chambers, 2010), often does not lead to the fulfilment of the expected objectives, such as those proposed for the childcare policy. The chapter will also discuss women's experiences of other services such as the council and health

system, where women experienced poor treatment and feelings of shame and stigma that made their daily life difficult and reinforced feelings of powerlessness. Therefore, this chapter will explore these women's macrosystems (Bronfenbrenner, 2005), examining how social policies and different services affect their lives and those of their children.

In addition, the chapter will end with messages from the participants to the authorities. In every interview the aim was to build a message from poor lone mothers to officials about their needs and experiences in their daily lives, which will be particularly relevant for the video testimonies to be developed following submission of the thesis. In general, these messages illustrate that there is a considerable distance between policies, policy-makers, practitioners, politicians, on the one hand, and service-users' needs, on the other. Service-users seem to be the forgotten piece in the development of policy.

This chapter therefore attempts to demonstrate through these women's voices the difficulties they experienced in their daily life, and their hopes and frustrations in relation to childcare policies and the services provided by the council and health system. From this, the reader can appreciate their opinions and perceptions, and especially how these women were able to articulate clear views about what they needed and wanted, and what would improve their quality of life. Chapter VIII will involve a discussion of all these findings, the literature and the theories used in this research, leading to recommendations for change.

2. Childcare

One of the issues that inspired this research was the high number of vacancies available in childcare. The official data lacked information about how women approach childcare services, assuming that childcare is the best option for both children and women. The aim of this section is therefore to consider the reasons why some women do use childcare and what they would like to see changed, and why others do not consider childcare a viable option. The latter (as discussed in Chapter I) is a central concern and appears to be related to the tendency for top-down policy development in Chile.

Women experience the need for childcare differently according to their individual situations. The extent of their support networks affects their need for formal childcare. However, there is considerable convergence of the reasons they give for their use of childcare and what would they like to change in the system.

2.1. Why do mothers use childcare, and why is it important for them?

The first relevant common factor was the perception that children needed nurseries after they were two years old. Most of the women sent their children to nursery when they reached 24 months, with only a few exceptions such as Juana or Andrea, who sent their children when they were between 6 and 8 months old. These two women did not have options because they did not have any other support in caring for them. It seems that women avoid sending children to childcare at a very young age if they can, mainly because of their cultural beliefs relating to family responsibilities in terms of caring for children, as will be discussed later in the chapter. These beliefs accord with the perception that young children do best with their mothers or relatives, and at the same time those mothers and relatives do everything to take care of their children. For example, Consuelo mentioned: *'When you have children you have to take care of them; if you send them to nursery when they are little, it's like to want to disconnect from them.'* However, as children grow up, cultural values validate nurseries as an important stage in children's development. Thus, families find a way to access a place in State nurseries. In this sense, Mariela said: *'When he was little I wanted to take care of him. I think that if you can, you take care of your children. Then when he was two I sought a place for him... before not – he needed me.'*

The participants who sent their children to nursery were influenced by different factors in relation to their decision-making. Therefore, a critical issue is how they made these decisions. As we will see, the main reason children attended nurseries was because of the women's need to work and not having close relatives or friends available to take care of their children. Another important reason was having access to free meals for their children. A third reason was related to their wish for their children to benefit from the cognitive stimulation available and the feeling of community that was

developed in these institutions. Mothers would often have one or more of these reasons motivating their decisions, and what follows is an explanation of each one.

The need to go to work or school

The first and most relevant factor is the women's need to go to work, or, in the case of the youngest mothers, to go to school. Using childcare allowed them to have time to attend to significant activities and to plan their schedule knowing that they had time available for these purposes, as Isabel illustrates: *'I feel supported by the nursery; without it, I couldn't go to school.'* In the same sense, Andrea also stated:

'I opted for the nursery because I did not have anyone to look after my daughter and I had to work. I honestly had no choice. I tried to work with her, but it didn't work. I took her to work, but I had to leave her crying and crying because I had to do what I had to do. It was in a house I was working, and I could only give her meals and change her, and that's it.'

In these cases they did not have any option other than nurseries, but if family or somebody else could take care of their children, they would use nurseries as a last alternative or they would send their children for only a few hours a day.

Access to free meals for the children

Other factors that affected their decision-making and became very important to all of them included the fact that the children received free meals during the day. As was discussed in Chapter VI, many of these mothers struggled to provide food for their children. State schools and nurseries have provided free meals for the last 40 years (arising from a national policy to tackle child malnutrition in the late sixties), and every child is entitled to have two hot meals during the day. For families struggling on low budgets, free hot meals are an important means to reduce deprivation. The women explained that the nurseries provided all the necessary food for their children, which was important. They provided breakfast, snacks and lunch on weekdays; and if the children were sick, the mothers went to the nursery and gave them their meals if they needed to. Illustrating this, Catalina said: *'The carers are very kind, and the best thing is that my daughter can have her milk and meals; for me that is very reassuring'*; and

María mentioned: *'For me it is really important that my daughter can have every meal in here. It is a relief that she can have at least breakfast and lunch.'*

It also emerged that when women decided to send their children to nursery they wanted to have recommendations and to send them to the best place possible. Only two of them chose a nursery because it was close to their homes, as Andrea said: *'I urgently needed a nursery and this was the only nursery that was close to my house and had vacancies.'* The rest of the women wanted good reports about the quality of nurseries from people known to them to help them make the decision. Not all opinions were equally relevant for them. As Daniela stated: *'My sister-in-law had my nephew here, and she said that was really good. Also, when I was a little girl I came here. This nursery is far from my house, but I'm sure Noe is going to be okay here.'* Furthermore, the women mentioned that it was very important for them to feel secure about sending their children to childcare for the first time. They needed to trust the nursery and know that the children were receiving excellent care. They felt that their children were vulnerable, especially if they had not yet learnt to speak and they wanted to avoid any kind of potential abuse.

In this sense, most of the difficulties in trust came from stories of inadequate treatment or abuse in childcare, although most had heard indirectly through conversation and rumours spread by people or by television, rather than direct personal experiences. As Kate, who was not sending her children to nursery, said: *'My neighbour told me that a friend of her cousin had a terrible experience with a nursery; they treated her child horribly.'* However, once they chose a nursery, they all had good experiences. As Juana said: *'The attention in this nursery is excellent; they take care of my son and that gives me the security that he is okay.'*

The benefits of stimulation for the children

Related to the above, the women who sent their children to nursery also mentioned the importance of social interaction for their children and how this process provided positive modelling of social and cognitive skills. In this way it gave both them and their children a sense of belonging and became a very important part of their support

network and an important reason to go. Mariela was the only one who thought that her son used to get more stimulation with her than in the nursery, but she was also one of the few mothers that gave high importance to continual studying and learning different skills. For her, cognitive development was an important issue: *'I want my son to be better than me and I teach him daily for that.'*

All the rest of the mothers who sent their children to nursery felt that their children were being stimulated and learning a lot, and at the same time they had a sense of community. Fernanda illustrated this: *'My daughter started here this year; she has learned lots of things, she likes to come and see her carer. She plays with other children; they help the children a lot, and I like that.'* Also, Catalina said: *'I'm sure that here they will help my daughter to be able to develop with the other children. In the nursery, they teach her lots of things; they learn a lot.'* Claudia also illustrated this point, saying:

'They do all kinds of activities, for Father's Day, Mother's Day, Children's Day, promotion of a healthy life, family day, the anniversary of the nursery ... all these are very important for the children and if we have to help some mom we do it. For example, we went to the zoo and we sold lots of different food and helped everyone to pay the entrance fee.'

Therefore, for these mothers, nurseries were an important part of their support network. In many cases, the carers listened to them or helped them in different situations. On the whole, they seemed to form a very close network with the carers. For example, María said: *'I asked my daughter's carer to help me to raise money so that I could go out with my little one. They lent me everything to bake some cakes and then I paid them back. Sometimes they are a better support than friends or family.'* Claudia reinforced this, saying that for her the nursery was a fundamental support: *'If I feel depressed or worried the carer listens to me. She has known me for a long time, and she gives me advice.'* Furthermore, Kate said: *'If I have any problem I speak with the carers, or she tells me where I can go. I don't like to ask for help, but they are a good support if I need it.'*

This sense of belonging and community, in addition to the perception of the development of social and cognitive skills, meant that the women were getting involved in what their children were doing in their daily routine. These mothers knew how the nursery worked to a greater or lesser extent; they knew the activities and what their children were doing during the day. They liked the fact that their children were exposed to different activities and especially those where parents participated. Isabel illustrated this: *'My son comes every day here; I was in this nursery also. It's enjoyable to share. He likes to be here. They do cycle rides, healthy meals, birthday parties and lots of other things.'* At the same time, some of them thought that nurseries helped them in stimulating their children; Ana said: *'The other day they danced Zumba, they also went out to protest about the lack of water and they walked with banners... The carer says that they teach them singing, waving his arms, mimicking the songs. My daughter has learned a lot, now she eats on her own, she talks more. I used to say, "Do you want milk?" And she responded "Okay"; now she says, "Mommy, my delicious milk!" She is speaking more clearly and I'm very happy with that ... I think that she learns more here than with me.'*

2.2. Why do some mothers not use childcare?

The following section examines the reasons why some of the women were not sending their children to nurseries. For some of them the opening hours did not suit their needs, for others the staff/child ratio was perceived to be insufficient, and some did not send their children because some nurseries did not accept children who were not potty-trained and older than two years old. However, the main reason was related to cultural factors, where many of the women who did not send their children to nursery held deep beliefs that mothers or extended families should take care of small children and felt judged if they did not follow this ideal. All of this was reinforced by social media information about poor treatment or neglect in nurseries, as was mentioned before. As a result of the latter, most of the mothers did not send their children to nurseries because they distrusted the system and feared that something bad could happen to their children.

These cultural beliefs were passed down through their own mothers, in a context where the latter grew up with no childcare in place and assumed all the caring responsibilities. Therefore, non-use of institutional childcare was related to the fact that most of the women had mothers who held deep beliefs about the importance of raising children at home. From this perspective, 'good mothers' did not send children to nurseries because this would suggest that they were detached from them or avoiding their responsibilities. As Rayen said: *'My mum and my sister help me. My mother hates nurseries; she says that kids should be with their families and not with unknown people ... I will send him when he is three, I need him to be able to talk and tell me everything.'* Or Mónica, who mentioned: *'If it is not me who takes care of my daughter, it is my eldest, or my mum or my sister. Always somebody who I trust. I prefer my children at home, not in nurseries, I don't trust nurseries... and if nobody could help me, she goes with me.'* Even Kate, who was sending her son to nursery, said that it was only because she needed to work: *'My mother and I were the only ones that took care of my son... I was so afraid of the nursery, you know, they could hit him or something. I am still afraid, even I sometimes lose my patience, imagine them with so many children...'*

Even where mothers were struggling to care for their children and also thought they needed time to work, these beliefs were stronger than their needs. For example, Ximena had difficulties taking her three-year-old daughter to the nursery because, as was mentioned, she also had baby twins and she struggled to take her every day: *'It's very difficult for me to take her to the nursery. I would like her to go, but to go in the morning with the three of them is hard, and it's hard for me to go twice a day with everyone.'* It is interesting to notice that she would not consider sending her three children to nursery because, as she said: *'You don't send children so young to nursery.'* Ximena's case illustrates the importance of cultural factors preventing mothers using childcare, even for those who were struggling with childcare and had serious income problems.

Furthermore, some mothers who had older children could show that their choices in not sending their children to childcare did not change over the years and they felt that all their children should be treated the same; this meant that if the older child went

directly to school at the age of four and they had not sent their children to nursery before, they felt they needed to do the same with all their children. This was the case with Mónica, who did not use the nursery for her oldest child and, although she tried to take her youngest, he struggled and she felt uneasy about doing things differently with each one: *'My son went to school when he was four and never went to nursery. It would not be fair to do things differently with my youngest.'*

As was mentioned, these cultural factors were reinforced by social media. One story in particular was common. This was a media report about a two-year-old boy who was crying a lot. The carers put adhesive tape over his mouth and after a few minutes he could not breathe and died. This story was repeated on television several times, and apparently years after this happened it was still being recalled. As a response, some of them said that they preferred to wait until the child was old enough to speak, which would mean when they were approximately three years old, or, alternatively, they would wait for them to start school when they were four years old. Moreover, they mentioned a variety of rumours about nurseries, but no direct experiences. As Valentina mentioned:

'You see so many things... some children have died in nurseries, you know they put tape on their mouths, terrible... Sometimes I've seen children crying and crying in the nurseries close to my house and nobody did anything'; or Consuelo, who said: 'I couldn't stand my son dying because somebody put some tape on him just because he cries. Every baby cries, I could not face that.'

Nadia was the only one who wanted to send her youngest son to nursery as soon as it was possible to do so, but she had not found a space in the one that she wanted, which was directly opposite her house, as they only accepted children older than two, so she was waiting for them to open a section for babies. It is important to note that all the mothers who did not send their children to nurseries had informal support networks that supported them, especially in relation to childcare and basics such as housing or food. And even when they were struggling, they chose to take care of their children before anything else.

2.3. What would women change about childcare?

Although the women who took part in the study were generally very pleased with the service provided, especially when an emotional bond with staff was part of it, there were also aspects that they wanted to change. The following section will explain their specific concerns about the way nursery provision is offered, specifically in terms of opening times that did not reflect their needs, and sometimes this meant that their children had to spend long hours in their homes without adult supervision. Other concerns related to the functioning of the nurseries in relation to staff/child ratios and some aspects of infrastructure. All these aspects reveal that these women knew what they preferred about nurseries, as was explained in the previous section, and what they did not like. This will be seen in this section and in the rest of the chapter.

The first relevant issue is the opening times and extended hours. On the one hand, it appeared that national childcare policies had not given adequate consideration to the logistical problems that the mothers were likely to have when they worked. On the other hand, they evidenced the excessive bureaucracy and distrust shown in the operation of these policies, where, for example, when mothers wanted to opt for extended hours, they could not because they had to demonstrate that they were working in formal employment in a context where informal employment was the reality for the majority.

Both the mothers who used childcare, and also some of those who did not, agreed that some elements should change in the operation of nurseries, especially by having flexible opening hours. The nurseries' opening hours were usually from 8:30 am to 4:00 pm on weekdays and some children could get a place in the after-school scheme until 6:00 pm. However, this latter benefit could be given to them only if the mothers had formal employment contracts, so mothers in formal work were those who could have extended hours; in this study this was the case for only three mothers. As Ana explained:

'The extended hours would be good for me, but they ask for a contract that I don't have. Sometimes I have some jobs that are further away and my eldest daughter

must come and get my youngest daughter with an adult because otherwise they will not give my daughter to her. They do not give me the time extension because I do not have a contract... It would be good if people who do not have a formal contract could also have the hourly extension.'

Thus, this option was not open to all working mothers because they had to demonstrate that they were working by showing a contract. Many women said that it was hard, even impossible, to work within these opening hours. If they left their children at 8:30 am, they did not arrive at work until 10:00 am because of the long distances, and then they could not get back before the nursery closed. They had to depend on other people to help, but not all of them had that option. Paying other people to take care of their children before and after the nursery's opening hours was not an option because their low wages did not allow them to pay for additional care. Thus, they faced considerable barriers to using the nurseries. Nadia, a lone mother who did not send her children to nursery, explained this difficulty:

'The nurseries open at 8:30 and there are no jobs between 9:30, 10 o'clock. My commute without heavy traffic is 60–90 minutes. Nor would it be healthy for the children to enter at 6:00 am, but earlier than 8:30 would be better. We don't have nurseries at night; many women could accommodate work at night, it would be a good idea. Or a weekend nursery so that mothers with children could be with them on weekdays and at weekends could go to work. The nursery then could open with other carers or pay more to the same ones. That would be a good idea. The opening times do not allow mothers to work. I see women who leave at 9:00 pm from their jobs; then they must pay someone else to look after their children, but this is not possible. Many have networks, and they can arrange with them, but it is very difficult.'

Likewise, Catalina said: *'I would like the nursery to open on Saturdays; that's the best day for me to work.'* Because of these difficulties some mothers had to leave their older children in charge of the youngest. However, this meant, for example, a ten-year-old child taking care of a two-year-old child. For the mothers this brought feelings of impotence and fear. Not being able to take care of their children, and the risks this

involved, frustrated them and caused them constant stress. This was the case for Andrea: *'It is hard for me because my oldest daughter has to take care of my youngest and she is only ten. I'm always worried.'* Andrea was doing everything possible to prevent her eldest daughter from taking care of the youngest child, but inevitably this happened on occasions. Andrea still considered that she was too young to be in charge and she wanted her daughter to *'be somebody in life'*, so she was trying hard to prevent her daughter leaving school. However, without support networks this situation might imply major difficulties for her daughter in terms of finishing school, and it therefore had major implications for her daughter's future, as had been the case in her own childhood (see Chapter V).

Another barrier for some of them to be eligible for extended hours was when children were not potty-trained. Nurseries justified this by saying that the staff/child ratio decreased after 4:30 pm, so they could not change nappies and be with the children after that time. Andrea again argued that *'when they are smaller, they needed to be with more qualified carers'*. She continued by saying: *'I struggle, I don't have a network. I can't pick up my little one here so late, I must pay somebody to do that for me and I struggle with money. I need the extended hours, but she is not potty-trained.'*

In terms of the quality of care offered by nurseries, most mothers noted that the low number of carers per children made it difficult to provide a good-quality service. Some of them agreed that the baby/carer ratio (1 carer per 6 children) was adequate, but on the whole they expressed concerns about the ratio of 2 staff for 30 children in the case of toddlers (2 years and over). Mariela illustrated this: *'There are too many children. When he was at home with me I used to teach my son lots of things, but now he is not learning very much; he is having a good time, but he is not being stimulated enough, there are too many children.'* Kate said: *'Two carers for 30 children is too little, I think that this should change, so the children could have a more personalised education.'* In relation to the quality of care by nursery staff there were no specific concerns, only in relation to the large classroom sizes and inadequate ratio.

Finally, related to infrastructure overall, the women liked the classrooms and the decor. However, one aspect that two of them would change was the heating system

during winter. The nurseries had stoves in the classrooms, but not central heating, and they had ceramic flooring. In general, nurseries only sometimes turned on gas stoves during the day because they could be dangerous and they consumed oxygen, which was a significant health and safety concern for them. As a result, the rooms were freezing during winter, so the children got very cold. Isabel noted: *'The classrooms are very, very cold and maybe because of that so many children have colds and coughs.'* Furthermore, Sofía mentioned: *'The heating system is horrible, it's really cold in here. In my house, I go to bed, but here the children have to play and it is really cold.'*

Therefore, in terms of nursery provision, these women generally had critiques or thoughts about what they liked or wanted to change about the services that the childcare institutions were providing, and they were very clear about what elements would work for them and their needs. As can be seen, these women had a voice and important things to say. The issue was that nobody was listening to them.

3. Challenges in Reconciling Childcare and Work

All of the women agreed that one of the biggest challenges in their regular life was the balance between childcare and work and that this was a daily task for women who were employed either formally or informally. For all these women, to work and have any kind of income was important. Benefits, mainly cash transfers from the State, were generally not sufficient for lone mothers living in poverty to satisfy their basic needs. These benefits could be to a maximum level of \$30,000¹⁴ per month for a few months before decreasing to \$10,000 (£10) per month per child. In addition, they could obtain two bonuses of \$40,000 (£40) per child per year. State benefits, therefore, were not sufficient to satisfy their needs, so they needed to work in order to have enough to live on.

Jobs in the formal sector in Chile involve long hours and part-time or flexible work is unusual, especially in low-skilled jobs. These women were the principal caregivers and breadwinners and it was therefore very difficult for them to stay in the formal contract

¹⁴ The conversion from Chilean pesos to pounds is \$1,000, which is equivalent (approximately) to £1. So in this case \$30,000 is approximately £30.

labour system and to balance this with all their caring demands. Moreover, the salaries were meagre, so if the mothers did not have a free caring network it was very difficult to pay somebody to help them after or before nursery opening times. As a consequence, they had a choice to make, where formal work meant predictability in terms of income (not meaning to overcome poverty), but difficulties in terms of care. Alternatively, they could improvise with informal work options that also carried difficulties in making ends meet, but which generally allowed them to manage their caring responsibilities better.

Therefore, the key challenge in terms of reconciling family and formal work were the difficulties involved in obtaining flexible working hours with an adequate income to meet their family's basic needs. Both were good reasons for most of them to opt for informal work, where income was variable and generally less than the salaries of formal employment, but there was more time available for caring responsibilities.

The following section will discuss how these women tried to reconcile childcare and work and the difficult journeys they had doing so. The discussion will also address the access that poor lone mothers had to reasonable employment possibilities in Chile, especially in terms of wages and flexible working hours. Given this, it will discuss the difficulties of managing formal employment for these women and the necessity of obtaining flexible working arrangements. Furthermore, the problems of in-work poverty will be elaborated on, followed by a discussion of the women's assessment of what a sufficient salary, covering their basic needs, would encompass. Overall, this section illustrates the complex triangle between care, work and low wages when a woman is the primary carer and main breadwinner.

3.1. Do poor lone mothers have access to adequate employment possibilities?

These mothers said that on the whole they only had access to low-skilled jobs, such as cleaners, nannies and factory labourers, among others. All these jobs involved long hours, a minimum of eight hours per day, in addition to an average minimum two-hour commute. Furthermore, these jobs paid the minimum wage, which did not allow them

and their children to get out of poverty and satisfy their basic needs. Therefore, as will be discussed, these women generally did not have access to adequate jobs in Chile. Certainly, policies such as *Chile Grows* can contribute to increasing the number of women in work, but it is not adequate if the labour supply does not guarantee at least wages that allow access to basic goods, and especially the chance to work *and* take care of children.

In relation to the difficulty for these women in reconciling caring responsibilities and work, more than half of the participants used to have regular jobs before becoming a mother and gave up their jobs after having a baby because of the challenge of reconciling work and caring responsibilities. At the same time they believed that they were the ones who had to take care of their children. Therefore, there was a complex interrelationship between the necessities of having an income and meeting cultural expectations in being the carer, as discussed in Chapter VI. These mothers found different solutions to this problem, especially through informal work. Nadia provided one example of what the mothers did. She gave up her job, because it was very difficult for her to reconcile work and care. She said: *'It was too much for my daughters; they had to look after the little one, and it was too much responsibility. I was stealing their childhood, and it was not fair.'* She was therefore making ends meet through maintenance for her three children from their father and complementing this with informal work: *'I work in the local fairs selling clothes, but most of my income is from child maintenance payments.'*

Likewise, Ana said that she used to work as a secretary, but it was impossible for her to reconcile caring and long hours of work:

'I worked four years as an assistant manager until it was impossible. My mum started to travel to the south, and my children needed me; they were having problems, and I couldn't continue... now I work in temporary jobs, I do everything I can. I work in construction, selling ice creams, whatever.'

She also mentioned the difficulty of working and taking care of children, saying: *'For the mums who do not have networks, it's tough. Who takes care of the children? It is quite dangerous.'*

Another mother who gave up her job was Sofia, because her mother-in-law, who took care of her daughter, could no longer do so, and nobody else could take care of her child: *'I had to be with her. It was too many hours out of the house even if she was going to nursery.'* In addition, Fernanda said that she gave up her job because she was working too many hours for less than the minimum wage and she needed to work extra hours in order to increase her salary: *'Finally, I was working like 12 hours per day, and I only received \$1,000 per hour extra... it was too much work for too little money.'*

Moreover, almost all the mothers agreed that although they spent long hours at work and commuting, their employers and the way policies were framed did not demonstrate an understanding of their situation as both lone caregivers and breadwinners. When problems arose with their children, such as illness or the need for treatment, they were the ones who had to take care of them or take them to the doctors or specialists. This issue had also led to them giving up or not thinking about the possibility of having a formal job because they knew it was not feasible.

Andrea illustrated this with the following:

For example, my job started at eight, as well as nursery and school. I need an hour and a half to commute, so I used to set off at 6:30 am and had to leave them alone and have somebody that could take them to school and nursery. In the evenings, the same, they had to be alone for three hours. It is horrible; I'm so scared that something could happen to them ... Also, at work they don't understand that I'm the only one for them, so if something happens I must go, I don't have many options.'

Andrea reinforced this by saying that her youngest daughter had asthma and was feeling poorly, and when she informed her boss of this situation, he told her that if she missed more working hours they would fire her: *'I didn't have any option, I had to go and see my daughter.'* After this, she was fired.

Valentina also mentioned that before her second child was born, she used to work in a factory, but her preschool-aged son had a language difficulty and it was impossible for her to reconcile her child's treatment requirements and those of her job. Furthermore, she mentioned, with sadness, that she used to work so much that her son did not call her 'mum' and he was calling his paternal grandmother 'mum': *'I had to give up my job; I couldn't do everything. Fortunately, the father of my children gives me child maintenance, so we can live on that.'* Ximena also stated that for her it was complicated to work after her children were born. She said: *'Before I was a mum any job was all right, you don't have responsibilities. Now it is very difficult to find something that allows you to be a mum at the same time.'*

In general, these mothers wanted to have jobs that allowed them to have a better life, but they felt frustrated because such options were not available to them. Catalina mentioned that it would be ideal for her to find a job that would allow her to study and work. *'I'm very young, and I would like to work and continue my education, finish school and then study something.'* However, it was very difficult for her to find a formal job that allowed her to study and take care of her daughter at the same time, so Catalina sang hip hop on the buses or sold used clothes in the local markets:

'I fix clothes that people give to me, I wash it or sew it if it is necessary. If I have branded clothes they are easier to sell; if not, people give me what they want. I always go with my daughter... I'm responsible for taking care of her. I work but never have enough money for my daughter's needs.'

For many of these mothers, having flexible jobs increased their possibilities of getting into the labour market, even with low wages. In fact, only two mothers had the opportunity to have jobs that allowed them to reconcile formal work and childcare, and both were very conscious of being 'lucky'. Mariela was one of the very few mothers who had flexible work; this meant flexible schedules or a part-time contract (fewer than 44 hours per week). She mentioned that this was not her type of work because she had studied fashion design and hairdressing. She worked in a bakery, and the salary was less than the minimum wage, but she could work from 10:00 am to 3:00 pm, which allowed her to be with her son:

'It's not too much money, but in the evenings I am with him. And I work in other things also; I sew and do other things. Before, I was working in a mall, I used to earn \$400,000, I was out from early in the morning to 9:30 pm; it was hard because I almost didn't see him. Now I earn \$250,000, but I can be with my son.'

Similarly, Kate had a job that generally suited her needs; she was a replacement cook at a school, but in the meantime a woman who was on maternity leave came back. She mentioned that she wanted a better salary, but also said that it was a good job because she was with one of her sons there and the other one went to nursery at the same times. She worked from 8:00 am to 4.30 pm. *'The opening time suits me and the holidays also. I have the same schedule as my children. I want to stay there.'* In Kate's case, she worked almost full-time, but close to her home, and she had the same holidays as her children, both of which she appreciated.

For these women who had jobs with more manageable hours, even though they did not earn a sufficient income to make ends meet and had to do additional jobs to increase their earnings, they appreciated the possibility of having a job that allowed them sufficient time to take care of their children.

As we can see, it was ideal for the mothers to have jobs with the same hours as when their children were at nursery or to have someone they trusted caring for them. However, this kind of work was almost non-existent in Chile, especially in the low-skilled sector, where long hours were the norm. Furthermore, it was necessary to consider the long commutes that added to the women's working day by at least 90 minutes. So, for many the only solution was to work informally when they could. The next section will discuss in more detail the low salaries that these mothers received, exploring in-work poverty, where basically being in work did not provide (contrary to official proclamations) a route out of poverty. It will also be shown how much these women thought would be sufficient to meet their basic needs.

4. In-work Poverty and How Much the Mothers Thought Would be Sufficient to Meet their Basic Needs

These mothers demonstrated through their experiences what it was like to work and live in poverty. Almost half of the participants had a household member working full-time on a formal contract and yet they were still below the poverty threshold. All the rest had informal jobs. In Chile, as was discussed in Chapter I, the minimum wage per month was around \$220,000 pesos (£220 per month) after taxation. The women all agreed that this was not enough to meet all their needs; and when they referred to what would be a sufficient salary for them to make ends meet, three-quarters of the participants agreed on between \$300,000 and \$400,000 after taxes (£300 to £400 per month). This amount was more than the current minimum salary, but not much. The amount of money that they generally thought would allow them to make ends meet was just the money that would allow a family of four to be out of poverty in Chile, which was around \$360,000 (£360). However, all of them were thinking about their financial needs when living with extended families or sharing expenses, buying things in the informal economy and all the other conditions described earlier in Chapters V and VI. Therefore, they thought that with that amount of money they would be able to make ends meet and cover their expenses with more flexibility. Needless to say, it did not entail having holidays or leisure time.

As can be seen, having formal employment did not mean escaping from poverty. For example, Andrea said that she could not work fewer than eight hours because otherwise she could not afford all her expenses. She stated that she earned \$225,000 (£225) and this was not enough for her: *'If it was at least \$300,000 (£300), I could do better.'* In addition, Ximena mentioned that she used to work from 6:30 pm to 10:30 pm selling ice creams (in an informal job) and then she used to go during the night to a five-star hotel and work in the kitchen (a formal job). From the two jobs, she used to receive \$285,000 (£285) after taxes: *'It doesn't matter how much you work, you are still poor.'* Nadia also used to work in formal employment with three children and earned the minimum: *'You work and work and you earn so little...'* In the cases of Andrea, Ximena

and Nadia, even when they were working on full-time contracts, they were living below the poverty line and almost in extreme poverty.

As previously mentioned, on average the participants said that between \$300,000 (£300) and \$400,000 (£400) would be a sufficient salary to make ends meet in order to fulfil only basics such as food. To illustrate this, Valentina said: *'Imagine if your commute only cost a quarter of your salary, with the minimum you can't live. I think that \$350,000 (£350) would be more reasonable so that you can keep \$300,000 (£300) after transport – and I believe that you can live with that.'* For her part, Ximena mentioned that \$350,000 (£350) or \$400,000 (£400) would allow her to make ends meet: *'If I could earn at least \$350,000, I would feel that I could do something with the money.'*

In comparison with the other women, Daniela and Mariela were the only ones who wanted higher wages that would allow them to be far above the poverty line. This difference was interesting because Daniela was the only one who went daily to a wealthy district to study. She also had school friends from different backgrounds, so maybe this was the reason that she had a different perspective. She stated: *'I think that minimum \$800,000 will be all right (£800), then you can live more relaxed. However, I'm aware that as you earn more, spending increases and consequently so do debts.'* Meanwhile, Mariela said that she considered \$600,000 (£600) pesos the minimum and she wanted to be a hairdresser: *'I think that I could be all right with \$600,000, which would allow me to get out of here.'* Mariela also studied in a different area and she could see wealthy areas every Saturday when she went to her hairdressing school. It could be seen that the women who spent more time in restricted circles/areas suggested lower levels of income than others who had interaction with wealthier areas and could see what others could afford.

In addition, the intra-household distribution was not equitable in some cases. Catalina lived with five adults and three children, one of whom was her one-year-old daughter. She earned \$80,000 (£80) a month in the informal market and struggled to afford basics such as food. On the other hand, one of her brothers earned around \$350,000 (£350), more than 50 per cent of the total household income. Catalina said: *'Sometimes I'm really sad, I don't even have enough for an egg and my brother is having*

a barbeque with his partner.' It is interesting to note that some of the women lived in households where the total income was higher than the amount they could dispose for their needs; this meant different distribution among household members. Most poverty measures would not count these women as poor or severely poor. However, this relates to the issue about how households share resources and Chilean traditional studies (Larrañaga, 2010; MIDESO, 2011, 2017c, 2018) would assume equal sharing of resources in these households. However, this study showed intra-household inequality related to how poverty is gendered and the extent to which women can access the resources within their households.

So, in general, the women agreed that nurseries were only part of the support needed to reconcile care and work. Certainly, nurseries helped them with their routines and with childcare, but without family support it was very difficult to work and escape poverty. This meant that childcare was just one piece of the puzzle. The other pieces were low salaries, long working hours, long commuting hours and a lack of flexible jobs, among others. This was especially important for lone mothers who did not have extended families or support networks. In these cases, policies providing day care with a one-dimensional approach that did not relate to the complex realities and constraints in these women's lives were insufficient to allow women to work. In this way, we can understand the reasons why the take-up for this policy was so low and see that childcare is just one part of the puzzle of getting women into the labour force.

5. Women's Views About Other Welfare Services

All the participants during the interviews also mentioned services other than nurseries, and their perceptions of these were very different from the sense of community and belonging that nurseries generally gave to the women who used them. The council and the health system were often mentioned in the interviews. Almost all of the women (except three), when talking about their experiences of the council, said that in these services the staff were incompetent, excessive paperwork was involved and they themselves were made to feel shame because of their need for service. In relation to the health system, their perceptions were much worse than those of the council. The predominant feelings expressed about these services were frustration, indignity,

impotence and the general perception that a lack of money precluded the possibility of obtaining a good service. All of these seemed to develop and reinforce feelings of shame and stigma discussed in relation to their experiences of making ends meet and going without the basic items and customary social activities. The next section will demonstrate these issues in the women's words, from which it can be deduced that they had a continual feeling of being denied fundamental social rights as citizens.

The majority of these women had needed to go at least once to the council looking for help in relation to not having enough food for their children, the need to work or for housing advice, and generally they had not received an effective response. On the contrary, they had several forms to complete and it was difficult to find solutions to their difficulties. Daniela illustrated this:

'Before my child was born, I wanted to be helped with food for my house, because my father was unemployed; no, my dad dislocated his arm, and so we did not have anything to eat. And I asked them to give me something; I explained my case to them and they told me, "Now, we are going to give you a box of food every month and you need to bring all these documents." But they gave it to me once and then nothing else. And I do not know what happened. I went to ask, and they said "Okay, come that day." I could not, and then I was tired of the situation.'

Catalina also illustrated this: *'You're never finished with the paperwork, it's horrible. You have to take lots of documents, then more, then go there, come here... then we are going to your house, then come here again.'* Fernanda also reinforced this idea:

'My daughter was born when I was 17, I went to do the procedure for family allowance, and they took 6 months to give it to me. I get \$8,000 (£8). I went to do the process to get another benefit for being a mum, but everything is a process, I have to call and they do not answer. Finally, I received the March bonus that helps me a lot (\$40,000 (£40) bonus per child once a year).'

In addition to the excessive paperwork required by the council, almost three-quarters of the participants referred to being badly treated, and for this reason they tried to avoid going again. Some of them said that they went to the council asking, for

example, for child benefits and ended up feeling confused and ashamed, as they felt as if they were asking for a 'favour' rather than exercising a 'right'. In this sense, Valentina said that she felt degraded when the person from the council looked at her suspiciously, so she said to her mother: *'Mum let's go, we don't need humiliation... and they give so little money that it's not worth it.'* Also, Andrea said: *'Every time I go to the council they don't help me; they say, "We are going to call you" and they never call. Once I went with my daughters after I left my abusive partner and I didn't have anything and they didn't help me. We were cold and hungry... I felt so bad.'*

Furthermore, some of them expressed feelings of injustice in relation to the benefits the council provided. They argued that it was always the same people who received the benefits and they considered that was not fair, because there were more people in need, and some of them highlighted elements of corruption in the system. For example, Mariela said: *'I applied for a sewing machine, they didn't give it to me, they gave it to other people that don't know how to use it and then they sell it. It's people that know the workers... also once I wanted child benefit and I don't remember why they didn't give it to me. Every time I go, they say no, so I don't go any more.'* Mónica also illustrated this by saying:

'In the council they give to those who have already received a thousand times. I have seen people then selling the things at the fair. And in the council, they help those who ... how to say it with a word ... those who know people, those who have relatives or something like that. Then I do not like that. I do not like to ask for it either, because if they are going to say, "No, come tomorrow" it doesn't make sense.'

In relation to the health system, almost all of the women agreed that they did not deliver a good-quality service. In general, they agreed that local health services delivered better services than hospitals, but the general perception was that they received poor treatment, and the perception that private services were much better was true for all respondents. They felt that money separated them from a good service. For example, Carola had a mental health problem and throughout the whole interview she mentioned gaps in the health system: *'The attention for me has been mediocre.'*

Because we live in a poor neighbourhood they do not give us what we need.' She mentioned several times that she was not receiving good-quality treatment and she felt discriminated against because she was poor: *'They look at you and you feel as if you are disgusting.'* Valentina also said: *'I think that health is horrible, a bad service, bad organisation. I hate it. They don't believe what you say, you have to wait long hours...'* Furthermore, Isabel said:

'I had problems with the milk given by the government, it turned out to be bad. I had not noticed it because the hot milk looked normal, but when it cooled, it turned green, bad. My boy almost got poisoned and I took the milk to the local health service and they told me that I was lying, that I could even have bought it at the fair. I felt horrible. They were the ones responsible, not me.'

The women spoke at length about the constant feeling of being denied access to basic social rights, including access to health care. In response, these women made great efforts to use the private system to receive what they perceived to be better services for their children without the same feelings of shame and stigma attached to State services. To illustrate this, Nadia said:

'With my son I spent more than a year waiting for the appointment. He had problems pooping, just like the big one. Luckily, I already knew all the manoeuvres and what to do, but if it had been urgent? Or if I did not have the resources to buy the syrup? Maybe that would have happened, the boy might have busted trying to poop.... If you have money, everything is different.'

Carola also said: *'You have to wait long hours, they only give you paracetamol, they don't care about it. I prefer to pay and go to a private doctor's appointment... I just need to have money to change to the private system.'* Or Daniela: *'Once my little one got very sick and I took him to a private doctor, I thought that he could die if not. They really don't take care of us... you feel like garbage.'* Valentina summarised this situation well: *'They look at you and they do not care about you, they look at you quickly and do nothing. Instead, in the private system you pay, so they look at your children carefully and give you good diagnoses. You feel like a person.'*

All the above shows that for these women important services such as the council and the health system were not delivering good services. Not only were they not doing so, they were also hurting these women and their children by denying them basic rights to treatment and to being treated in a dignified way. Yet if they had more money, these rights would not be denied. They did not feel that they could demand a service. They were made to feel that they were asking for a favour.

6. Messages to Policy-makers and Politicians

One of the questions that the participants were asked at the end of each interview was *'After all this conversation. What message would you give to policy-makers and politicians?'* Their responses were varied, but almost all agreed that they did not feel that these authorities were responsive to their needs. In addition, some of them mentioned that they felt disappointed that politicians only showed an interest in them when it was time to vote. After the elections they felt that they had completely disappeared from sight. Moreover, if they could ask politicians for something specific, they would ask for good-quality jobs, meaning better salaries and flexible hours that would allow them to reconcile work and childcare. This was one of the principal issues that would improve their quality of life.

Some illustrative messages from participants follow:

Valentina: *'I would tell them to pay more attention to the needs of each person, not only when they need votes, because they only want us when they need us. I would like them to help, to see things like drug addiction that there are in our neighbourhoods, robberies; that they worry about people who really need things and not about those that do not need it.'*

Andrea: *'I would tell them to help moms because we need them; they have to realise that we have fewer options than people who have two people in charge of the house. We are alone and we must supply the same as two. I would tell them to put their hands on our hearts and see that single mothers need to be heard, that we are also women and that we also want to develop as a woman, to help us to finish our studies, to help us with nurseries, our children. We need it; it is not*

asking for charity, it is help. If the government helps so many people, why do they leave us here?'

Catalina: 'I would ask them to give more work to people who have not finished high school. Because even to sweep the garden, they said, "Did you finish high school?" No, I didn't. Even to sweep you are asked for that. There are moms who do not have high-school qualifications, and who want to work and cannot do it because of that. I was offered a job in retail cleaning, but it does not help me. Maybe if I didn't have my daughter, but as I do, it is impossible for me... Nor can I pay someone.'

Mariela: 'More opportunities, I'm not one of those women who asks to be given things. For example, I will never ask for a house or car. But I would ask, for example, for scholarships to study, programmes to learn more things, materials to work, things like that. Because there are other women who ask to be given things. No, I like to work to live. I would ask for opportunities.'

Claudia: 'I would tell them to really worry about poor people, those who really need them, those who have few resources, to give mothers more freedom and space. They need to understand that we need jobs that give us time to be with our children, at least work from Monday to Friday. Being a mom and being head of a household is really difficult, especially when you have no support from anyone. Moms who find themselves alone and do not have a man cannot leave their children aside; their children come first.'

7. Conclusions

It appears throughout the chapter that one-dimensional policies intended to increase the number of women in the labour market need to be coordinated with other policies in order to achieve the proposed objectives and to combat poverty. Thus, we cannot expect that a policy that provides thousands of spaces for childcare alone will increase the labour participation of poor women and remove them from this situation. In this sense, on the one hand, it is necessary to have adequate jobs that provide salaries to at least permit women to make ends meet; and, on the other hand, they need working

hours to be flexible. Both are essential elements that women need in order to be able to reconcile work and childcare responsibilities. Yet, the authorities wrongly assume that if women can access childcare for their children, they can and will enter the job market.

Therefore, as has been discussed, even using nurseries and participating in the labour market does not guarantee that women can escape poverty. In fact, in-work poverty was a major problem that these women were facing. The women interviewed in this study demonstrated remarkable ability in the way they coped with their situations. They were striving daily to move their children forwards, as was seen in this and previous chapters; seeking informal alliances, living with others, sharing expenses, working hard and coping with very challenging circumstances; these things were all part of their daily lives. They did this to subsist in the best way they could, trying to give their children a better future.

However, it is likely to be difficult for them to change their situation when in Chile because there are structural difficulties, such as precarious jobs with poor salaries, unequal urban distribution, which means they live far from their jobs, and services such as the council and a health system that directly or indirectly limit access to their social rights because they are not conveyed as entitlements that everyone should have. These structural conditions perpetuate poverty and maintain a distance between better-off and poor people. A single change in policy such as the provision of day care is a drop in the ocean in terms of what is required for major changes to take place.

It can therefore be seen that comprehensive policies are needed that would allow poor lone mothers to reconcile work and family responsibilities, and particularly higher salaries and flexible working hours. The women cannot work nine hours per day, plus two hours commuting, and at the same time take care of their children and try to live on a minimum wage. Hearing these women's voices has helped us to find out what these women need. It is clear that they know what they need and what will help them.

Chapter VIII: Discussion

1. Introduction

This research seeks to add to the development of knowledge about the experience of poverty for lone mothers with young children in Chile, in order to contribute to policy-making designed to alleviate gendered poverty. Poverty is still a challenging social problem in Chile, as discussed in Chapter I, especially since recent research has shown that social mobility in Chile is very low and is related to deeply ingrained structural barriers (OECD, 2018). It is therefore a major task for Chilean social policies to respond to the evidence of significant inequality in Chile and to consider the structural hurdles that need to be overcome in order to allow lone mothers to escape poverty.

It is my view that these mothers themselves know about – and need to be heard in relation to – their needs, as both women and lone mothers. Therefore, this chapter discusses how the findings of the study relate to the three principal research aims in the context of the relevant literature. The aim of this chapter is to draw out the significant findings from my study on the impacts of poverty on lone mothers living in Chile, especially those related to shame and stigma. It will also examine the support they receive, their coping strategies and what other support they would like to get, as well as explaining their views of State provision and policies.

2. Aim One: To Explore the Impacts of Poverty on Lone Mothers Living in this Situation, especially those Related to Shame and Stigma

The first aim of the study was to explore the impacts of poverty on lone mothers living in this situation, especially those related to shame and stigma and this section will analyse the severe deprivation that the participants in my study experienced, including food poverty. The importance of having sufficient economic resources for these lone mothers will be discussed, as the findings show that they did not have enough money to make ends meet. In addition, it will be argued that poverty needs to be understood in terms of its relational, as well as economic, aspects, emphasising the experience of shame and stigma for the mothers concerned.

Furthermore, the findings reveal that these women identified poverty as a personal failure without recognising the structural factors and determinants that underlie it. Despite their circumstances, it has also been shown that the women tried to be active agents in their lives in facing poverty, and they used their everyday and personal resources in order to 'get by' and cope with poverty (see Lister, 2015). The latter cannot be taken for granted and must be seen as a greater expression of agency, where they deployed different strategies in order to subsist in severe structural and material deprivation and to provide the best they could for their children in very challenging conditions.

2.1. The lone mothers in the study lived in situations of severe material deprivation

Being a lone mother involves being both the principal caregiver and breadwinner, and poverty makes this role much more complex and difficult. The first issue that emerged from the mothers' experiences was that these women lived in severe material deprivation, which affected their lives as a whole, and dealing with a lack of material resources became their principal preoccupation. It was a challenge for them to make ends meet, that is to say, paying the bills and simply having enough to eat. Clearly this is a low threshold and relates to subsistence living. They viewed using public transport, buying clothes and holding celebrations as luxury items that were out of reach. The most significant finding with respect to the material deprivation was that **food poverty** still exists in Chile and that the women made substantial efforts and spent high amounts of energy on the provision of essential food for themselves and their children. They used different strategies such as borrowing money, skipping meals or cooking without gas, as will be explained later in the chapter. The interviews showed that in Chile there are still people who cannot afford to eat every day.

This severe material deprivation contrasts with statements made by some Chilean government departments and NGOs suggesting that there is hardly any poverty linked to hunger in Chile (Fundación para la Superación de la Pobreza, 2012; MIDESO, 2017c). Furthermore, despite being among the OECD countries and having good rates of average income and wealth in comparison to other Latin American countries (OECD,

2018), in Chile the basic needs for people living in poverty are far from met. Indeed, the analysis of these mothers' experiences is in line with the literature that suggests that these mothers' problems are related more to poverty than to the fact of being lone mothers (Albelda et al., 2004; Dermott & Pomati, 2016; Paterson, 2001) in a society that generally relies on two incomes to make ends meet (C Pantazis & Ruispini, 2006; Pressman, 2003). Moreover, the qualitative data garnered by the study challenges the available quantitative data in Chile, which fails to reveal the intensity and severity of female poverty (see also Chant, 2010a).

2.2. Money does matter

An important issue that is often absent from discussions in Chile is the income that is required for people to live on. Certainly from the stories of these women, who have the double role of caring and providing, the minimum wage was inadequate, even for basic subsistence living. The mothers in my study earned, on average, \$128,000 (£128) per month. The minimum monthly income in Chile is \$220,000 (£220) after tax deductions (MIDESO, 2017b). The lone mothers showed clearly that this was not sufficient for them to provide the basic necessities and have a quality of life that was not solely focused on subsistence. When asked the women said that, on average, the basic income they needed to survive was between \$300,000 (£300) and \$400,000 (£400) per month, which is almost double the minimum salary in Chile, but still a low wage in comparison to the cost of life in the country (UNDP, 2017). When detailing the expenses that this would cover they referred mainly to food, and to possible emergency expenses or paying for public transport. With a proposed salary of \$400,000 (£400) they did not think, for example, that they would be able to afford housing, vacations, leisure time or paying someone to take care of their children if necessary.

Thus, the minimum wage condemns a lone mother and her children to experience poverty. In Chile the poverty line is between \$100,000 (£100) and \$151,000 (£151) per person per month, and the extreme poverty line is between \$70,000 (£70) and \$101,000 (£101) per person (MIDESO, 2017c). This was illustrated by some of the interviewees who had been employed on the minimum salary, and had been struggling

to provide food every day for themselves and their children. They were living on the edge of extreme poverty and experiencing severe difficulties.

In Chile it is necessary for academics, policy-makers and civil society to start talking about the importance of money, as shown, for example, in the work of Strelitz and Lister (2008) and Daly and Kelly (2015), who clearly demonstrated that money matters for people living on low incomes and that many of their most difficult experiences are because of a lack of income. In addition, it is important to have more debate and discussion about money and the difficulties that the lack of money brings, rather than turning the discussion into a consideration of how to provide information, parenting skills or emotional support to people living in poverty (see also Daly et al., 2015; Daly & Kelly, 2015; Strelitz & Lister, 2008)– these elements are all conveniently part of neo-liberal policies, as will be discussed later in the chapter.

For these lone mothers their lack of money was the principal factor causing stress and appeared to be the main reason for their mental, social and emotional difficulties. The women said during the interviews that they felt overwhelmed with their caring and economic obligations and responsibilities, and that State support was not sufficient for them (see also (S. Bradshaw et al., 2017; Chant, 2010a).

2.3. Poverty needs to be understood in terms of relational, as well as economic, aspects

Not only did the lone mothers experience severe material deprivation but this severe deprivation also had relational consequences. Poverty can only be understood comprehensively if we look at material hardships and relational aspects together, relatively according to time and place (Townsend, 1979). These lone mothers constantly had to restrict themselves and their lives because of a lack of money, and it was clear that **social participation** was one of the areas that was most affected so that no space was left for spontaneity. For example, they could not readily afford to use public transport to take their children out and enjoy leisure time with them. Doing so required high amounts of organisation and was often almost impossible.

When the participants talked about social participation, the non-material consequences of poverty, such as feelings of powerlessness when they could not provide 'happy moments' for their children, became clear. Their inability to provide days out or celebrations also brought feelings of guilt and affected their self-esteem. Similar feelings were aroused by their difficulties in providing material resources for them. They had a constant feeling of self-restriction and a sense that the lack of money limited their freedom to decide simple things, such as taking their children to the zoo, buying an ice cream or choosing the food they wanted to eat or share with their family or friends (see also Strelitz and Lister, 2008; Fahmy and Pemberton, 2012). Therefore, it can be observed that poverty restricts spontaneity, and at the same time either individual or collective agency has to focus on everyday subsistence.

In this situation, extended families were very important in helping to lessen feelings of powerlessness and helping the women to cope with the difficulties of living in poverty (see also Willis, 1993), when, for example, different family members raised money or each invited person brought something to share for a meal. However, the extended families were also struggling with economic difficulties (see also Daly and Kelly, 2015).

Poverty, then, involved material deprivation for the mothers and impacted their social relations, and the non-material consequences of poverty affected their whole lives. This discussion cannot be separated from the issue of **shame and stigma** that was a central element in these women's narratives. The serious difficulties of living in poverty affected their whole life, leading to feelings of personal failure, impotence or mental health issues, such as depression. The feelings of shame and stigma that these women expressed occurred principally in relation to their children and their locality. Also under aim three (discussed below), shame and stigma will be considered in relation to social services provision. So, shame and stigma were experienced in relation to the women's personal levels of poverty, and also to how they were treated by welfare officials.

For the mothers everything that related to their children seemed to exacerbate their feelings of shame and stigma. Their children were the focus of their lives, and not being

able to fulfil their needs was the most difficult issue they faced. The women demonstrated the severe difficulties they faced in trying both to provide for and take care of their children, and sometimes the powerlessness they experienced led them to believe that they were not responding to the expected role of a mother, resulting in feelings of shame. In this sense, the difficulties 'getting by' (Lister, 2015) were seen as a personal and not a structural failure, as will be discussed later in the chapter.

The above was evidenced in the findings chapters (Chapters V, VI and VIII) on many occasions. On the whole, the women punished themselves for not being sufficiently capable, and the majority did not identify the structural constraints that prevented them from having a minimum standard of living, frequently using phrases like 'I've been incapable' or 'I'm not able'. It is important to note that they felt like actors with failed agency, rather than people living in structural poverty caused by, for example, segregation, limited opportunities and poor education. Their subjective agency seemed to be affected when they were not able to fulfil their children's needs, and this increased their feelings of shame.

Shame and stigma also appeared in relation to the urban geographical place in which they lived. These women lived daily with high levels of segregation and on the periphery of the city in a deprived and economically homogeneous sector that helped to reduce their experience of shame from day to day, since everyone was in a similar situation. However, when they left their area and met people who had more economic resources, the shame of living in a stigmatised area such as La Pintana became evident. Many of them avoided the practical effects of this stigma, for example, by saying that they lived in another suburb when they applied for jobs. They wanted to avoid feelings of inferiority and the experience of discrimination because of where they lived. Some of them noticed the economic homogeneity of the areas where they lived and the differences between them and the wealthiest districts, feeling constantly aware of the differences between 'them' and 'us'. Others lived in these areas and did not know about other sectors in the city: La Pintana, and the homogeneity of the area, were their only reality.

The majority of the women frequently noted differences between ‘them’ and ‘us’, the ‘rich’ and the ‘poor’, or ‘here’ and ‘there’. They felt invisible to – and, for the more critical of those interviewed, exploited by – the ‘rich’. Only one of the women interviewed reflected on some of the structural problems that made it difficult for her to overcome poverty, saying that poverty was a result of severe inequality and exploitation by the ‘rich’. It is interesting to note that negative feelings, such as shame, were very effective at making these women feel a lack of agency, with significant feelings of guilt related to their situation. As can be seen, shame and stigma appeared to be most acute when the women came into contact with wealthier people, but it was also an issue in their daily lives, and living in La Pintana brought shame. Certainly, many of the women interviewed appeared to experience social and psychological consequences from living in severe deprivation, as Narayan (2000) found in her extensive research about people living in poverty, which included the experiences of poor people in 23 countries around the world.

In respect of the importance of relational issues, the women’s experiences of shame and stigma also suggest that their psychosocial experiences, as Yongmie (2013) discussed, were socially induced and socially relational. In this sense, the theoretical proposition that poverty induces shame proposed by Walker (2014) was affirmed by the mother’s experiences, especially in relation to the concept of relative poverty. It was observed that shame had individual and structural components that were in permanent interaction (see Walker, 2014; Walker et al., 2013; Yongmie, 2013). Generally speaking, as explained in Chapters I and V, Chile has one of the highest inequality rates among OECD countries, and this is also demonstrated in the spatial segregation of poverty. The participants in my study showed that shame appeared as a personal emotion with social origins, as argued by Walker et al. (2013) and Yongmie (2013).

The mothers were aware of the difficulties related to drugs and crime in their neighbourhoods, and they – to varying degrees – remarked upon the differences between themselves and their families, who were decent people as opposed to people related to the criminal world. This attempt to separate themselves from others who were ‘different’ suggests that they felt they did not deserve such stigma, and therefore

to feel shame, or did not wish to experience these feelings. This is in line with Walker's analysis (2014) that fragmentation is created even between people living in poverty in order to avoid the 'archetype of the poor'. These findings also resonated with those of Pemberton (2016), who found that in the UK the most common adaptive response to avoid feelings of shame is to create discourses of 'othering' (see also Lister, 2004) that allow people to create a distance between themselves and an imagined 'other', who is seen as less worthy, although living in a similar economic situation. The mothers tended to create a distance from all the 'stigmatised' others in order to safeguard their self-perceptions and their perceptions of family and friends.

2.4. Women's personal narratives did not identify structural factors and determinants and they felt this as a personal failure

As we have seen, the narratives of all the lone mothers revealed their feelings of personal failure when they were not able to fulfil their children's needs. This was observed, for example, when they were unable to obtain the necessary food, to dress as expected for a job interview or to pay for private health care. They felt overwhelmed because they could not respond to all their responsibilities and obligations as a mother (see Chant, 2014).. They did not identify structural factors that prevented them from having an acceptable standard of living. As was discussed above, they experienced severe material deprivation and a lack of social mobility and overcrowding; yet for many these were seen as their 'fault'.

The lone mothers also had the experience of **intergenerational poverty**, as structural difficulties had affected the possibility of their parents' families moving out of poverty. They were not the first generation to be living in this situation. They all came from families that had lived in poverty for many years, and most were the daughters of lone mothers living in poverty (Comisión para la Medición de la Pobreza, 2014; Gans, 2011). Similarly, their own children were experiencing the consequences of their mothers' poverty. This had often meant that their first caring responsibilities and obligations were for their siblings, while their mothers had worked to provide for their families. It can be seen that this was a gendered issue, as it was women who took on caring

responsibilities at a very young age or had to leave school in order to take care of their siblings, and then later their own children. So, poverty for these women was deeply structured, with few possibilities for mobility, and this was caused by entrenched social and economic divisions with gendered implications, particularly with regards to their caring responsibilities.

In the case of the women who participated in this research, their school studies were generally postponed or limited to allow their brothers to study. As a result, according to the mothers, their brothers enjoyed better economic conditions. This implies a serious cultural disadvantage for women, such as greater difficulties in getting out of poverty. Some of them were conscious of this and were trying not to repeat the process with their children, and made their best efforts to avoid all their children going without, irrespective of their gender. However, on many occasions they did not have adequate support to liberate their daughters from caring responsibilities and obligations, having to leave, for example, a ten-year-old daughter in charge of a two-year-old for three to four hours in the evenings in the case of Andrea. By contrast, some of the younger mothers appeared to have more chance of finishing their studies and have access to more opportunities, because their families were giving them support and the childcare provision was more adequate for their needs, as will be discussed under aim three. This intergenerational experience of poverty seems to be linked to an economic system that is reliant on a precarious and insecure workforce (as will also be discussed later), where all the agency deployed by them and their families had the intention of transforming the intergenerational experience of poverty into an intergenerational experience of not living in poverty.

As Tortosa (2009) argued, lone mothers also illustrate the role of poor women in the Latin American social structure, where they are overloaded trying to combine care and work and also suffering discrimination, just because they are women. As was discussed in the previous section, shame is related to feelings of personal failure, and contributes to barriers that do not allow these women to develop a critical perspective about the structural determinants of their situation. The latter has been argued to relate to how neo-liberalist States work (see (Harvey, 2007; Peck, 2010; Yongmie, 2013), where under

capitalism people living in poverty are convinced that it is due to their 'own failures'. In this sense, Chile is not the exception and this will be analysed in depth under aim three. On only a few occasions were the mothers able to visualise how the structure and lack of adequate social policies impeded their social mobility. In other words, only on a few occasions were they capable of recognising the difficulties associated with living in poverty as 'structural symptoms', as Pemberton et al. (2016) demonstrated in recent research in relation to social harm.

2.5. Women were active agents facing poverty

These lone mothers demonstrated that facing poverty was a difficult challenge requiring high amounts of energy. However, a few of them were making significant efforts to complete their studies, so that they could provide better opportunities for their children, or they were trying to facilitate their children's schooling so that they could have a different life, escape poverty and have the chance to experience not living in poverty. In addition, many of them worked long hours and put aside their needs in order to satisfy their children's needs. For example, they did not eat every meal so that their children would have food, or did not buy things for themselves such as clothes or medicines. Certainly these women demonstrated their preoccupation and concerns about how their children were experiencing poverty, as shown in previous literature (Brandt, 2012; Ceballos, 2008; Millar & Ridge, 2013). And as Strelitz and Lister (2008) noted, these women also put their children first in order to diminish the negative effects of deprivation, and they tried constantly to 'get out' and recursively found structural barriers that constrained their possibilities.

As shown in the literature (Lister, 2004; Flaherty, 2008, Batty and Cole, 2010), poverty affects women's lives and their decision-making but, despite their difficulties, the women in the study showed that they were actors in their lives and not victims of their conditions (Batty and Cole, 2019). Therefore, as Walker (2014) discussed, the women showed how their agency was a co-constructed process that was a product of their interaction with the economy, politics, social media, community and people's own experiences. In addition, the lone mothers' testimonies showed that they and their close networks of extended family, friends and neighbours invested most of their

agency in just surviving poverty and its difficulties, as another Chilean study has found in the past (Fundación para la Superación de la Pobreza, 2012). Nevertheless, as found in some of the literature in the UK (Gillies, 2007; Klett-Davies, 2007) on the whole the women were proud of their achievements despite adversity, for example, in sending their children to school and trying to give them a better future.

3. Aim Two: To Examine the Support that Poor Lone Mothers Received, their Coping Strategies and what Other Support they Wanted to Have

In relation to the second aim in my study, the mother's had developed informal support networks that involved various coping strategies in order to face poverty. These informal networks, in the absence of State support, became fundamentally important for them in facing poverty and managing all the difficulties arising from a lack of resources and material hardship. Even though these informal networks made it more feasible to live in poverty, they were still in a precarious situation, because the people in their support networks also lived in poverty. In what follows, the three main findings in relation to the support they received and their coping strategies will be discussed. First, there is what I have called the 'domestic welfare system', whereby the women established collective strategies with their extended families, this being the main coping strategy to deal with poverty. Second, what I have called a 'gendered reciprocal support network' (see also Willis, 1993) will be considered, in relation not only to family support, but also to the collaborative network between friends, neighbours and even other people such as bus drivers, which allowed them to cope as well as possible. Finally, the informal economy will be described and how involvement in it helped to make it possible to live on a very low income. The third aim will cover the issue of what other support the women said they wanted to receive, because from the mothers' perspectives the lack of support related mainly to State provision.

3.1. Domestic welfare system

Chile has a precarious welfare state, as discussed in Chapter I, and there are different kinds of policy designed to provide support to individuals and their families. However,

this support was not very effective for the mothers in my study and they had to develop a range of strategies in order to cope with poverty everyday (see Lister, 2015). Extended family for the mothers worked as a form of domestic welfare system, which consistently subsidised the precarious Chilean State. Most of these lone mothers were highly dependent on the material support provided by their extended families, especially the women of the extended family.

Almost all of the participants in my study had developed various coping strategies, together with their families, to face poverty, where in Lister's (2004, 2015) terms they 'get by' every day in a collective way. They shared the house with them, despite overcrowded conditions, which made it possible for them to have somewhere to live, which would otherwise have been difficult. They also shared expenses, so they could afford basic needs such as food or clothing. In addition, they divided the payment of basic accounts such as gas, water or electricity between family members, and if one member of the family needed to go to a private doctor or have special medicine, they also shared the expenses. The same happened with caring responsibilities, where the women of the families shared caring responsibilities when necessary.

In contrast, the women in this study who were more socially isolated and did not have this domestic welfare system through their extended families struggled significantly more than those who relied on their families, as it was very difficult to 'get by' (Lister, 2015), as discussed in aim one. They tended to experience more difficulties in managing on a daily basis to have a stable house to live in, food available every day for them and their children, or somebody to help with caring responsibilities. So, the women with little concrete support tended to live in more precarious conditions and had experiences of living, for example, on the streets. They also seemed to have more parenting difficulties, related to struggling not to neglect their children, for example (see also Ghate and Hazel, 2002), because they felt overwhelmed and sometimes not capable of facing all their responsibilities and obligations in their role as principal caregiver and breadwinner (see also Chant, 2010, 2014).

Given the dependence of the women on their extended families for functional material support (see also Taylor, 2011), it appears that living with the extended family

was a collective coping strategy to face poverty, whereby lone mothers did not have any other options. Making ends meet was possible because these families developed several coping strategies that allowed them to cover basic needs. Without this domestic welfare system this would be almost impossible. The latter was observed, for example, in the economic destabilisation of family systems when one of their members went to live in another place and they had fewer resources to share. Therefore, living with their extended families reduced their economic costs and facilitated their caring responsibilities (see Esteve, García-Román, & Lesthaeghe, 2012). Most of them would have liked to have been able to afford a house by themselves and to live independently, but all the costs involved in this for the majority of these lone mothers would have been almost impossible to meet (see also Ramm, 2016). The support from their extended families was not only economic or material, but also emotional. Many of the women felt warmth and value from their extended family, friends and neighbours, and felt very appreciated. They had close bonds with them and received unconditional sustenance.

So, as has been discussed, extended families (especially their women members) were essential in facilitating the mothers to face poverty, and this support implied a constant provision of help in times of need (see Levitas, 2006). Some scholars have found that sometimes people living in poverty avoid seeking help until it is strictly necessary (Pemberton et al., 2014; Flaherty, 2008). In contrast, these women, through their experiences, demonstrated that on the whole they had constant help from their extended families, which helped them to decrease feelings of powerlessness and also to face poverty with company. They saw this help as reciprocal and that in due course they would provide assistance to those who had helped them. In addition, it also seemed that the mothers tended to seek formal support when their informal sources of support were weak or unable to fulfil their needs (see Pinkertone and Dolan, 2007), but after seeking help from formal sources the women always went back to their families. The latter seemed to operate as a cycle, whereby the State did not satisfy their basic needs, so these mothers and their families had developed a regular and more stable domestic welfare system, because they knew that, without it, it would have been very difficult to manage, given their lack of material resources.

3.2. Gendered reciprocal support network

As discussed above, reliance on support from extended family was one of the main coping strategies used to face poverty, and such support was also gendered. Extended families thus played a crucial role and the women were part of what I named a 'gendered reciprocal support network'. The interviews revealed how, in order to deal with the many responsibilities and difficulties they faced, the women organised themselves to become part of a gendered reciprocal support network of systematic material and emotional help between women living in poverty. These networks were developed in the absence of the State providing basic services, including housing and health services (as will be discussed in the next section). They were also created in the absence of an economy that provided adequate jobs and incomes, and of male support from partners, fathers, brothers and men in general, in a country where macho culture is influential.

All the participants in my study recounted experiences demonstrating the existence of this gendered support network. In general, it was a cycle of consistent support for and by women, including the provision of material goods such as lending or borrowing money, providing essentials such as milk, nappies or baby wipes for their children or helping in the organisation of special activities by collecting money for these purposes. This gendered support network served to provide not only material but also emotional support. Many of the women had in-depth and meaningful friendships (See also Chant, 2007b) with other women, they gave and received advice, helped one another in caring responsibilities and felt comfortable in one another's company.

This gendered support network was especially important for those mothers who did not have extended family support and struggled more in the absence of comprehensive policies or an economy that would have allowed them to enjoy an adequate standard of living (as will be discussed under aim three). However, although they did not have family support, they had other networks of friends and neighbours that helped them to face their difficulties (see also Willis, 1993). Housing was one of the areas in which this support network was very useful. There were, for example, women who rented homes to them at affordable prices, while others lived in other areas for free thanks also to the

generosity of other women. Moreover, for those who did not have extended family support, the emotional support from other women was very important, especially in the sense that they felt they were not raising their children completely alone.

This gendered reciprocal support network provided continuous functional and emotional support for the women. In this sense, the women showed that social support provided a basis for coping (see Eckenrode & Hamilton, 2000), and that coping was much easier and possible if they were part of this reciprocal support network. Consequently, the participants in this study generally demonstrated a positive relationship between functional support and agency, which means that women who had more support that helped them to solve their daily difficulties in emotional and concrete terms presented internal feelings of greater self-efficacy, and therefore greater agency. The gendered reciprocal support network was central to enabling them to fulfil their children's basic and social needs, and to make ends meet so that they could give them various types of food, celebrate important occasions or give them birthday presents. It also gave them the satisfaction of being able to accomplish their carer role in these areas.

This reciprocal support network helped them to cope with poverty despite their difficult circumstances, and they received and gave support to others and consequently felt socially included in a society that otherwise was permanently excluding and stigmatising them. On the whole, it seemed that these women showed satisfaction in giving and receiving support (see also Taylor, 2009) and felt comfortable in the context of these social relationships (Taylor, 2011). This gendered reciprocal support network also seemed to prioritise relationships; that is, there always had to be a balance between the support that was received and that given by the mothers. If this were not the case, the women would be in a relational debt to others, which could have negative consequences for their relationships (see Kim et al., 2008). Through the mothers' narratives, it seems that people living in poverty establish resources and form networks of help, principally with their extended families, but also with neighbours and friends (see also Daly and Kelly, 2015).

Finally, through these mothers' narratives, it seemed that these support networks were developed in the absence of male support. **Machismo** was an important obstacle to obtaining support and a reason for the lack thereof. Here the concept of machismo had considerable relevance to these women's experiences. As was discussed in Chapter III, machismo can be defined as a social phenomenon that can be understood in general terms as selective violence towards women in patriarchal societies. It is structural in character and a public problem of great importance (Casas & Montserrat, 2017). From girlhood, these women assumed caring responsibilities and obligations to others in the family; meanwhile, boys and men received more privileges just because they were male (see also (Cuesta, 2006). In their narratives the women explained how men were raised differently and were served by women and not expected to help with household chores or do things for other people, like caring responsibilities. In contrast to the women's caring role, men were generally seen by the mothers as being synonymous with those who abandoned, abused or controlled women. While there were 'exceptional' good men, most of the children's fathers were abusive and controlling or only helped the mothers occasionally. Many of these women were conscious of machismo and its negative consequences in their lives, and were aware that mothers generally raised their sons to have certain privileges, beliefs and mandates about what 'a man should be' (see Monsterrat and Casas, 2017). As a result, most of them were trying to erode patriarchal structures (see (Chant & McIlwaine, 2016) by raising their children differently, with more respect and equal rights between men and women.

As has been discussed, the participants in my study developed several strategies in order to cope with poverty; they were created mainly by and for women. On the whole, the literature identifies lone mothers as a vulnerable group (Encina, 2008; Miranda, 2011). However, the findings of this research suggest that women who stopped living with abusive and controlling men felt that they could then provide better care for their children. It also meant that their income went directly to their children, unlike when they were with their partners (see Chant, 1997). The majority of the lone mothers stopped living with abusive and controlling men because they wanted a different future for their children, and they put their children's needs above their own (see also Lister,

2004; Millar & Ridge, 2013; Strelitz & Lister, 2008). In this sense, the gendered reciprocal support network made it possible and feasible for the women to make this kind of decision.

This links, for example, to issues of intra-household economic distribution (Chant, 2007) and the way poverty is measured, where these women might be in a lower income quintile as a lone mother than when they were with their partners. On the plus side, however, there was better income distribution at intra-household level and the women therefore had a better quality of life and perception of themselves and their children than when they were with their partners. When their participation in the gendered reciprocal support network is taken into consideration, the women may have had better experiences than is reflected in statistics that measure household income alone. This is the kind of data that most poverty measures do not capture. As Yongmie (2013) stated, income poverty measures, even multidimensional measures, do not incorporate non-material dimensions and their gendered differences. The latter implies that the lone mothers could be providing their children with an intergenerational experience of well-being and more opportunities that could allow them to escape poverty.

3.3. The informal economy

Beyond the domestic welfare system that extended families provided and the gendered support network developed mainly by women, another essential element of support was the informal economy, which had great relevance for women living in poverty and was to an extent also part of their reciprocal support network. This kind of commercial activity allowed them to take some control over their acquisitions and therefore to live on very low incomes (see also Moser, 2016; Navarrete-Hernández, 2017). In some respects, this can also be seen as a form of agency, where women exercise their personal and strategic agency 'getting (back) at' and resisting the prevailing system (Lister, 2015).

The mothers' narratives made it clear that they could not afford to participate in the formal economy, and when they did the consequences could be very negative. For

example, when they had debts that they could not pay in the health system (because of the co-payment of the public system) or in the retail market, they became very worried about the possible consequences, such as going to prison. In contrast, the informal markets were affordable in comparison with shopping through formal channels, and they were able to buy food, clothes and all kind of goods for accessible prices through these channels. In addition, the mothers explained that it was a system based on trust, where some could access items and goods that they paid for in instalments without interest or a signed contract, based only on their word.

This kind of economy was not only about buying goods, but also about selling them and working in the market. They had the opportunity for sales when they needed money quickly to cover necessary or unplanned expenses, as discussed in Chapter VI, and for some of the participants their principal income came from this type of economy. In addition, for some of these women the informal economy was a way to contribute to the reciprocal support network, buying from others who were in need rather than from formal retailers. It seems, therefore, that the informal economy made it possible for the women to fulfil their basic needs and to make ends meet on very low incomes.

4. Aim Three: To Explore the Women's Experiences and Perspectives on State Provision, especially the Chile Grows Nursery Service

All the participants in the study provided an insight into their perspectives on State provision, especially in relation to the Chile Grows policy. This section will focus on the main findings about why they did, or did not, use the childcare provision of the Chile Grows service. This will be followed by a discussion about which aspects of this policy they would change in order to make it meet their needs, and those of their children, more closely. It will be seen that the key challenge for these lone mothers was reconciling care and work, and they had clear ideas about what needed to happen to make this possible. At the same time, they worked actively and deployed their agency in order to solve their problems in the context of limited and precarious State provision. The concept of gendered moral rationalities will be used to shed light on their decision-

making about using childcare provision and working, therefore discussing how they took options and deployed their agency. Finally, their use of other services provided by the council or health system will be considered, where it will become evident that applying for, or using, these services was associated with experiences of shame and stigma. In contrast, schools seemed to be a valuable provision for the women.

4.1. The mothers' perceptions of the childcare provision of the Chile Grows policy

One of the issues that inspired this research was the high number of vacancies available in the government-funded childcare system. Official data and reports in Chile lacked information on women's views of childcare services, assuming that childcare is the best option for both children and women. Certainly, for all these mothers childcare provision was an important topic, but they did not necessarily see using the nurseries as an option they wished to take up, especially when their children were younger than two years old. All the mothers agreed that children younger than two needed to be with their family, and the women who did send their children to nursery at this age did so because they did not have any other option and needed to work or study.

In relation to the participants who did not send their children to nursery, the principal reason for not doing so was the cultural belief that it is best for children to be cared for by the mother or other women in the family – mainly grandmothers or sisters – and after children enter school at the age of four. This could be explained in part because their own mothers were raised without the existence of this kind of provision and because one of the principal roles the mothers had, and which was valued by society, was the carer role (see also Barudy & Dantagnan, 2010.; Gómez & Jiménez, 2015). Furthermore, they distrusted the childcare system and feared that something could happen to their children, which was reinforced by rumours and social media. Non-users had other reasons, such as the opening hours of the nurseries not suiting their needs, or the staff/child ratio being perceived as insufficient, while for others it was because some nurseries did not accept children who were not potty-trained or younger than two years old.

For the childcare users the main reason for doing so was the need to work or study and having no relatives available to take care of their children. Other reasons were the provision of free meals for their children in these establishments and the chance for their children to have the benefit of cognitive stimulation provided by specialists. For the majority of them, their decision-making was very conscious and they needed to trust the nursery and hear good reports about it in order to take their children to these institutions. All the mothers who were sending their children to nursery found that one of the positive aspects of the nursery was that they received emotional support from the staff and therefore felt that they belonged to a community.

However, both the mothers who took, and those who did not take, their children to nursery were clear about what they wanted to change so that the nurseries would work better for them. In general, they agreed that the staff/child ratio needed to be higher and that it would be beneficial to have central heating in the nurseries. However, the most important issue that needed to change was the opening hours, which they considered to be inadequate for their needs in relation to paid work. Generally, the opening times were from eight in the morning until four in the afternoon, and only those who were in formal employment and had children who were potty-trained could have extended hours until six in the evening. All of them agreed that these schedules were not feasible given the existing conditions in formal employment, where they were expected to work nine hours per day and had an average two-hour daily commute from the nursery to work and back. In addition, as has been discussed, earning the minimum wage still did not allow the women to escape poverty.

4.2. Challenges in reconciling work and care

When exploring the participants' decision-making about using childcare provision, the challenge was always reconciling childcare and work, and childcare provision was just one part of the puzzle. The key challenge was obtaining jobs with flexible hours and an adequate income. None of these women had a job that, from their perspective, had an income that allowed them to make ends meet. Only two of them had a formal job with flexible hours, and they felt 'very lucky' to have this, even though they had to complement their incomes with other kinds of informal jobs.

A number of studies show how difficult it is for women, especially lone mothers, to reconcile the working world with childcare. The reasons for this are various, including low pay, long hours of work and high levels of unemployment (Brandt, 2012; Gómez & Jiménez, 2015; UNDP, 2017). The views of the participants in this study reflected these findings. On the one hand, policies are intended to ensure that women can be active in overcoming poverty, thus increasing their responsibilities and/or obligations (see Chant, 2104); on the other hand, however, the women felt that in practice these policies were not sufficiently comprehensive to meet their needs. Therefore, they were subject to demands that could not be met.

Work is not the only issue of importance in order for women to escape poverty in Chile. Forty-five per cent of lone mothers living in poverty work (SERNAMEG, 2016), but the women in this study showed through their experiences that the working world did not fulfil their economic needs. In this sense, the notion of 'decent work' (ILO, 2016) is particularly relevant. This refers to work providing an opportunity for a person to be productive in conditions of freedom, equity, security and human dignity. Low wages were one of the principal concerns for these women, since the minimum wage was insufficient to fulfil their basic needs, as seen earlier in this chapter in relation to food poverty. They also considered that the working world did not take into account their needs as the principal carers of their children.

As discussed previously, a significant amount of the women's energy was invested in survival strategies. Indeed, the women showed that they had very limited opportunities of finding decent work. So, informal employment was extremely important for them, and a viable option in reconciling work and care. In this situation, their income was variable and generally less than the salaries from formal employment, but it gave them greater opportunities to manage their caring responsibilities. Moreover, these women said that informal employment and the informal economy allowed them to access various basic goods that would otherwise be impossible to obtain. Informal work has been stigmatised as unproductive and insecure (Moser, 2016), but for these lone mothers living in poverty it was a more viable option than the actual conditions of formal work in Chile (see Navarrete, 2017).

Therefore, it is evident that the mothers experienced **in-work poverty** (see Kremerman et al., 2015), especially as they were lone mothers who had to combine being the main caregivers and breadwinners. As previously noted, the current policies often presuppose a family structure with two carers in charge (Pantazis and Ruspini, 2006; Pressman, 2003) and do not respond to the actual challenges that lone mothers face. For these women, as discussed in this chapter, it was simply not feasible to live on one income, and Chilean social policies had reinforced this idea through policies that placed women as central to overcoming poverty, where women had become an instrument of the State, being the principal carer and provider without the necessary support (see also Ahumada et al., 2016) to do this adequately. Indeed, women were often positioned as people without human rights, where they could never rest or enjoy themselves and just had to survive and do the best for their children.

Therefore, at the very least the policies should provide benefits that really allow women to reconcile the world of work with care, with the possibility of making ends meet with dignity.

4.3. Gendered moral rationalities as a theoretical approach to understand the decision-making processes of lone mothers in relation to using childcare

The concept of **gendered moral rationalities** proposed by Duncan and Edwards (2003) is a very useful one that allows an understanding of the decision-making process of the participants in my study. It therefore acts as a model of agency that allows us to understand the thinking process behind agency (Lister, 2004). Unearthing their reasoning helps us to understand some of the reasons for the gap in take-up of the Chile Grows nursery system, which has around 55,000 vacancies at the national level, and 30 per cent of the children that have a place do not use it regularly (JUNJI, 2015; Integra, 2017). One of the main objectives of this policy was to increase women's participation in the formal labour market, but this has not increased as a result of this policy (see Aguirre, 2011; Dusallant, 2012; Centro de Estudios Financieros, 2017;). Therefore, the approach that I took during this research, that lone mothers living in poverty were the real experts on their lives and that their voices must be heard, is

extremely relevant. They knew what they needed, so it is vital that they are seen and included in the design of new policies. When women's voices are heard, as in this research, the reasons for the lack of take-up of this programme can be understood.

Using the approach of gendered moral rationalities (Duncan and Edwards, 2003), the continuum of interaction between structure and agency needs to be understood. In this situation, it is important to consider the social construction of what lone mothers consider good mothering to be, as their decision-making about nursery for their children relates to this construction, especially in relation to care and paid work. Their view about formal and informal employment is another important element in their thinking. In contrast, the childcare component of the Chile Grows policy assumes that lone mothers and women living in poverty make rational economic choices (see McCarthy & Edwards, 2011), in which it was expected that because of the existence of free childcare provision women living in poverty would enter the labour market. This relates to the neo-liberal ideology established in Chile during Pinochet's dictatorship (see Han, 2012), which will also be discussed later in the chapter.

Having access to childcare did not necessarily mean that the women used it. There were several factors that influenced this decision, and thinking that only economic rationality would guide this process is erroneous. Several intervening factors were observed, such as cultural elements related to what it is to be a good mother, where the mother or a close relative was expected to take care of children aged two years or under. Sending children under the age of two to nursery was not seen as an option for them. This evidence from my study chimes with other research carried out in Chile in the last decade (Bravo, 2011; Dussillant & González, 2012), which shows that women in Chile prefer not to send young children to nursery. As noted previously, only women who did not have support networks, and who needed to work or study, sent their children to nursery before the age of two, which in this study applied to only 3 women out of 20.

Various issues arose regarding their decision-making process in relation to childcare. Duncan and Edwards (2003, 2011) proposed three types of mother: 'primarily mother', 'mother-worker integral' and 'primary worker'. If these categories are applied to

participants in my study, these women seemed to be **'primarily a mother'**. On the whole, they had their first experience caring for their siblings and it appeared from their narratives that being a mother was central and gave sense to their lives; therefore, their decision-making would be based on the fact that they were 'primarily mothers'. All of the women seemed to consider motherhood to be the principal and main role for women. Studying or working were a means to fulfil their children's needs and not a means to realise their own needs.

It is also very important to note that women, especially those who were not sending children to nursery, expressed distrust in the care that nurseries could give to their children, as was mentioned before. This distrust in the system, combined with them being 'primarily a mother', whereby they had cultural beliefs that women are the ones who have to take care of their children, were the main reasons that they did not use childcare. In terms of the theoretical approach of gendered moral rationalities (Duncan and Edwards, 2003), the social construction of good mothering for the participants in my study, where non-economic criteria prevail, helps us to understand why they chose not to use childcare, contrary to the expectations of the policy (Larrañaga, 2010).

In the case of the mothers who did send their children to nurseries, they kept using the nurseries for reasons that were not purely economic, but instead which resulted from the emotional support (and children's meals) provided by the nursery, although this was not an explicit aim of the childcare component of Chile Grows. Therefore, the decision-making of these women was also much more complex than assumed by the policy.

As has been discussed, women need much more than childcare in order to work. In this sense, the aim of the policy was also to stimulate and provide better opportunities for children, but only high quality provision could achieve good results (Nutbrown, 2012; Tanner et al., 2012). The mothers commented that the staff/child ratio was very low and it was difficult for the professionals who worked there to attend to every child. These women's perceptions were in line with research in Chile that questions the quality of childcare provision for people living in poverty (Narea, 2016).

Furthermore, the decision-making process for the women was much more complex and the women spoke clearly about what they needed in order to work and be able to take care of their children at the same time. If the aim of policies is to increase the participation of women in the labour market, it is fundamental to provide a comprehensive conciliation model (see Daly & Kelly, 2015), which needs to include, at least: the possibility of finding flexible or part-time work, , wages that can cover at least basic expenses and ideally also less commuting time, the provision of good-quality care in terms of staff ratios, flexible opening times in nurseries for all the children, as well as adequate infrastructure in the nurseries.

Furthermore, it could be argued that such government policies need to change the focus from a sexual division of labour to a rights-based approach (see Lister, 2004), where children deserve to be cared for, and where this is the responsibility of not just women but the entire country. In this regard, democratisation and a change to a rights-based approach would entail the State providing comprehensive policies that validate caring responsibilities, specifically alleviating women and their children from living in poverty. Living in poverty involves stress and trauma. It is therefore important that parents have the resources they need to support their children, so, as Preston states (in Strelitz and Lister, 2008), a rights-based approach implies regarding lone mothers as citizens who have the right to take care of their children, rather than viewing them only as employees with external responsibilities. In this sense, 'caring should be seen as a social, rather than just a private, responsibility' ((Bennett & Daly, 2014, p. 12).

4.4. Perceptions of other services from the mothers' experiences

The participants in my study not only discussed childcare provision, but also expressed their views of schools, the health system and council services. The educational system was the one they valued most highly, while the health system and the council were described by them as deficient and stigmatising systems. The educational provision that the youngest mothers were receiving seemed to be very valuable for them. None of their parents had finished secondary school and most of the participants in my study could not finish their studies because of caring responsibilities. However, the youngest

(those younger than 21) seemed to have more access to education and this was an important objective for them and also for improving the situation of their children, whereas the older women did not seem to visualise education as being feasible at their age. This better educational achievement seemed to be a result of their family's prioritisation of schooling and educational policies, which allowed them to have flexible times at school and economic support for transport, hot meals and, in one case, a cash transfer every month, plus childcare support. These kinds of policy seemed to be adequate to fulfil their needs, because they could reconcile caring responsibilities with studying. Free, good-quality education appeared to be the way in which the mothers thought their children could achieve a better life and escape poverty, and they put considerable effort into trying to get their children to finish school. In line with the mothers' perceptions, research shows that a lack of education impedes social mobility and that low qualifications are related to precarious work and wages (see De Hoyos et al., 2016).

The participants during the interviews also mentioned services, where their perceptions were very different from the sense of community and belonging that nurseries generally gave to the women who used them. The council and the health system were often mentioned. Almost all the women (except three), when talking about their experiences of the council, said that these services were inefficient, made constant demands for excessive paperwork and had very little capacity to provide effective help whilst also making them feel ashamed that they needed their services. Indeed, almost three-quarters of the participants referred to being poorly treated, and for this reason they tried to avoid going again. Some of them said that they went to the council asking, for example, for child benefits and ended up feeling confused and ashamed, as they felt that they were asking for a 'favour' rather than exercising a 'right'.

In relation to the health system, perceptions were much worse than those regarding the council. On the whole, they agreed that local health services delivered better services than hospitals, but the general perception was that they received poor treatment, and the sense that private services were much better was true for all participants (see also Gideon, 2014). The women therefore made great efforts to use

the private system to receive what they perceived to be better services for their children without the feelings of shame and stigma attached to using State services (see Walker 2014; Davies, 2008). The predominant feelings expressed about these services were frustration, indignity, impotence and the general perception that a lack of money precluded the possibility of obtaining a good service.

These experiences seemed to develop and reinforce feelings of shame and stigma, where they had a continuous feeling of being denied fundamental social rights as citizens. For the mothers this shows an iatrogenic effect in contradiction to the supposed objectives of, for example, good health provision. Therefore, the key issue here is not just about the service that is provided, but also whether the service is delivered with dignity.

4.5. A neo-liberal ideology still predominant in Chilean policies

As was discussed in Chapter I, a neo-liberal economic and societal system was introduced during Pinochet's dictatorship (Raczynski, 1994).. During this period all the people living in poverty were sent to 'ghettos' of poverty on the periphery of the city. Then, during democracy in the 1990s onwards, this was reinforced, and services such as health, education and housing were privatised and the quality of public services reduced (Ceballos, 2008). Despite the intention of introducing socialist initiatives by the democratic governments, a neo-liberal ideology continues to pervade social policies in Chile, perhaps not to the same degree as in the 1990s, but it is still predominant (Muñoz, 2014). During the interviews the women expressed the differences they experienced in terms of public and private services and the feeling of constant exclusion because they lived in a stigmatising area such as La Pintana. It is argued here that the neo-liberal approach adopted by Chile has failed to provide an adequate standard of living and has succeeded in convincing people living in poverty of their own personal failure when it comes to the difficulties they experience in affording basic services and getting their needs met.

In addition, some policies in Chile, as discussed in Chapter II, are especially designed for people living in poverty with the aim of helping them to develop parental skills for

their children or positive attachments to them, and especially to develop **resilience** (MIDESO, 2017a). In addition, in Chile psychosocial support was the principal aim of social programmes and a greater priority than cash transfers (Cecchini et al., 2012a) or considering increasing the minimum wage. After listening to these women discuss the difficulties they faced in their daily lives and the impacts of poverty, it is apparent that these kinds of policy have limited influence in their lives if basic economic hardship is not resolved. These kinds of programme are also derived from a neo-liberal ideology which prioritises individual responsibility for the alleviation of poverty rather than collection action (see also Chant, 2008b, 2016a).

Therefore, the emphasis on resilience embedded within neo-liberal approaches requires people to adapt to pressures and to the social harm that living in poverty leads to (see Pemberton et al., 2014). Yet, the mothers showed severe objective difficulties in getting their basic material needs met; thus, it seems that social policies are not addressing their needs. As other Chilean studies suggest, the mothers in my study stated that the monetary benefits provided to lone mothers living in poverty were very low and also bureaucratic and confusing to access (Cecchini, Robles, & Vargas, 2012; Universidad del Desarrollo, 2014). They also experienced urban segregation, overcrowding and difficulties accessing good-quality housing (see also Ramm, 2016). In addition, the interviewees discussed how stated institutions such as the health services and the council delivered low-quality services, and using them evoked feelings of shame and stigma. In relation to the above, as Harrison (2012) argues, having difficulties coping may be the result of structural difficulties and may not mean a lack of individual agency. In other words, coping could have high costs for people, and a failure to cope could signify a structural rather than personal shortcoming or lack of resilience.

The women in the study knew what they needed and what impeded their involvement in using nurseries and other State services. Therefore, participatory approaches in order to design effective policies seem to be a fundamental step for the government to take and it is important to stop developing policies from a top-down perspective. When they referred to the authorities, almost all of the women agreed that they did not feel the State was responsive to their needs, and if they could have asked

for something specifically, it would have been good-quality jobs, meaning better salaries and flexible hours that would allow them to reconcile work and childcare. This was one of the principal issues that the women felt would improve their quality of life. They said that they needed comprehensive policies (see Daly, 2015) that would respond to their particularities and needs.

In summary, poverty, as has been discussed, has a major impact on people's lives and is more than a lack of income. As Lister (2004) argued, for such women poverty is also associated with a lack of voice, and with experiencing humiliation and disrespect. The women in this study were no exception. The mothers showed how poverty seems to be the main obstacle to their well-being (see also Montserrat, Casas, & Moura, 2015). They had longstanding feelings of impotence, vulnerability and anxiety, especially when they were not able to provide their children with basic things such as food or social events such as birthday celebrations. The mothers also showed in their interviews and in their vivid narratives that poverty goes beyond economic insecurity and is therefore a complex phenomenon' (see also Bradshaw et al., 2017; Gordon, 2010; Walker, 2014). The impacts on lone mothers of living in this situation reinforced the need to understand poverty from a gender perspective, where policies under the feminisation of poverty approach were not helping them to the extent proposed. They felt overwhelmed and not recognised by the State in their dual role as carers and providers (see also Ahumada et al., 2016; Ceballos, 2015; Gómez & Jiménez, 2015) Although they did their best to avoid the negative consequences of poverty for their children, they had a range of needs that needed to be heard. Therefore, the next chapter presents the conclusions of my study, providing a brief summary of the research problem and the key findings; I will also comment on the contributions made by the study. In addition, some of the limitations of the research process, and policy will be delineated, along with some recommendations for future research.

Chapter IX: Conclusions

1. Research Problem and Summary of Key Findings

In this final chapter of the thesis, I will briefly summarise the key findings of my research in order to contextualise the principal conclusions of my study in relation to the research objectives set out in Chapter I. The new empirical evidence and the theoretical and methodological contributions of the study will also be considered, alongside the limitations of this research. In addition, the chapter will include policy recommendations based on the voices of the participants in my study and recommendations for further research.

As has been seen, this study seeks to provide new evidence about the experiences of lone mothers living in poverty in Chile, and contribute to the development of theoretical understandings of gendered poverty. In Chile there is scant research addressing the non-material consequences of poverty and very few studies use a gender perspective to consider the situation of lone mothers, who in this study were considered the real experts on their lives, where their knowledge has to be seen as complementary to the knowledge of policy-makers and politicians. The study explored the impacts of poverty on lone mothers, especially those related to shame and stigma. It also examined the support they received, and their coping strategies, and explored their experiences and perspectives on State provision, especially the childcare component of the Chile Grows policy.

As discussed in Chapter I, the childcare component of Chile Grows suffered from the problem of a low take-up of nursery places. While there has been some consideration of this issue, there is limited understanding of why some women use these kinds of service while many others do not. Of particular significance, there is a lack of evidence about the impacts of poverty using a gendered perspective and looking at the repercussions of poverty on mothers' daily lives and the different strategies they develop in order to face the many difficulties that emerge from living on low incomes. In other words, there are no studies giving women's own perspectives. They are the forgotten piece in the policy-making process.

A qualitative methodology using semi-structured video testimonies from 20 lone mothers living in poverty, from the municipality of La Pintana in Santiago, was employed and the data was analysed using thematic analysis. The findings indicated that, despite recent decades of economic growth in Chile, the approach adopted by neo-liberal politicians has failed to provide an acceptable standard of living for the mothers.

The principal findings were the severe material poverty the mothers experienced, including food poverty, where the double role of caring and providing was difficult to fulfil. The minimum wage was inadequate, even for basic subsistence living. This severe deprivation also had relational consequences for the participants in my study, who experienced feelings of shame and stigma. This, in turn, showed that poverty can only be properly understood if we look at material hardships and relational aspects together. On the whole, their personal narratives showed that most of the mothers saw their poverty as a consequence of personal failure rather than the result of structural processes associated with a market economy, weak welfare provision and cultural practices associated with machismo. Mothers experienced intergenerational poverty, as structural difficulties had affected them and their parents' families for many years. Notwithstanding all the difficulties involved in living on such low incomes, the mothers were active agents in facing poverty and were proud of their achievements despite their adversity.

All the mothers developed coping strategies with their informal networks in the absence of State support, and these became crucial in dealing with poverty and managing all the difficulties arising from a lack of resources and material hardship. They developed what I have called a 'domestic welfare system' and a 'gendered reciprocal support network', which were collaborative networks between families, friends and neighbours, which allowed them to cope with poverty as far as possible in concert with others. Another essential element of support was the informal economy, which was particularly relevant for the study participants and formed part of their reciprocal support network. The informal economy provided access to essential goods such as food and clothes, and was also a way of contributing to the reciprocal support network, buying from others who also were in need.

The findings also indicated that one-dimensional policies, such as the childcare component of Chile Grows, will not increase the number of women in the labour market as expected, if such policies do not take into account the reality of the mothers' situations, including all their responsibilities and obligations as well as the low pay and long hours offered in the formal labour market. The key challenge for these lone mothers was reconciling care and work and they had clear ideas about what needed to happen for this to be possible. The mothers' decisions about using childcare provision and work were not based on rational economic choices (as assumed by the Chile Grows policy). Instead their decision making could be understood using the concept of gendered moral rationalities (Duncan and Edwards, 2003) because their narratives showed that they considered themselves to be 'primarily mothers' (Duncan and Edwards, 2003, 2011) and all their decision-making processes prioritised caring responsibilities towards their children.

Finally, in relation to how they viewed State services, they valued the educational system most highly, while the health system and services from the council were described as not just deficient but also stigmatising. As a result, their lack of money prevented them from accessing some of what they saw as the best services available (for example, private health care) whilst when they approached State services they were often left feeling ashamed about seeking help.

2. Principal Conclusions

2.1. Contributions

The first contribution of my study is methodological, as it is the first qualitative study in Chile with the aim of hearing lone mothers' voices as the real experts on their lives. This has made it possible for the research to contribute to an understanding of the impacts of poverty on lone mothers' lives and their needs as the main caregivers and breadwinners in their families. It is therefore hoped that the study will contribute to conceptual debates about poverty in Chile using the qualitative data on poverty from the study. In terms of poverty research, the study suggests the importance of

understanding the intensity and severity of poverty, which are not made visible by quantitative perspectives based principally on income-based studies.

It is necessary to take into account broader perspectives of poverty and their implications for women's lives. So, it is hoped that the study will help to demonstrate the importance of qualitative studies in informing the policy-making process in Chile, especially in relation to understanding the lack of take-up of the childcare component of Chile Grows. This kind of research also provides empirical evidence about the necessity for comprehensive policies that take into account women's real circumstances so that effective high-quality services can be provided to help lone mothers and their children. It is important that governments have an understanding of people's lives. Having no understanding of the lack of take-up of government policies is very expensive for both the State and society.

This is important also because it is necessary to understand how it is like to experience life in poverty beyond what quantitative data provide. This may place the discussion in a sphere related to the consequences of deprivation and social exclusion and gender implications which is not focused only on economic income. Therefore, opening up the debate on shame and stigma from an interpretative approach is also relevant to shape a school of critical thinking that promotes changes in the development and implementation of public policies.

In terms of theoretical contributions, the thesis makes two contributions in relation to how poor lone mothers face poverty collectively in Chile when trying to supplement the precarious welfare state. Both are gendered contributions. The latter in in Lister's (2015) work could be like 'getting by' every day, whereby I detailed the specific collective agency that Chilean women deployed in order to cope with poverty. The first is what I called the domestic welfare system, which explains the vital role of extended families in coping with poverty and examines how mothers who do not have this support network find it extremely hard to manage – much harder than those who have this kind of support. The second theoretical contribution, and also related to collective coping strategies to face poverty, is what I have called a gendered reciprocal support network, which is a collaborative network between friends and neighbours in order to

deal with the many responsibilities and difficulties the mothers face. The women organised themselves to become part of a gendered reciprocal support network of systematic material and emotional help between women living in this situation.

This discussion opens the debate on the separation between the precarious social protection linked to the formality of work, and the informal networks that the participants on my study developed to survive in the absence of a comprehensive welfare state. The agency shown by women is admirable when they set out to deal with the lack of support by using reciprocal solidarity networks. However, the power exercised by women is not necessarily understood by government agencies and certainly they need more support to overcome poverty. Significantly, access to cash transfers often requires women to meet several conditions (such as sending their children to school and completing documentation) to have receive to State benefits. These requirements become an additional obstacle in the conciliation between work and family for these women. Abandoning the idea of a State that provides 'rewards' on the basis of conditionality to one that focuses on social rights could be an advance to complement the support networks required to reconcile parenting and paid work.

In terms of its contribution to empirical evidence, the study analysed the theoretical proposition suggested by Walker and colleagues (2014) that poverty induces shame. The findings showed that the study participants had strong feelings of shame and felt stigmatised, principally in relation to their difficulty in providing for their children, and to living in a stigmatised locality as well as in the way they were treated by council and health services. The study also used the concept of gendered moral rationalities, as an agency model, to analyse the decision-making process of the mothers, demonstrating that their decisions about childcare and work were principally based on considering themselves primarily as mothers.

2.2. Limitations of my study

The limitations of my study were mainly in relation to the ambitious objective of using video testimonies for a PhD thesis. During the process I realised how time-consuming it would be to make a film and that more funds would be needed to do this during the

PhD. Making a film requires a range of professionals and a considerable amount of time. However, I have investigated and located sources of funding, and I have all the material necessary to produce the film after finishing the PhD. On the plus side, all the reflection during this process will be beneficial both at the time of making the script for the film and in the subsequent visits to the women to show them the results and ask for their second informed consent.

In addition, a diverse sample would be beneficial for the objectives of this study in terms of developing knowledge about the experience of living in poverty. This study was conducted in a particular area of Santiago, and Chile is a large country with various kinds of geography, including urban and rural areas. So, if it had been possible to have a diverse sample it would have helped me to further understand lone mothers' experiences in different parts of Chile. However, this was a PhD thesis, which provided an enriching experience to understand in-depth the experience of mothers living in poverty, and which could also form the basis for further studies on this topic.

2.3. Policy recommendations based on women's voices

In Chile, as has been discussed, there is a significant amount of quantitative research about poverty, but very little about what it is actually like to live in poverty based on the subjective experiences of poor people. My study revealed how difficult it was for the mothers who participated to live in severe material deprivation, and from this work recommendations have emerged based on their voices and life trajectories.

What follows are some policy recommendations based on the need to develop a relative approach to poverty, specifically in relation to the need to improve the incomes of the women in employment and/or in receipt of welfare benefits to allow them to make ends meet and fulfil their caring responsibilities. Drawing upon a broader relative approach to poverty includes making recommendations that encompass other services such as health and council services, where the emphasis should be on maintaining recipients' dignity. Furthermore, recommendations regarding different aspects of policy design and implementation are detailed with respect to: the incorporation of gender perspectives; the inclusion of women's voices; the necessity to interconnect policies in

Chile; and the relevance of being aware of machismo and its influence. The thesis emphasises the importance of developing a culture of learning in policy design and implementation.

In Chile developments are needed in the conceptualisation and comprehension of poverty through the introduction of a relative perspective on poverty, which would emphasise and incorporate gender issues and the non-material aspects of poverty in the country. This would help to provide a broader perspective in terms of a more in-depth understanding of this social problem, leading to more effective design and implementation of social policies.

The 'Chile Grows' childcare system has provided some benefit in terms of offering a supportive network for some women, but it needs to be improved in order to respond effectively to women's needs, where their main challenge is reconciling care and work. There needs to be greater recognition that, for example, the participants in my study see themselves primarily as mothers and think that children should be with their family for the first two years so that they avoid sending their children to nurseries during this period of time. If these cultural attitudes are considered, family care for the first two years of children's lives might be provided by redistributing economic resources currently destined for nurseries. This would mean implementing a benefit for carers, which would allow them to stay at home and look after their children from the ages of zero to two years old. Therefore, mothers would have the choice to take care of their children during that period of time. This could make the nursery system less expensive and allow women to improve their quality of life. In addition, for those children who attend nursery it is very important for the childcare system to improve the staff/child ratio in order to get closer to international standards, and also to adapt their opening times to meet labour market demands, while the buildings require improved infrastructure, especially central heating.

Furthermore, labour policies need to be appropriate to lone mothers' needs. From their experiences, it can be seen that formal work in general is not a resource that has helped them to get out of poverty and take care of their children. Rather, it is necessary to concentrate efforts on developing benefits that recognise their caring responsibilities

and the resources that a lone mother needs in order to include labour. For example, there could be consideration of the relevance of a citizen's income or a benefit aimed at mothers with children to reconcile work and family. Unconditional transfers of resources can also be a good benefit to supplement income, although this only solves the difficulties of working women who remain below the poverty line if the amount is high enough to take women out of poverty.

The participants in my study clearly expressed the need for wages that would allow them to make ends meet. This suggests the importance of improving the Minimum Wage Legislation, with the inclusion of a methodology that could annually estimate a minimum income standard that would allow them to make ends meet. In addition, it is important that this legislation considers specific population groups, such as lone mothers, who rely on one income, so that through the provision of benefits the State would top up low wages. Moreover, Chile needs a shorter working week and flexible working arrangements that allow lone mothers to exercise their role as carer.

Furthermore, informal work for these women is a way of enduring the difficulties of living in poverty and providing necessary items for their children. Indeed, these women have deployed their agency and resisted adversity through informal work. In this sense, Chilean policies need to assume that many people in Chile live and function through informal work and could help people in these situations move towards self-employment and generate income within a framework of hourly and contractual freedom. If policies are looking to design interventions appropriate to lone mothers' needs, then it is necessary to recognise and understand that this option could be valid and desirable even if it does not apply to the entire population. It is important to direct all efforts to dignifying this alternative, to provide the necessary assurances to drive informal employment towards formal, decent and stigma-free employment that could ensure social protection (Otoabe, 2017).

Another relevant topic was that the participants in my study were very clear about the deficiencies in health provision and the other services delivered by the council. The main difficulty seemed to be that services produced feelings of shame and stigma in the participants. It is important to emphasise that it is not only the existence of a service

that is important, but also how it is delivered. State provision has to deliver services that maintain users' dignity, and people need to feel that they are exercising their rights to use them rather than asking for favours. Policies need to address this in the design, and especially the implementation, process. Some policies in Chile are based on assumptions that, from the experience of these mothers, are not possible to achieve; for example, housing benefits assume that lone mothers living in poverty can generate savings in order to obtain a housing subsidy. This policy estimates that the person is able to save an amount of \$250,000, as discussed in Chapter III. The participants of my study showed that in general this was not possible for them. Therefore, it is important that the conditions of these policies in Chile are reviewed. Once again this relates to the necessary knowledge that a policy should have about its target audience.

In relation to the latter points, it can be seen that policies must be comprehensive and include gender perspectives. Therefore, they must build on an awareness of the complex interactions between care, work and low wages for women who are simultaneously children's primary carers and the main breadwinners. The participants in my study were living in precarious situations and needed greater welfare support. A single change in policy such as the provision of day care, as the Chile Grows case demonstrates, is just a small part of what is required in order for their poverty situation to improve. The mothers expressed the need for several issues to be changed simultaneously, including: the existence of flexible work adapted to their caring responsibilities; the existence of jobs close to their homes; opening times in nurseries adapted to their work times; and a better health system and wages that would allow them to make ends meet. Consequently, policies in Chile need to have a wider perspective on people's needs in order to be effective.

The lone mothers in my study also had clear views, based on their experience, about what it was like to live in poverty and how their needs could be met. They provide credible voices about the actual experience of living in poverty and they need to be considered in the policy-making process. My study involved listening to the voices of 20 brave women, who deployed their agency on a daily basis in order to provide the best opportunities for their children. The expertise of female lone parents should be utilised

by policy-makers and combined with other forms of expertise, for example, from academics, to contribute to solving the puzzle of how to design better policies to overcome poverty.

In addition, policies need to be interconnected, more efficient and less bureaucratic. The women expressed during their interviews that the disconnection between different government institutions had a direct impact on their lives. The excessive, duplicated and complex paperwork required when accessing social services, education, health and housing made it very difficult to use these different services.

Notably, machismo is a very important phenomenon that might be considered in policies if long-term change is to be achieved. It is important that machismo is taken into account in Chilean social policies, especially those that seek to provide parental support and those that promote social change through school education. Challenging macho attitudes through education and promoting equal gender rights and responsibilities are long-term objectives. Women take up the burden of having multiple caring roles and are considered to be natural carers. This sometimes allows men to ignore the role that they need to fulfil in caring and providing for their children, and family practices often exempt them from taking up their responsibilities. It is important to bring up respectful men who take their responsibilities and obligations towards their children seriously and who will assume a role that contributes to the upbringing of their children.

Finally, in Chile we must develop a culture of learning and transformation in the development of social policies for all those who live in poverty and who, for different reasons, are not receiving the services they require. It is important to move towards the creation and consolidation of evidence-based practices, adapted to local reality and (as already discussed in this thesis) which take full account of the circumstances of those living in poverty and experiencing social exclusion. In this sense, it is important to evaluate policies when they are implemented and to provide systematic evidence of their effectiveness and then disseminate these results.

2.4. Further research recommendations

This study has provided much-needed evidence about the experience of lone mothers living in poverty. Nevertheless, it would be useful if further research were conducted using qualitative and quantitative data to examine how much income a person in Chile needs in order to have her basic needs met. The research might consider whether there is only one breadwinner in the household, and whether varying levels of income are needed in different geographical areas of Chile. The minimum income standard research that the Joseph Rowntree Foundation (2019) carried out for the UK is a good example of the type of research to which I refer. Such an income study might use a relative perspective on poverty that could open the debate in Chile about the gap between the current minimum wage and the wage needed to cover basic expenses for families living in poverty, especially lone mothers who only have one wage. This kind of study could be used as evidence for the design of some of the policies I have recommended in this chapter.

My study was about lone mothers living in poverty in an urban area, and it would be very useful to develop knowledge of lone mothers living in poverty in different urban areas in Chile, and also in rural areas, in order to learn about differences and similarities that could illuminate social policy design. There are international studies on this topic but no Chilean qualitative studies that could provide information about the severity, intensity and impact on children living in severe deprivation.

As has been discussed throughout this thesis, lone mothers living in poverty are the real experts on their lives, and they have been neglected by policy-makers in Chile. It is crucial that their voices are heard in order for effective policy-making and implementation to take place. Knowledge about lone mothers needs to be expanded, and it is important to learn about not only lone mothers with young children but also lone mothers at different stages of their life, and also to expand knowledge about women living in poverty in general. It would be useful, for example, to have control groups in order to analyse the differences between lone mothers and those mothers who have partners. If policies can provide lone mothers with more opportunities, this in

turn will lead to more opportunities for their children and the possibility of an inclusive and responsive society in the future.

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Annexes

Annex 1

School for Policy Studies: Research Ethics Committee Application Form

This proforma must be completed for each piece of research carried out by members of the School for Policy Studies, both staff and doctoral postgraduate students.

See the Ethics Procedures document for clarification of the process.

All research **must** be ethically reviewed before any fieldwork is conducted, regardless of source of funding.

- See the School's policy and guidelines relating to research ethics and data protection, to which the project is required to conform.
- Please stick to the word limit provided. **Do not** attach your funding application or research proposal.

Key project details:

1. Proposer's Name

Claudine Litvak

2. Project Title

Lone Mothers Living in Poverty in Chile: Hearing their voices.

3. Project start date

January 2015

End date

July 2015

Who needs to provide Research Ethics Committee approval for your project?

The SPS REC will only consider those research ethics applications which do not require submission elsewhere. As such, you should make sure that your proposed research does not fall within the jurisdiction of the NRES system:

<http://www.nres.nhs.uk/applications/approval-requirements/ethical-review-requirements/>

If you are not sure where you should apply please discuss it with either the chair of the committee or the Faculty Ethics Officer who is based in RED.

Currently NRES are not expected to consider applications in respect of activities that are not research: ie. clinical audit, service evaluation and public health surveillance. In addition REC review is not normally required for research involving NHS or social care staff recruited as research participants by virtue of their professional role. Social care research projects which are funded by the Department of Health, must always be reviewed by a REC within the Research Ethics Service for England. Similarly research which accesses unanonymised patient records must be reviewed by a REC and NIGB.

Do you need additional insurance to carry out your research?

Whilst staff and doctoral students will normally be covered by the University's indemnity insurance there are some situations where it will need to be checked with the insurer. If you are conducting research with: Pregnant research subjects or children under 5 you should email: insurance-enquiries@bristol.ac.uk

In addition, if you are working or travelling overseas you should take advantage of the university travel insurance.

Do you need a Criminal Records Bureau Check?

Please see the current guidance to determine whether you are required to obtain a CRB check:

<http://webarchive.nationalarchives.gov.uk/+http://www.homeoffice.gov.uk/publications/agencies-public-bodies/crb/about-the-crb/eligible-positions-guide?view=Binary>

If you think you need a CRB check, employed staff should contact Personnel, all students should check the University countersignatories page for information:

<http://www.bristol.ac.uk/secretary/legal/disclosure/countersigs.html>

4. If your research project requires REC approval elsewhere please tell us which committee, this includes where co-researchers are applying for approval at another institution.

Please provide us with a copy of your approval letter for our records when it is available.

Chilean Health System, South Area of Santiago

5. Have all subcontractors you are using for this project (including transcribers, interpreters, and co-researchers not formally employed at Bristol University) agreed to be bound by the School's requirements for ethical research practice?

Yes

No/Not yet

Not applicable

Note: You must ensure that written agreement is secured before they start to work

6. If you are a PhD/doctoral student please tell us the name of your research supervisor

Elaine Farmer and Christina Pantazis

ETHICAL RESEARCH PROFORMA

The following set of questions is intended to provide the School Research Ethics Committee with enough information to determine the risks and benefits associated with your research. You should use these questions to assist in identifying the ethical considerations which are important to your research. You should identify any relevant risks and how you intend to deal with them. Whilst the REC does not comment on the methodological design of your study, it will consider whether the design of your study is likely to produce the benefits you anticipate. **Please avoid copying and pasting large parts of research bids or proposals which do not directly answer the questions.** Please also avoid using *unexplained* acronyms, abbreviations or jargon.

1. **EXPECTED DURATION OF RESEARCH ACTIVITY:** Please tell us how long each researcher will be working on fieldwork/research activity. For example, conducting interviews between Feb 12 – July 2012. Also tell us how long participant involvement will be. For example: Interviewing 25 professional participants X2 for a maximum of 1 hour per interview.

Claudine Litvak, PhD Student.

I will conduct 24 semi-structured video testimonies with lone mothers living in poverty in Chile between January 3rd 2015 and about of April 30th 2015. This method combines semi structured interviews with video methods. Each interviewer will contribute to an interview of between 1 and 2 hours and each interview will be filmed. A full previous explanation and signing consent forms will have taken place. Every interview ideally will take place in a community centre or if this is not possible it will be in participants' homes. All this in the south area of Santiago, Chile.

After the analysis of the data of these 24 interviews, 8 to 10 interviewees will be asked to contribute by quotes of their interviews in a short film related to the findings of the research: this stage of signing the second informed consent will be between May 3rd and June 3rd 2015.

IDENTITY & EXPERIENCE OF (CO) RESEARCHERS: Please give a list of names, positions, qualifications, previous research experience, and functions in the proposed research of all those who will be in contact with participants.

Claudine Litvak (sole researcher)

EDUCATIONAL BACKGROUND

2011- 2012: MSc Social Work Research. University of Bristol.

2006 – 2007: Degree in Systemic Psychotherapy for Children and Adolescents. Pontificia Universidad Católica de Chile. Maximum Distinction.

2004: Degree in Psychology .Universidad Diego Portales, Chile. Maximum Distinction.

PROFESSIONAL EXPERIENCE

2007 - 2011

Area Coordinator

TRAINING ORGANIZATION "ACRECER" (ISO 9001:2008), Santiago; Chile

Area Coordinator of Psychosocial Development in charge of planning and carrying out quality trainings for psychosocial environments that improve services in relation to family and children's care.

2006 - 2011

Clinical Psychologist

HEALTH CENTRE "DAWN COOPER HEALTH CENTER" SANTIAGO, CHILE

Clinical attention to a children/youth population and adults, putting into practice psychodiagnostic and psychotherapeutic processes.

2008 TO 2010

Team Coordinator

CORPORACIÓN MARÍA AYUDA NGO

Team Coordinator working for the prevention of commercial sexual exploitation in children and adolescents. Reparatory therapies are carried out both individually and in groups, also we developed different intervention strategies to benefit our program users. I actively participated in the systemization of information for the pilot plan backing the generation of an intervention model.

2006 TO 2008

Clinical Psychologist

**MENTAL HEALTH CENTRE SAN JOAQUÍN,
UNIVERSITY HOSPITAL CATÓLICA, CHILE**

Psychological evaluation and applied services to children and youth populations and their families carrying out psycho diagnostics and therapies. We applied a systemic focus in intervention both at an individual and group level and at the same time being multidisciplinary and maintaining a network.

2005

Team Coordinator

FOUNDATION TO OVERCOME POVERTY, COUNTRY SERVICE PROGRAMME, CHILE

Psychologist responsible for the process to generate spaces for the prevention and promotion of well being for young people in the low income town of Yumbel also a helpline, young people's network and relations were set up with companies and institutions related to youth topics in this zone.

2005

Clinical Psychologist

FAMILY COURTS, YUMBEL

Clinical Psychologist responsible for carrying out psychological evaluations in order to summon to court interfamily aggressors and victims of interfamily violence and sexual abuse.

2002 TO 2004

Team Coordinator

MOVILIZA: WORK WITH THE POOR AND HOMELESS

Professional in charge of the organization and implementation of a project of al social reestablishment for people living on the streets, working as a co-coordinator at the home " Cristo Pobre".

2002 TO 2003

Psychologist

HOSPITAL LUIS CALVO MACKENNA, NEUROLOGY DEPT, PSYCHOLOGY UNIT

Psychologist in charge of carrying out psychotherapy in children and adolescents and their families. Furthermore group workshops to aid in coping for children and youths.

<p>2. STUDY AIMS/OBJECTIVES [maximum of 200 words]: Please provide the aims and objectives of your research.</p>

This research seeks to understand the impacts of poverty on lone mothers living in this situation in Chile, especially in relation to the challenges they face, their coping strategies and the availability of childcare, in order to contribute to effective anti-policy strategies for this population group. Little is known about the actual experience of lone mothers living in poverty, their challenges and needs, especially concerning their use of childcare. Politicians claim that childcare provision has improved in recent years and yet the take-up rate is comparatively low. However, there is a lack of understanding about why this is happening from the perspective of the women themselves. Therefore half of the sample will be lone mothers using childcare and half will not use childcare.

So, the aims for this research are the following ones:

- 1) To explore how Chilean lone mothers living in poverty define the main challenges in their lives, including the impact of poverty on them.
- 2) To examine the support they receive, their coping strategies and what other support they would like to receive.
- 3) To explore their views about the childcare options available, including those provided under the Chile Grows policy.

3. RESEARCH METHODS AND SAMPLING STRATEGY [maximum of 300 words]: Please tell us what you propose to do in your research and how individual participants, or groups of participants, will be identified and sampled. Please also tell us what is expected of research participants who consent to take part (Please note that recruitment procedures are covered in question 8)

This research has a qualitative approach. All the women in the sample will be invited to participate in semi-structured video testimonies. This method combines the semi-structured interview with video methods (Pemberton et al., 2014). The main purpose of this method is to illustrate the voices of the people living in poverty and to contribute to the policy-making process by presenting their experiences to the public and policy-makers.

This research will use a theoretical sample (Silverman, 2005) and half will use and half will not be using the childcare system, in order to gain different perspectives on this issue. In addition, efforts will be made to include some lone mothers whose own mothers live with them and some where this is not the case. All the women will be poor lone mothers with children aged between 3 months and four years of age. So, the sample will consist of:

- Twelve lone mothers living in poverty who have at least one child aged between three months and four years, who are not using the childcare system and live in the south metropolitan area of Chile; and
- Twelve lone mothers living in poverty with at least one child aged between three months and four years, who are using the childcare system and live in the south metropolitan area of Chile.

This sample will be drawn through the Santiago health system (see below for details) it is expected that these 24 women will be interviewed for between one and two hours.

Clear explanations will be given to the women about the interviews and videoing to enable them to give full consent to participate. The videos of most of the women will not be shared with others – they will simply provide further information for analysis. The interviews will be filmed and later analysed. Every woman will know that the interview is for analysis purposes and possibly for a short film, but that they will have another opportunity to decide if they want to be part of the film. Please refer to point 9 for further explanation.

4. **POTENTIAL BENEFITS AND TO WHOM: [maximum 100 words]** Tell us briefly what the main benefits of the research are and to whom.

The principal benefit of this research will be the contribution in knowledge about the experiences of lone mothers living in poverty in Chile. The intention is to directly benefit policy-makers in order to have research that allows them to improve the design and implementation of policies related to this population. Also it will contribute to the incipient academic research about poverty in Chile, especially that of lone mothers.

The benefit for participants is related to the possibility for them to express themselves and maybe empowering them to have their opinions and experiences listened in an anonymous way in the report or in an identifiable way in the video. Also the dissemination process could be an instance for them to meet each other and meet other women living similar situations, this could be the beginning of a support network for them. Finally, if the research has an impact in the policy-making process they will be benefited with policies that could improve their quality of life.

5. **POTENTIAL RISKS/HARM TO PARTICIPANTS [maximum of 100 words]:** What potential risks are there to the participants and how will you address them? List any potential physical or psychological dangers that can be anticipated? You may find it useful to conduct a more formal risk assessment prior to conducting your fieldwork. The University has an example of risk assessment form: <http://www.bristol.ac.uk/safety/policies/>

RISK	HOW IT WILL BE ADDRESSED
<p><i>Example 1: Participants may be upset during the interview</i></p> <p><i>Example 2: A participant may tell me something about an illegal activity</i></p>	<p><i>Example 1: If a participant gets upset I will stop the interview at that time. I will give participants information about support services at the end of the interview.</i></p> <p><i>Example 2: The information sheet and consent form will warn about the limits of confidentiality and I will have a confidentiality protocol (submitted to the committee).</i></p>

Participants may become upset during the interview	If somebody gets upset I will stop the interview. They are free to retract their participation. Also I will give them information about possible counselling if it is needed.
Participants may feel pressured into taking part in the interview	I will be respectful if they do not want to take part in the interview.
Participants might regret participating in the video process.	If they do not want to participate in the short film, they can retract their participation and if they request the video can be deleted.
Participants may disclose mistreatments or neglect to their children	The information sheet and consent form will be explicit about the boundaries of the confidentiality. These boundaries are related to interviews disclosing mistreatment or neglect to their children. In this cases I will need to tell the woman what actions I intend to take. The Chilean law obliges me to report the situation. Firstly I will see in which formal institutions they are inscribed (health system, educational system or NGO's) and see if they are aware of the situation and what are they doing about it. This because is easier for them to report being an institution. If the institutions do not think that is necessary to report and I am sure that the children need support I will make the report to a court.
Participants may disclose they have being harmed	If a participant disclose that she is being harmed, for example in terms of domestic abuse or violence, I will recommend her a local institution that could help her to face the situation or with the local health system that is also prepare to help women in facing this situations. If I notice that she is scared and will not seek for help I will seek her permission to contact a local institution which could make contact with her.

*Add more boxes if needed.

6. **RESEARCHER SAFETY [maximum of 200 words]:** What risks could the researchers be exposed to during this research project? If you are conducting research in individual's homes or potentially dangerous places then a researcher safety protocol is mandatory. Examples of safety protocols are available in the guidance.

The interviews for this research, as mentioned before, will take place in a community-based institution or in participants' homes. The following safety protocol was developed in the Chilean context considering available resources. As previously mentioned, these will be in the southern area of Santiago, the poorest area, with the highest levels of delinquency. From my professional experience

of working with vulnerable communities in poor and disadvantage localities nothing has ever happened either to me or my colleagues. This is because there is a tendency for people not to harm those who are working for the community or in projects involving the community. However, I will take precautions in order to ensure my safety from potential risks. There will be a safety protocol with three main steps.

A trusted person will always know my itinerary and interview schedules, exact direction and expected times. This person will be somebody who can be available during the duration of the interview, so I can call this person at any moment and he/she will be able to support me. I will call this person before and after the interview and if this person finds anything suspicious or finds that I have not called them back at the expected time, he/she will notify the local police.

The local police will know about this research. Before the research process I will talk to the local police in order to inform them about the research and establish that I will be conducting interviews in the south of Santiago. I will inform them about the period that I will be conducting the interviews and about my first stage of this safety protocol. They will then know that if they receive a call from the person helping with this protocol they can visit the house or community institution in order to ascertain what has happened.

In addition, because I will have technological equipment, I will endeavour to go escorted. This would be a separate person to the one in charge of ensuring that the interviews are successfully completed. This person would take me and pick me up. If the location of the interview is a large community centre and in a central area, then I can go alone by car, always calling at the beginning and end of the interview.

In terms of data protection the data would be kept for ten years in accordance with the data protection act and it would be kept in a password protected file. All the consent forms and different sign sheets of this research will be kept in a locked filing cabinet.

7. **RECRUITMENT PROCEDURES [maximum of 400 words]:** How are you going to access participants? Are there any gatekeepers involved? Is there any sense in which respondents might be “obliged” to participate (for example because their manager will know, or because they are a service-user and their service will know), if so how will this be dealt with.

Access to this sample will be through the Santiago health system. Following ethical approval by the southern health system, three strategies will be implemented for recruitment. First, nurses and health visitors, who are in charge of attending Chilean children from birth until they are four years old, will be contacted to see whether they can provide a list of lone mothers living in poverty who meet the

sample criteria, subject to their consent for contact. Nurses and health visitors can determine whether or not they live in poverty because they have access to information concerning their financial situation, and they know whether they are lone mothers by the protocol of questions that they have related to the care of the child. They will provide the women with an explanatory sheet about the research and will ask for verbal authorisation for contact.

After obtaining the contact list by the nurses, if they agree, I will ask them whether the interview can take place a) in a community centre, in which case I will arrange to be available for this purpose, b) in their house, or c) in an alternative location (e.g. family house, other community centre); a date will then be agreed. On the day before the agreed date I will call to remind them about the interview; if they cannot take part on that date, another date will be arranged. If on the agreed day the participant does not arrive or is not at her house, I will telephone her and see if she would like to arrange another date. If she cannot assist again, it will be assumed that she is not interested in participating.

In addition to this primary recruitment strategy, with permission I will put posters in the waiting rooms of health services in the south area of Santiago, explaining the research and inviting participation. Again with permission I will sit in the waiting rooms when post-natal checks are being undertaken, and see if I can meet women in order to invite them to participate. In this case I will give them a questionnaire with socio-demographic and economic information to complete in order to determine who meets the sample criteria. After checking this questionnaire I will contact the women and if they do not meet the sample criteria I will thank them for their interest, explaining why they cannot participate. If they meet the criteria I will speak to them at the time if possible and also call them, following the same steps used in the first strategy.

Finally, I will contact NGOs where I was previously employed to explain the study and to ascertain whether they are interested in helping me in the recruitment process. If they agree, I will send them the explanation sheet, agreeing with them the best way to contact possible participants. This means either they will give me their telephone number (previous participant consent) or if they prefer I will go to the NGO to meet the possible participant or participants, explaining the study to them personally and agreeing a date for the interview if they are interested. After agreeing the date, the process will be as explained in the first strategy.

In addition, all the women will be informed by the nurses, posters or by myself that participation includes a small amount of money to thank them for their time..

8. **INFORMED CONSENT [maximum of 200 words]:** How will this be obtained? Whilst in many cases written consent is preferable, where this is not possible or appropriate this should be **clearly justified**. An age and ability appropriate participant information sheet (PIS) setting out factors relevant to the

interests of participants in the study must be handed to them in advance of seeking consent (see materials table for list of what should be included). If you are proposing to adopt an approach in which informed consent is not sought you must explain in detail why this is not considered to be appropriate. If you are planning to use photographic or video images in your method then additional/separate consent should be sought from participants which adheres to the relevant data protection legislation. Current guidance is that consent forms should ask participants to initial rather than tick the consent boxes on the consent form.

Please tick the box to confirm that you will keep evidence of the consent forms (either actual forms or digitally scanned forms) in accordance with the data protection legislation, securely for ten years.

The informed consent used in this research would make very clear the purposes of the filming and would be a two-stage consent process (Pemberton et al., 2014; Derry, 2010; Wiles et al., 2008). The first would authorise the filming of the semi-structured video testimony, with detailed information about the filming purposes for the first stage, which will be analysis of the information for this research. All the consent forms will be explicit about the possibility of the utilisation of this video recording in the further film, with a clear emphasis on the possibility of editing or retracting participation in the film at the second consent stage. It will also be explicit that at the first stage the information from the transcripts and the written report will be anonymous and confidential and the limits to this confidentiality. The only exception to confidentiality that they will be aware of will be if they report children in neglectful conditions, cases of serious harm or mistreatment (Wiles et al., 2008) – see earlier explanation.

For the second stage I will choose the eight to ten most representative interviews from the analysis. I will do an edition of potential quotations of each interview that could be used for the film, then I will visit each of these women. In these individual meetings I will show them the extracts of their interviews, explaining in detail how the video will be done and also used. The consent forms used at this stage will be about which ways of dissemination they would agree to and would also assign copyright to me. They can then decide if they would like to participate in the video, edit some parts or retract their participation. Only participants who provide the second signed informed consent will be part of the film.

9. **DATA PROTECTION:** All applicants should regularly take the data protection on-line tutorial provided by the University in order to ensure they are aware of the requirements of current data protection legislation.

University policy is that “personal data can be sent abroad if the data subject gives unambiguous written consent. Staff should seek permission from the University Secretary prior to sending personal data outside of the EEA”.

Any breach of the University data protection responsibilities could lead to disciplinary action.

Have you taken the mandatory University data protection on-line tutorial in the last 12 months

Yes No

https://www.bris.ac.uk/is/media/training/uobonly/datasecurity/page_01.htm

Do you plan to send any information/data, which could be used to identify a living person, to anybody who works in a country that is not part of the European Union?

Yes No

(see http://www.ico.gov.uk/for_organisations/data_protection/the_guide/principle_8.aspx)

If YES please list the country or countries:

10. **CONFIDENTIALITY AND ANONYMITY:**

	YES	NO
All my data will be stored on a password protected server	X	
I will only transfer unanonymised data if it is encrypted (For advice on encryption see: http://www.bristol.ac.uk/infosec/uobdata/encrypt/device/)	X	
If there is a potential for participants to disclose illegal activity or harm to others you will need to provide a confidentiality protocol.	X	

Please confirm that you warned participants on the information and consent forms that there are limits to confidentiality and that at the end of the project data will be stored for 10 years on appropriate storage facility. <https://www.acrc.bris.ac.uk/acrc/storage.htm>

Confirmed

11. **SHARING DATA AND DISSEMINATION OF FINDINGS [maximum 200 words]:** Are you planning to send copies of data to participants for them to check/comment on? If so, in what format and under what conditions? What is the anticipated use of the data, forms of publication and dissemination

of findings etc? If you plan to archive your interview transcripts then ensure that consent is obtained.

For this research I am not planning to send copies of data to participants.

The aim of the dissemination process is to invite all the interviewees who contributed to the film to a workshop where they will be introduced to one another and shown the video in order to discuss it and get their comments. Afterwards they will be invited to a dissemination meeting for academics, policy-makers and the general population. The meeting will be organised involving them if they are interested, including a panel discussion with some of them or other formats that are considered relevant at the time in order to disseminate the research findings.

The video will be used also for teaching purposes. This will be done connecting my own laptop or memory stick to the projection system and taking out the laptop or memory stick immediately afterwards. The access to the video will be through a password. Finally the video will be used also on publication in academic journals.

12. ADDITIONAL INFORMATION: Please identify which of the following documents, and how many, you will be submitting within your application: Guidance is given at the end of this document (appendix 1) on what each of these additional materials might contain.

ADDITIONAL MATERIAL	NUMBER OF DOCUMENTS:
Participants information sheet (s)	X
Consent form (s)	X
Confidentiality protocol	
Researcher safety protocol	X
Recruitment letters/posters/leaflets	X
Photo method information sheet	
Photo method consent form	
Risk assessment form	
Support information for participant	
3 rd party confidentiality agreement	X
Other information	

Please DO NOT send your research proposal or research bid as the committee will not look at this.

Appendix 1: Suggestions of what might normally be included within additional materials

Material	Information to include
Consent form(s)	<p>Should be age and ability appropriate</p> <p>Participants has read/understood the participant information sheet (PIS)</p> <p>They are happy to take part</p> <p>Understand the research is confidential and any limits to confidentiality are made clear</p> <p>Can withdraw from the research (although there may be limits on this as if participants withdraw 2 days before submission of report/thesis this would be problematic)</p> <p>Are happy for interviews to be digitally recorded or notes taken</p> <p>That the data will be anonymised (identifying features removed)</p> <p>How the data will be used</p> <p>How data is stored</p> <p>Participants should be asked to put their initials to show they give consent for the specific points on the form.</p>
Participant Information Sheet (PIS)	<p>Should be age and ability appropriate</p> <p>What is the purpose of the study?</p> <p>Why have I been chosen?</p> <p>What will happen if I take part?</p> <p>What will happen if I don't take part?</p> <p>Anonymisation</p> <p>Limits of confidentiality</p> <p>What will my information be used for</p> <p>Further contact details – this should not be the chair of the REC</p>
Adverts for recruitment	<p>It may be necessary to provide information on how you intend to advertise for participants. This should provide enough information for you to target the relevant participants.</p>
Research safety protocol	<p>Where possible, interviews with individuals should be conducted in a safe place such as a service or within the university. It may be appropriate to speak to people in a public place, such as a café, but this depends on the research questions. Researchers may have to conduct research in</p>

	<p>participant’s homes but this should be avoided if possible. Where this option is appropriate you should consider whether 2 people should attend each interview. It is important for you to consider your own safety as a researcher and it may be necessary to produce a researcher safety protocol. This will include information about:</p> <p>Who knows about your whereabouts – considering issues of confidentiality;</p> <p>How you will communicate that you are safe or NOT safe to an identified contact;</p> <p>How you will get to and from an interview;</p> <p>That you have a mobile phone to call for help if required.</p> <p>What will happen in an emergency.</p>
Confidentiality Protocol	<p>This will be more important for those research topics which might result in participants talking about issues where confidentiality might need to be broken. Whilst you have a responsibility to uphold the confidentiality of your interviews there may be occasions when you also have a duty to warn about harm to the participant or to others. This should be considered prior to the research and a procedure put in place. In most cases this procedure would involve the following:</p> <p>Ensure that participants are aware that there are limits to confidentiality;</p> <p>That you will discuss any issues which arise with your research supervisor/colleagues as soon as possible after an incident;</p> <p>That your supervisor or the project PI is in a position to make a decision about whether confidentiality needs to be broken;</p> <p>That you would then communicate with the participant should you feel it is necessary to break their confidence.</p>
3rd party confidentiality agreement	<p>Confidentiality statement which might be used when using a transcriber or interpreter to ensure that they will adhere to principles of confidentiality. This may be needed if using other co-researchers such as focus group co-facilitator.</p>
Photo Methods PIS and consent forms	<p>If you are using photo methods then there are additional considerations about consent to use visual images. You should take the University data protection tutorial to ensure that you get appropriate consent and store the data appropriately. We highly recommend that you look at previous examples of PIS and consent forms prior to designing your own.</p>
Support for participants after the researcher	<p>If may be necessary to give participants information about support available to them at the end of an interview or focus group.</p>

	<p>This should be relevant to the topic you are researching.</p> <p>You should check that services are still running and that you have the right contact details on them.</p>
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Recruitment Questionnaire

About Your Self

My name is Claudine Litvak and I am a Phd student at the University of Bristol in the United Kingdom and I am carrying out a research about lone mothers. The research aims to find out the challenges and needs that Lone Mothers faced in their daily life and how policies could improve their quality of life. Before you take part in this research, I would like to ask you some questions about yourself so that I know something about the people taking part. What you tell me would be confidential at all times.

4) Are you a single mum living with children who are aged between 3 months and 4 years old?

5) Could you tell me if any of your children are attending childcare at the moment?

Yes
No

6) Your household income on average is below 200 per month?

7) If the answers to these questions are yes, would you like to take part of my research?

Yes/NO

THANK YOU VERY MUCH

Participant Information Sheet¹⁵

¹⁵ Based on information sheets available on Blackboard.

You are being invited to take part in a research project. Before you decide it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully. Ask me if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part. Thank you for reading this.

Why Am I doing this?

I am a PhD student at the School for Policy Studies, University of Bristol in the United Kingdom and the most important in my studies is to carry out a research study. This research has ethical approval from the School of Social Policy of the University of Bristol. For my project I have chosen to find out how lone mothers face their challenges and difficulties and how policies could improve their situation?

Why have you been chosen?

I have chosen you because I would like to know your opinion as a lone mother about how you manage the challenges and difficulties in being a mother. I think that is important to hear your experience and to see how different policies address your needs.

How will the study be carried out?

The study involves 24 interviews that will be carried out between 1 and 2 hours and between January and April 2015. All the interviews will be videotaped with prior consent. Also a short film will be produced with short clips of the interviews in the second stage which you may be invited to be part of but only if you agree. The purpose of this film is to show the findings of this research in your own words.

What will happen if you take part?

If having read this information sheet you are willing to take part in the project. Before the interview you will have an opportunity to ask any questions you may have about the project. I will then ask you to sign a form saying that you understand what the study is about and that you have voluntarily agreed to take part. After you have given your consent, I will interview you for approximately one to two hours, depending on your own time constraints. You will receive a thank you payment of £20 for your time. If you agree, as I told you, I will video tape the interview mainly for two reasons, the first one is to ensure that I haven't forgot nothing that you said and the second one is because after all the interviewing process I will do a short film. You can decide in a second stage if you would like to participate in the film through short clips of your interview. I will show you all the possible quotes

and then you can agree or retract your participation in the film. Also you will be invite after to a meeting where you can watch the final short film and discuss with other mums your opinion about it and decide if you would like to participate in dissemination meetings.

Do you have to take part?

It is up to you to decide whether or not to take part in my project. If you do decide to take part you are still free to stop the interview at any time and you do not have to give any reason. If you feel afterwards that you don't want your data used in the research then I will destroy the video recording and transcript securely, as before, you don't have to give a reason.

What will happen to all the information you provide in the interview?

All information collected during the interview will be kept strictly confidential. All this data will be kept for ten years according the data protection act in safe places with passwords and you can remove your data of the analysis/film by March 2025, date when all the data will be destroyed. The findings of my project will be anonymised so that the identity of all participants will not be recognisable in the finalised project. Only if you decide afterwards to participate in the film, then your voice will be heard in the quotes that you will see and agreed prior the production of the film. The findings will be part of my PhD thesis and therefore will be public at that stage.

Contact for further information:

If you need any further information, please contact me to cl1370@my.bristol.ac.uk or my PhD Supervisors Elaine Farmer to E.R.Farmer@bristol.ac.uk or Christina Pantazis to c.pantazis@bristol.ac.uk. They are both from the University of Bristol, BS8 1TZ

Consent form stage one¹⁶

Participant Consent Form – Video Testimony

Please tick the boxes below to show that you consent the following:

1. I confirm that I have read and understood the information sheet about the study. I had the opportunity to ask questions about the project and have them answered adequately.	Yes No
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¹⁶ Based in Pemberton et al, 2014

2. I understand that my participation is voluntarily and that I am free to withdraw at any time, without giving any reason.	Yes No
3. I agree to take part in making video testimony for this project and consent for using it for this research purposes, for so long this research is being undertaken. Once the research is complete the personal data will be destroyed.	Yes No
4. I confirm that I am willing for the researcher to look at the footage I have recorded and decide if any of the sections should be included in the short film. I will be given the opportunity to view and comment on my own video recordings and decide if I am willing for my contributions to be included in the short film.	Yes No
5. I understand however that the researcher will have no obligation to include any part of my recordings in the short film.	Yes No
6. I understand that the short film will be shown in meetings, conferences, and could be published in academic journals. The video will have a password in order to avoid copies.	Yes No
7. I understand that all the footage and information will be kept for ten years until the 15th of March Of 2025 where the data will be destroyed and only the short film and papers will be left.	Yes No
8. I understand that I will receive £20 as a thanks payment for your participation in the project.	Yes No

Name of Participant _____

Date _____

Signature _____

Consent form stage two¹⁷

Video Release Consent Form

The purpose of this meeting is to offer you the opportunity to review the clips we have selected for potential inclusion in the short film that will show the findings of this study. In this occasion you will see all the potential clips for the short film and you could exclude any clips that you not want to be released publicly following this meeting.

Please tick the boxes below to show that you consent to the following:

1. I confirm that the researcher has explained to me the ways that my video footage will be released publicly. I have the opportunity to think about the information, ask questions and have them answered adequately.	
2. I understand that the video footage I have provided may form part of: a) A short film that will be shown in dissemination meetings and conferences. b) Academic populations in online academic journals c) Material used for teaching purposes in high educational institutions.	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
3. I understand that video footage that I have asked to be excluded would be eliminated. However in the written report could be used some anonymised quotes.	
4. I understand that it may not be possible to remove my past contributions from publications, or media projects once they are in the public domain.	
5. I have been given the opportunity and time to review the selected video material and I agree for this material to be included in the short film (except the exclusions that you requested) and being used in dissemination meetings, conferences and published in selected journals and used for teaching purposes.	

¹⁷ Based in Pemberton et al, 2014

Name of
Participant _____

Date _____

—

Signature _____

—

Researcher Safety Protocol

The interviews for this research, as mentioned before, will take place in a community-based institution or in participants' homes. Follows the steps of the safety protocol.

1) A trusted person will always know my itinerary and interview schedules, exact direction and expected times. This person will be somebody who can be available during the duration of the interview, so I can call this person at any moment and he/she will be able to support me. I will call this person before and after the interview and if this person finds anything suspicious or finds that I have not called them back at the expected time, he/she will notify the local police.

2) The local police will know about this research. Before the research process I will talk to the local police in order to inform them about the research and establish that I will be conducting interviews in the south of Santiago. I will inform them about the period that I will be conducting the interviews and about my first stage of this safety protocol. They will then know that if they receive a call from the person helping with this protocol they can visit the house or community institution in order to ascertain what has happened.

3) In addition, because I will have technological equipment, I will endeavour to go escorted. This would be a separate person to the one in charge of ensuring that the interviews are successfully completed. This person would take me and pick me up. If the location of the interview is a large community centre and in a central area, then I can go alone by car, always calling at the beginning and end of the interview.

Recruitment Advert for Participants



Would You Like to tell your story?

I am a PhD student at the University of Bristol in the United Kingdom and I am carrying out a research about lone mothers. The research aims to find out the challenges and needs that Lone Mothers faced in their daily life and How policies could improve their quality of life.

If you are a lone mother and have children of 4 years and younger and have an income below £200 and would like to participate in a interview that will take between one and two hours, please contact me and I will give you all the details of this research.

Taken part is a chance to tell your story and have your views heard and taken seriously

A thank payment of £20 would be given.

Claudine Litvak
email: clitvak.2011@my.Bristol.ac.uk
Mobil number: [REDACTED]

3rd party confidentiality agreement (Professional Editor)

This Confidentiality Agreement is between

And

Claudine Litvak Cooper, PhD Researcher.

I agree to maintain all the information related to this research in complete confidentiality and not disclose the information in any circumstance.

Name Claudine Litvak

Date_____

Signature_____

Name_____

Date_____

Signature_____

Annex 2

Progression Review Panel



FACULTY OF SOCIAL SCIENCES AND LAW

Progression Review Panel

Faculty Regulations

Submissions should normally be between 10,000 and 15,000 words. Full-time students should expect to submit their materials within 12–18 months of registration, part-time students normally within 24–36 months. Normally no more than one further submission will be permitted. Candidates in some Schools/Departments, e.g. Economics, Finance and Management, will also be required to present a formal seminar, normally in their second year of full time study (pro-rata for part-time students). Please view the Faculty Research Student Handbook for detailed information on the Progression Review Panel procedure: <http://www.bris.ac.uk/fssl/current-students/fssl-postgraduates/index.html>

Students must have completed the core research training units before submitting the report to the panel. See Faculty and School/Departmental guidelines for information.

SECTION A (to be completed by the Postgraduate Administrator in the School / Department)

Name:	Claudine Litvak Cooper
Student No:	1148370
School/Department:	School for Policy Studies
Supervisor/s:	Elaine Farmer and Christina Pantazis
Research Title:	Lone Mothers Living in Poverty in Chile: Hearing their voices
Start Date:	March 2013
Mode of attendance:	Full time <input checked="" type="checkbox"/> Part-time <input type="checkbox"/> (Please tick)

Any suspensions: (give dates)

Planned submission date: March 2016

1. Research Training Units Completed – Students are expected to have taken the core units as a minimum. For the Graduate School of Education this is equal to 80 credit points. For all other schools this is equal to 60 credit points

<i>Title of Unit</i>	<i>Credit Points</i>
Previously completed MSc Social Work Research at School for Policy Studies	
TOTAL CREDIT POINTS: 180	

Details of any exemptions (if applicable)

Have all the required training units been completed? Yes No

SECTION B (to be completed by Chair of Progression Review Panel)

2. Research approach and thesis development

Indication of the following attributes: (please tick those which apply)

- Good standard of presentation and literary style X
- Critical approach to literature X
- Appropriate design/ method X
- Appropriate data collection/analysis X
- Evidence of Originality X

Overall progress: excellent X very good good satisfactory

Has the project been approved by the School Ethics Committee? Yes No X NOT APPLICABLE?

NB) Materials submitted – decision pending

Date:.....

Are there any Ethical considerations or concerns?

IF the student has a research question, is it located within and contributes to identified existing bodies of work?

Yes X No

Can the data (or material) be collected with the resources available to address the question identified?

Yes X No

Is it clear how the data will be analysed?

Yes X No

Is there a coherent conceptual framework And is it clear how it links to the collection and analysis of appropriate data?

Yes X No

Completion within required time: very likely X likely unlikely

Candidate has met the overall criteria for progression in this section? Yes X No

Please list any collaborative activities undertaken/planned:

3. Research Group Workshop/Seminar Evaluation (in Schools/Departments where it is applicable) N/A

Clear Planning	<input type="checkbox"/>	Appropriate Audibility	<input type="checkbox"/>
Appropriate Content	<input type="checkbox"/>	Appropriate use of AVA	<input type="checkbox"/>
Presentation completed	<input type="checkbox"/>	Responded well to questions	<input type="checkbox"/>

Candidate has met the overall criteria for progression in this section? Yes
No

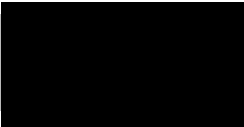
4. Progression Panel Decision

Members of the panel: Dr Eldin FAHMY and Professor Sarah PAYNE

Date of panel: 03.12.14

Report: *Please attach a Progression Report (see appendix 1), including substantive comments on materials submitted.*

- Candidate can continue on a PhD registration
- Candidate can continue on a PhD registration, subject to modifications of the materials
- Candidate be allowed one resubmission of revised materials to the same panel, within 3 months
- Candidate be transferred to an MPhil (can only be used after resubmission)

Chair signature:  Date: ...03.12.14...

SECTION C

Supervisor/s signature:

..... Date:

..... Date:

Research Student Director's Signature

..... Date:

Graduate Dean's Signature:

..... Date:

Please retain a copy of the Progression Review Panel Form, including the Report, for departmental files and send original copies to the Postgraduate Co-ordinator in the Faculty Office, Senate House. Electronic and paper files will be updated. The student and School / Department will also receive written confirmation of the outcome.

PROGRESSION REVIEW PANEL

A completed Report Form **MUST** be submitted with the 'Progression Review Panel Form'. Schools and Departments should use this form.

Student Name and Number: Claudine Litvak Cooper (1148370)

School / Department: Policy Studies

Panel members: Dr Eldin FAHMY and Professor Sarah PAYNE

Date of Panel Meeting: 03.12.14

Panel Decision: Candidate can continue on a PhD registration

SUMMARY

The meeting was held on the 3rd December 2014 and lasted about 90 minutes. The two examiners (Eldin Fahmy and Sarah Payne), the student, and one of her supervisors (Christina Pantazis, attending in an observer role) were present throughout. **The examiners' were in complete agreement regarding the recommendation that the candidate can continue on a PhD registration.**

Overall, the proposed focus of the candidate's work as outlined in the written materials has the potential to make a significant, original contribution to knowledge, both in substantive terms and with regard to methodological innovation. Based on the samples of written work presented by the candidate we are confident that Claudine certainly has the potential to produce material of PhD quality. Based upon the written submission and our discussion with the candidate, it is evident that Claudine has an excellent command of the general literature and has drawn upon this in specifying a convincing research design involving appropriate methods of data collection and analysis.

In the feedback below we make some comments and suggestions with a view to the future conduct of her work and we suggest that the candidate give some further thought to these, in discussion with her supervisors.

ADDITIONAL COMMENTS

Chapter plan

The candidate may want to consider revising the structure of the literature review to more clearly distinguish between a review of the international literature on lone parenthood and poverty (currently offered as part of Ch. 3) and the main focus of this chapter on theoretical perspectives on the experience of poverty. This could be achieved by presenting the latter as a separate,

additional chapter. An indicative word-count for the chapter plan should be added. We also suggest that the candidate presents the material on the Chilean context, including the policy framework, in an early introductory chapter, and that the other material originally included in Chapter 2 is moved.

Conceptual approach

The study's research aims are appropriate but could be specified more precisely. In particular, the candidate may wish to more clearly distinguish between different forms of support (RQ 2) including participants' interactions with State welfare agencies and services (esp. with regard to issues of stigma and shame). A focus on views on childcare provision might be subsumed within the scope of State provision.

Given the widely acknowledged limitations of the resilience framework (to which the candidate refers), the candidate may wish to reflect on how a more critical perspective on this concept might be presented.

To some extent there seems to be a more basic tension in the thesis between the 'Chile Grows' policy framework and the wider experiential remit of the proposed work. The extent to which a focus on participants' perspectives on poverty can be accommodated alongside a focus on this policy framework needs some further reflection.

Methodology

The use of video testimony approaches in poverty research is a recent innovation. This is an appropriate approach here and offers the potential for an important contribution to methodology, in understanding and communicating the experience of poverty. However, more discussion will be needed on this topic in the thesis, including for example, what is meant by 'testimony' in this context (in comparison with depth interviews), what are the specific advantages of a visual approach in the context of the thesis and how can this be incorporated in the analysis.

Related to this, ethical and methodological issues in the applications of video research methods are worthy of further consideration in the context of researching poverty and the sensitivities this can raise in terms of issues of positionality, the negotiation of power relations within the research process, and potential harms associated with video capture and how these might be addressed/mitigated.

Finally, given the innovative data collection approach the candidate, in discussion with her supervisors, will need to consider carefully to what extent the video material can be incorporated within the written thesis, including through the inclusion of digital media. If this material is to be used, it will be important to develop an approach which clearly explains how and where it sits, in the reading of the final thesis.

Annex 3

Topic Guide

Topic	Guide Questions																																
Introductory questions	<p data-bbox="443 468 1326 871">Thanks for agreeing to see me. After the signing of the consent inform and the explanation about the study, do you have any further questions? As I told you what you say is important and may help other mothers in the future. All the information will be confidential unless a child appears to be at risk or you have been harmed. If this happened the law obliges me to provide this information to authorities but I would discuss it with you first. You will see the video before publishing, so you can then decide if you agree or not to be part of the video.</p> <p data-bbox="493 931 1086 963">1. Can you tell me how many children you have?</p> <table border="1" data-bbox="443 981 1326 1267"> <thead> <tr> <th data-bbox="443 981 1177 1034">Name</th> <th data-bbox="1177 981 1326 1034">Age</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table> <p data-bbox="493 1301 783 1332">2. Who lives with you?</p> <table border="1" data-bbox="443 1350 1326 1740"> <thead> <tr> <th data-bbox="443 1350 743 1404">Name</th> <th data-bbox="743 1350 1035 1404">Relationship</th> <th data-bbox="1035 1350 1326 1404">Age Educational level</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> <p data-bbox="493 1776 1193 1807">3. In relation to the household income, could you tell me:</p> <table border="1" data-bbox="443 1825 1313 1901"> <thead> <tr> <th data-bbox="443 1825 906 1901">Name</th> <th data-bbox="906 1825 1313 1901">Income</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> </tbody> </table>	Name	Age									Name	Relationship	Age Educational level																Name	Income		
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Interviewee (and other adults in the household)	

4. Could you tell me about your housing:

Number of bedrooms	
Rent or own property	
House material: roof, flooring, walls.	
Problems like: damp, noise, overcrowding.	

5. Please could you give a description of your local area/neighbourhood?

Three positive things	<p data-bbox="922 1189 938 1211">-</p> <p data-bbox="922 1279 938 1301">-</p> <p data-bbox="922 1368 938 1391">-</p>
Three negative things	<p data-bbox="922 1429 938 1451">-</p> <p data-bbox="922 1518 938 1541">-</p> <p data-bbox="922 1608 938 1630">-</p>

6. Where you were born?

7. In how many places had you lived until moving here? What were the reasons for these moves?

	<p>8. How old were you when you left school or studies? How did you feel?</p>
Challenges/Needs	<p>9. How old were you when you became a mother?</p> <p>10. How did your life change when you had your first child? (Finances, employment, health, support, family relations etc)</p> <p>11. How did it change when you had your other children?</p> <p>12. What differences do you feel there are between being a lone mother and bringing up children with a partner?</p> <p>13. What are the challenges or difficulties about being a lone parent?</p> <p>14. What are the positive things about being a lone parent?</p> <p>15. Overall, what are the most important challenges for you as a mother?</p> <p>16. How do you deal with them?</p> <p>17. Can you remember a recent important challenge that you faced? How did you manage it?</p> <p>18. Could you describe your daily routine for me?</p> <p>19. What parts of this routine are difficult for you?</p> <p>20. How do you deal with those difficulties?</p> <p>21. What kind of support would make a difference to you? (Probe: from the father, her family, friends, local community, state policies etc.)</p>
Resilience	<p>22. Who brought you up? What impact do you think this had on your life?</p> <p>23. How would you describe your own childhood?</p> <p>24. Do you have a person who is a model for you as a parent? Why?</p>

	<p>25. What was the most difficult circumstance that you faced when you were a child? How did you face it?</p> <p>26. In general how do you think you manage things? (You feel that things rarely get on top of you, sometimes or hardly ever/ you feel that you are not coping well). Could you give examples?</p> <p>27. If you had known before what is was like to be a single mother would you still have made the decision to be one? Why?</p> <p>28. If the answer is no: What would you have done instead?</p>						
<p>Support and coping strategies</p>	<p>Social Support:</p> <p><i>Informal Support: support arising out of a person's own network of family and friends</i></p> <p>29. Was your first (and later) pregNadia (/ies) planned?</p> <p>30. How did you became a lone mother? (Eg. the father did not want to be part of the family, mother wanted to leave the father, father not in relationship with the mother etc)?</p> <p>31. Do you still have a relationship with the father of your child?</p> <p>32. Does he support you? How?</p> <p>33. What would be the ideal support from him?</p> <p>34. If you have a problem do you have somebody to talk? Who? (Parents, extended family, friends, neighbours, etc.)</p> <p>35. Do you remember the last time that you talked to someone about a problem you had? Did that help you?</p> <p>36. During a normal day how confident are you that you can get help if you need it to do the following things:</p> <table border="1" data-bbox="443 1787 1337 1957"> <tr> <td data-bbox="443 1787 890 1843">Discuss child care problems</td> <td data-bbox="890 1787 1337 1843"></td> </tr> <tr> <td data-bbox="443 1843 890 1899">Borrow less than £10</td> <td data-bbox="890 1843 1337 1899"></td> </tr> <tr> <td data-bbox="443 1899 890 1957">Borrow more than £10</td> <td data-bbox="890 1899 1337 1957"></td> </tr> </table>	Discuss child care problems		Borrow less than £10		Borrow more than £10	
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Talk to someone because feeling depressed/ worried	
Do your shopping or get something for you	
Give you a lift somewhere	
Look after your child during the day	
Look after your child overnight	
Look after you if you were ill or tired	

37. -And just thinking about this list again, have you actually had any help with these things in the last four weeks?

Discuss child care problems	
Borrow less than £10	
Borrow more than £10	
Talk to someone because feeling depressed/ worried	
Do your shopping or get something for you	
Give you a lift somewhere	
Look after your child during the day	
Look after your child overnight	
Look after you if you were ill or tired	

38. *Thinking about your family and friends, how many people can you count on?*

39. What kind of support they give you? Could you give examples?

40. Do these people live close to you? How often do you speak to them?

41. Is the help that they give to you enough or to what extent do you feel you need more support? What kind?

42. How do you feel when they help you? Could you give examples?
(Eg. happy, ashamed, lonely, etc)

43. If you ask for help, do you feel in debt afterwards? Could you think of an example?

44. If you ask for help does it make you feel that you're not doing things well?

Formal Support: *defined as services provided by the statutory sector/state alone or in partnership with the voluntary sector, and often accessed by a referral system*

45. What kind of formal support do you receive or have received?

Health services	
City council	
Housing	
Educational institutions	
Social security/welfare payments	
Other	

46. Do you get the help you asked for?

What kind of formal support do you receive	
Health services	
City council	
Housing	
Educational institutions	
Social security/welfare payments	

47. How useful was the support that these institutions provide? Could you give examples?

48. How satisfied are you with these services?? Why?

49. How far do you trust the professionals of these institutions? Could you give examples?

50. How often do you have contact with these institutions? With what purpose?

Semi-formal support: *(defined as organised forms of help and support for families and children that parents received from community groups or neighbourhood based services).*

51. In your neighbourhood are there any organisations that provide support, such as:

<i>Toddler groups</i>	
<i>Community groups,</i>	
<i>Church Groups</i>	
<i>Neighbourhood organizations.</i>	
<i>Other</i>	

52. How often you use them?

<i>Toddler groups</i>	
<i>Community groups,</i>	
<i>Church Groups</i>	
<i>Neighbourhood organizations.</i>	
<i>Other</i>	

53. How useful were they? Why?

54. If there are none: Would you like assistance from local groups for mothers if there were any? Why?

55. Is any other group or support that you would like to have in your neighbourhood? Eg.

56. Is there any help that you would like to receive and which is not being provided? Please explain.

Impacts of poverty, Shame and Stigma

57. How do you manage to make ends meet?

58. How would you describe the economic situation of the people of your neighbourhood?

Similar, why?	
Different, why?	
Varied?, why?	

59. About your household income, who manages/controls the money in your family? Please explain.

60. Do you have your own spending money? i.e. money that you can spend on yourself when you choose

61. Do you have enough income to be able to save? Do you draw when things get difficult?

62. Do you have debts? What kind? Probe: family, bank, pawn broker, etc.

63. How does this make you feel? (Anxious, sad, no problems with that, etc.)

64. Can you afford the following things?

Heating when necessary	
Basic toys	
Warm winter clothes for you	
Warm winter clothes for your child	
Cooked meal every day for you	
Cooked meal every day for your child.	
Fresh fruits and vegetables	
Money for transportation	

65. What's it like for you when you can't afford these things?

	<p>66. What are the most important things for your children to have? (Eg. toys, special shoes, electronic games, etc.) Do they have these things?</p> <p>67. How important is for you that these are met/achieved? Is it possible? How do you do it?</p> <p>68. What is the most common thing that you cannot afford for yourself? What do you do about this? How does this make you feel? (Anxious, stressed, physically ill, etc.)</p> <p>69. How does low income affect your social relationships? Can you think of any examples? (Eg. Cannot afford visiting/inviting friends or relatives, cannot afford going or celebrating birthday parties, etc.).</p> <p>70. Are there things that you would like to do with your children that you cannot afford?</p> <p>71. How do you think society see people that lives in low income? How do you feel with this?</p> <p>72. Is it different for a lone mother to live with low income than a women with a partner do you think? Why?</p> <p>73. - What is the most difficult thing about living on a low income? Can you think of any examples?</p>
<p>Employment</p>	<p>74. Do you work? What kind of work do you do?</p> <p style="text-align: center;">If she works:</p> <p>75. For how long have you been working?</p> <p>76. Full or part time? (Hours and shifts)</p>

	<p>77. From your perspective do you receive a fair payment?</p> <p>78. How much would a payment be that could help you to make meet ends?</p> <p>79. Do you notice differences in working before and after being a mother? What differences? Probe: income, social, etc.</p> <p>80. How does it work out going to work and having a child?</p> <p>81. What factors helped you to choose childcare? (Convenience, lack of informal support, times of attendance etc.)</p> <p>82. Did childcare provision influence your decision about working? How?</p> <p>83. What are the main challenges in being a working mother?</p> <p>84. How do you deal with it? Can you give me examples?</p> <p>85. - What would be an ideal job for you?</p> <p>If she is not working:</p> <p>86. Have you worked at any stage of your life? When? For how long?</p> <p>87. Why are you not working now?</p> <p>88. Would you like to work? Are you seeking work? How?</p> <p>89. Do you feel it would be possible for you to work and be a mother at the same time? Why?</p> <p>90. What would be an ideal job for you? How much would be a fair payment?</p>
<p>Childcare for women who are using it.</p>	<p>91. When did your child start nursery? How old was s/he?</p> <p>92. How often your child goes to the nursery?</p>

	<p>93. How did you know about available nurseries? Probe: friends, family, council.</p> <p>94. Why did you choose that nursery? Probe: proximity to house, work, recommendations.</p> <p>95. Do you know how many staff per children are in the nursery?</p> <p>96. What kind of activities they do?</p> <p>97. How are the facilities?</p> <p>98. Do you feel confident about the care that your child is receiving in the nursery? Why?</p> <p>99. Do you think that your child is developing adequately at the nursery? (improving language, motor skills, social relationships)</p> <p>100. Do you feel supported by the nursery? Could you give an example?</p> <p>101. Are you happy with how this works? Why?</p> <p>102. Are there any changes you would like to make?</p> <p>103. Which three things could be done to improve your situation in terms of childcare?</p> <p>104. How would be the 'perfect' system for childcare from your point of view?</p>
<p>Childcare for women who are not using it</p>	<p>105. What do you think about the child care system?</p> <p>106. Do you know what child care is available?</p> <p>107. Why are you not using childcare?</p> <p>108. Would you use childcare in the future? When?</p>

	<p>109. Would you feel confident about the care that your child would receive in a nursery? Why/not?</p> <p>110. Does somebody help you when you need to go out? Who?</p> <p>111. Why do you choose this person instead of formal childcare?</p> <p>112. What three things could be done to improve your situation in terms of childcare?</p> <p>113. How would be the 'perfect' system for childcare from your point of view?</p>
	<p>114. What three things would make your life better?</p> <p>115. If you were talking to your local politician, what kind of things would you tell him/her and what kind of changes would you press for?</p> <p>116. Would you like to say anything else?</p> <p>Many thanks for your time.</p>

Annex 4

Interview Example

Interviewee's name: Catalina, 18 years old.

Introductory questions

Thanks for agreeing to see me. After the signing of the consent form and the explanation about the study, do you have any further questions? As I told you what you say is important and may help other mothers in the future. All the information will be confidential unless a child appears to be at risk or you have been harmed. If this happened the law obliges me to provide this information to authorities but I would discuss it with you first. You will see the video before publishing, so you could decide if you agree or not to be part of the video in a different opportunity.

Can you tell me how many children you have?

Name Age

XXXX (girl) 13 Months

Who lives with you?

Name	Relationship	Age	Educational level
XXXX	Father	55	Year 4
XXXX	Brother	24	first year of secondary
XXXX	Brother's female partner	22	first year of secondary
XXXX	Nephew	3	nursery
XXXX	Nephew	2	stay at home
YYYY	Brother	22	second year of secondary
XXXX	Brother's female partner	20	first secondary year

XXXX Nephew

10(months old) stay at home

Schooling,

Catalina: Up to first year of secondary.

...I would like to do 2 in 1, but the two in one are always at night. And I have no one to look after the girl at night. And the nursery is in the mornings. And day schools do not accept eighteen-year-old children. So this year I want to work, and next year, do this at nights, if I make sure that I can pay someone to take care of my daughter meanwhile I study at night... and work by day and the girl in the nursery.... The good thing is that in the nursery they give her everything, she will not lack anything, she will be fine...

Father: 55 years old. I don't know his educational level. I think that he doesn't know how to write well, so maybe he only has a few years of primary. I don't talk very much with him, because he is an alcoholic and I try not to do it.

Brothers: XXX, 22 years old and XXX, 24 years old. Both have quit their studies in the first year of secondary.

In relation to the household income, could you tell me:

Name Income

Catalina: \$80.000

Father: \$200.000

XXXX (Brother): \$210.000

YYYY (Brother): \$190.000

Fathers occupation.

He is loader in the Vega. In the Central Vega (central food market). Earn daily; Earn every day like 15 thousand or 10, every day. Or sometimes it goes a little better, or sometimes it goes wrong.

And your brothers?

They also do the same. XXXX washes cars, YYYY loads cars with fruits and vegetables. But it's like the same as the Vega, they are jobs that come out.

(they earn in money) as the same more or less (father), like ten, fifteen.

In relation to work,

I work in the free markets. I go out to sell clothes, or I sing at the mike just because I'm a rapper, I sing hip hop. It comes from my heart.

(earned in money) as the same than them, but is very unpredictable every day. If the market is bad, I can do five thousand, or I can't do anything. It depends on the clothes I sell. If it is brand clothing, I sell it quickly. But if it is clothes like without a brand, with nothing, I earn very little.

(the clothes) they give it to me; A neighbour, and so on. Or aunts, I'm going to ask them for clothes, I tell them that I need money and they give it to me.

I fix clothes that people give to me, I wash them or sew them if it is necessary. If I have branded clothes they are easier to sell; if not, people give me what they want. I always go with my daughter... I'm responsible for taking care of her. I work but never have enough money for my daughter's needs.

Everyone in my house has their stuff stored. Toothpaste, for example, everyone has their own in their room, the shampoo. Because once I left my stuff there and then they never replaced it again. And since our family is the same as disjointed, it is not so close together, it is like that ... far away. As can be said.

The bills and the responsibility to cook together are divided.

How much does each one put for the house?

Little, as in total so of each one? As 25 each. Counting the accounts; water, gas, light, food.

How much does each one put for the house?

Little, as in total so of each one? As 25 each. Counting the accounts; water, gas, light, food.

Could you tell me about your housing:

Number of bedrooms Three. One of them without doors.

Rent or own property Fathers property

House material: roof, flooring, walls. Housing owned by the state. 50% solid (cement) and the rest light material. (Wood and plastics). Ceramic floor in the solid part and unfinished cement surface in the rest of the house. Total area of 60 square meters (approximate).

Problems like: damp, noise, overcrowding. Damp in the walls - overcrowding – no insulation for noise and cold.

The house it is my dad's.

3 bedrooms.

In the first floor are two bedrooms, which my brother made. And in the second floor there is a whole bedroom, but it is divided. And there I sleep; in the division, in the small part without a door... there I sleep with my daughter. And on the other side my dad sleeps, and in the bedrooms downstairs my brothers sleep.

It is made of cement and the floor is made of wood (downstairs). But the ground floor is cement. (The above is extension?) No, it is a normal second floor house. Downstairs is the extension, but not so much extension, one bedroom extension... the extension is wood, plastic and cardboard. They made two bedrooms downstairs.

House problems

We have humidity, because next door they are working, so my dad put some things, because they were making the wall. And then they left everything open. And when it rained all the water came in. So my dad put some things there, cardboard, I don't know what he put ... when it rains we got all wet

Do you like your house?

No... No, because everything is a messy and ugly. And also everyone is fighting, every day... my dad always arrives drunk, my brother hates me, her partner the same. Then no... I would like to go somewhere else.

But since I have nowhere to go ... I have to be there. And my mom separated from my dad for the same; because my dad is an alcoholic, he beat her, and there is a long history of him hitting her, so my mother left and now she is with her partner... They are living in the south. I was in the south for a while, but I did not like the south, although I should have stayed, because there it was better, it was much better than here.

But recently, my daughter is coming to the nursery, so now I want to do my CV and go to different places... to fast food restaurants is a good option, because there, I was finding out that they don't ask me for secondary diploma. Because they ask me for that diploma everywhere.

Three positive things

- mmm... the neighbours ... they are good people, they know me since I was a little girl, and if I need something, they help me. They are good people.
- The squares, there are more places to play now, with games. It is no longer as before, that before there was only earth. Now there are small squares.
- The nursery, which is nearby.

Three negative things There are a lot of drugs. Before there was not

- The flaites (kind of chav), which are shooting all the time, but more for the side of ... I live right in the passage and there they do not walk, and from my passage you have to walk a little to go outside. Where it is outside, the observatory, all come together.
- The other bad thing about it is that they sell a lot of drugs, the same, at most. A lot of "pasteros" (drug addicts), as they are called. Many walk around, so if one

leaves the door open, they get into the house to steal. We have to be there, putting the lock, or putting a little thing that we put on the fence, so that they cannot open.

- The streets, the streets are very bad. If I go with the pushchair, and the pushchair gets tilted. The streets should be fixed. The streets are super bad. Before I was alone, then I came and walked, I didn't care. But now with the pushchair, it is tilted when I go through the streets and that's dangerous.

Where you were born?

In Puente Alto. I have always lived here in La Magdalena, until I was eight years old. There my mother got separated from my dad, because of a lot of violence; my mom stayed with him twenty years, and got bored and we left together I was the youngest.

I have four brothers, that is, three, with me, four. And my brothers stayed with my dad because they were older, and he took the youngest girl, who was me.

And we went to my grandmother's in 'Maipú', then we went to 'La Florida', then we went to another part of 'La Florida', then we went back to 'Maipú', then we went to 'San Bernardo', and I was in a lot of schools, and I learned things like that, and that.

¿? To defend myself, to fend for myself, to take care of my daughter, which has been very difficult, but she is everything for me... and I'm capable of everything for her.

How was it for you to go from one place to another with your mom?

... Sad, because we were always going to different places, with friends, or later with her partner.... Her partner wanted to touch me and I told my mother... my mother sent me to my grandmother, and I was there a lot.... Then my mom was still with that man.... I think she never really believed me. Then my mother went to get me back and we went to 'San Bernardo', alone, because he left her, and there he "supposedly" (sign with her hands) believed me, but my mother never wanted to believe me, I think, I don't know if it was like that, but I think that she didn't believe me, because she was still with him...

And then in San Bernardo I met my daughter's father, and there he taught me about Hip-hop, everything. And then in the nights of passion, I had the girl...

How long were you with him?

Like a year of friendship, and then like a year as a couple. He is now living with his grandparents, but he comes to see me sometimes. We have communication and he brings me things for the girl sometimes, once a month or every two months... sometimes we kiss, things like that, but we are not living together.

So you left school at what age?

Like at fifteen or sixteen. Yes, fifteen.

Why did you leave school?

I didn't quit, because I was studying the year 11 in one school, and then we had to change home, and in the new school they made me repeat the year. Then I didn't study that year, they kicked me out like in October, and there they made me repeat. Then the next year I continued studying year 11, and then I passed to year 12. And there when I went to year 12, I got pregnant. Then I was going to be in year 12 and I was pregnant... I went to apply and they didn't let me go to school anymore because I was pregnant. They said 'look for another school, because you are pregnant, we will not accept you' And they didn't accept me, so my mom told me 'let the year go by, because then you can take care of the baby and everything'. This year I wanted to go back to school in the south with my mum... but due to a problem I had to come to Santiago.

¿? I fought with my mom, so she didn't throw me out but I wanted to come. And I came with my daughter. And so we came.

And now we are here, I came to my dad's, and I could not go to school, because I have no one to take care of the girl.

Challenges/Needs

How old were you when you became a mother?

Sixteen

How did your life change when you had your first child? (Finances, employment, health, support, family relations, etc)

Life changed very much. It changes a lot, life with a baby. Because I didn't know anything, nothing about babies, or changing a diaper. The XXXX passed the diaper every day, it was passed because the diaper was put in a bad position. But now I have learned. And I know how to take care of her, when she is sick, I take her to the Hospital, and she has her controls up to date, her vaccines up to date, everything, everything, is fine.

And I also spoke with the Social Worker of the Municipality to help me. And now this Friday I have to go find a letter, and with that letter I can go to the Municipality and they'll give me some food. And I want to see if they can give it to me every month. Because I still need it, because I... not every day is going well for me. And not every day I can go. And before, I went out to sing at the buses and XXX go out with, because she didn't go to the nursery. Then I went out with her. And in the bus I sang, but sometimes my throat hurt; Like when I have a cold, I can't go out. And I had a speaker, and my speaker broke, so I'm trying to buy a new speaker. In the meantime, until I find a job.... I also have to do some resumes to start seeking a job, but I don't have the time or the resources... I think that now I can do that, because XXXX is at the nursery.

When you got pregnant, what was your parent's reaction?

My mother was the first one to know and she reacted so, so, but she supported me...I talked only to my mum at that time; I only started talking to my dad recently because he did not talk to me for eight years. My mum never asked him for money, nothing. She used to work all day and I was always alone (...) I call him dad, but for me he is a stranger because I did not grow up with him. And if I grew up with him it was when I was a little girl and I don't remember it. All I remember was when he beat my mum, no more than that. My mum got tired of it and left him. And now I want to leave too; that man must be left on his own. I'm with him because I don't have another place to go in Santiago

And it changed my life a lot, because I was a girl, and I had to stop playing dolls to be a mother, to see a real girl. I have to protect her from everything. In the house everyone

uses swear words and I don't want the girl to say swear words, because a girl looks ugly saying swear words. What parents say to their children is important.

How is your relationship with your brothers?

It's bad with one of them. With YYYY, I get along very well. But with XXXX, I get along very badly, because recently I started fighting with his wife.

¿? Yes, both of them live at the house with their partners and children.

YYYY lives with his partner and his son. And XXXX lives with his partner, and her two children, one of them comes to this nursery.

¿? Yes, the relationship (with XXXX) is bad, before it was good, but now it is bad because he preferred to defend his wife. Well, it's okay to defend her, but that's why I didn't have to ... and we started to argue, to fight. And I started beating the lady. And I hit her and then he came and got angry and hit me. So now we are not talking to each other, I still want to leave because I still feel uncomfortable. See her every day, which they throw things that they slam the doors. They believe they own the house and my dad doesn't tell them anything.

... Then I would like to leave, but I have nowhere to go. I am forced into being there because I have nowhere to go. Nor will I go under a bridge to please them, I also have the right to be in that house. I have more right than his wife, I am my father's daughter and this is his house. Then I am in that; I want to go, I don't know, collect money and leave, I don't know.

I would like to have my own house, but I went to find out to apply for a house, but the points are not enough for me. I don't have the survey with my daughter. I have the survey when I was a girl. And I don't get enough; I have 13 thousand points and it's like 11 thousand to apply for a house and they don't give me nothing for my daughter, imagine! I don't even receive a pen for my girl. They say I have a lot of points and I don't even have enough to eat.

And when I went to update it, they told me I couldn't, because my dad was the owner of the house, they told me that. And then I went to talk to the Social Worker, and she

made me a letter so the nursery could accept my daughter. Now I will wait for a month, when my daughter is more used to the nursery, or I do not know, a week, to see if I can improve that ... There I'll go to the Municipality I have to go and ask again 'What's up?' I hope I can have something.

What differences do you feel there are between being a lone mother and bringing up children with a partner?

Yes. The money. Because when there is a couple, the mother can see the child all day, while the father works. And the dad after a month, gets his salary. And one who is alone cannot; because I don't have four hands, so one to be with the girl, the other working. No it cannot be done.

What are the challenges or difficulties about being a lone parent?

There are many challenges. Because sometimes you don't have nothing to give to her, and you don't eat in order to give to your daughter... If I want to buy cigarettes, but the girl has no diapers; I prefer to buy diapers than buy cigarettes. Although the desire to smoke a cigarette is huge, I prefer that she has her diapers.

Caring for her is pretty, but it's hard. ¿? It is beautiful and difficult, because you have to be aware of it 24 hours a day. More than if you want to walk; She also has character. That's why she is beautiful, but difficult.

What are the positive things of being a lone parent?

To see her face. Her little face every day. She is beautiful, she fills you. Just remembering her makes me be emotional. It has been difficult at the same time. It costs a lot. And more because I feel also like a little girl sometimes and I don't have support... If I had the support of... I do not know, from my dad, anyway, would be good, but the old man prefers to take that ... is that he is given the drink, they give it to him in the Vega... Sometimes he brings things for the children, some desserts, because my nephews also live there, but food for me, never; each one manages the best we can. But he cares only for the children; If I died he doesn't care... he drinks every day, every day. And he works from Monday to Monday. He does not rest.

¿? He arrives drunk from the market. He leaves at four in the morning, and there at four in the morning he goes with YYYY to the market. And then he arrives back at about four, five in the afternoon, or sometimes he arrives at about twelve pm. He arrives drunk. He is already drunk. And he arrives with beers and then at home he drinks even more. And sometimes, he does a scandal; and we have had to call the police.

¿? He throw things, shouts. If he lends me a thousand pesos, the next day he is already taking it out to my face. I take it in the face. So I try not to accept many things for this reason, because I do not like to be given something and then "there is if I gave it to you", I do not like to get that in my face. And since I didn't see him from eight years, I don't know him, for me he's an unknown person. I call him dad and everything, but for me he is an unknown person, because I didn't grow up with him. And if I grew up with him, it was when I was a girl, I don't remember. The only thing I remember was when he hit my mom. My mom got bored of that and left him. And I still want to leave; I have to leave that gentleman alone. If I even invented a song for the same. Of hip hop. Would you like to hear it?

¿? It is a song that ... I invented it when it was my birthday, I spent my birthday alone, well with my daughter, not alone. And I was sad, so I wrote it, I still know something. I don't know it all, but I know it a little bit. The song said:

Another birthday again, and you don't care,
how much have you lost?
Do the math,
if you remember so much accumulated impotence.
Since childhood I haven't already
told you to your face
a good truth
that will hurt
if you really have a heart.

How you cannot take care

of your daughter

or mine.

I love her more than my life

and I'm not exaggerating.

I only say what I think

from here

since childhood I have been able to assess,

the efforts of my mum,

and you,

only reproach

with that face

and I only ever asked you for a crumb.

This is the song, but it needs to be finished ... the song is long, but it is beautiful. And I would like to record it, I don't know.

Have you show this song to anyone?

I have shown it to my brother. Like I always go to Hip hop festivals, I prefer to go out than to be at home, and when the festivals are free I always go. I go with my friend ... My friend is always there, she accompanies me, she is a good friend. And also sings. And there I sang this song, on platforms there. The platforms are the scenarios there. And there I sang it. And there everyone likes it.

And there what do you do with your daughter when you go to the festivals?

I go with her. I sing with her, she really likes hip hop... And dance, when she hear my voice. With music, she sings ... that is, she does not sing, because she does not speak,

but she dances, she moves, she is happy with music ... And she's so pretty, she has her eyes like that ... so cute

Overall, what are the most important challenges for you as a mother?

mmm ... the fight with my brother it hurt me, because he is my brother, I love him very much, and he defended the one who has as a partner ... it's okay to defend her, but not to defend her he has to hit me That hurts. I love him very much, he is my brother, but he was wrong doing that ... we are family

And you had a relationship with your brother in these eight years?

Yes. We always talked and everything and the couple has always been weird, it's crazy, complicated. She thinks she is superior and thought that I was going to be silent, that I was not going to say nothing to her... I can also defend myself and my daughter will see how I defend myself, not how they attacked me.

Could you describe your daily routine for me?

In the morning, before my daughter was in the nursery, I woke up in the morning ... and I was with her all day

How long ago did your daughter start going to the nursery?

Two days ago... Yes, just two days.

Before, I woke up in the morning on Tuesday, Wednesday and Friday and Saturday and Sunday. We were going to the market to sell. And the other days in the afternoon, of the week, I was going to sing to the buses. And there I earned money. Or sometimes I did not go, because my daughter's father told me "I'm going to give you some coins, some diapers, something", and I stayed at the house to wait for him. And so.

I got up at about nine o'clock, or about eight o'clock sometimes, because I have to get a place at the market. The old women fight the places; They are firm in their ideas and not very nice... but they know me, so sometimes they kept my place and I arrived at the market around nine or ten, and there I gave the milk to her, gave her milk and take care

of her. I asked for the bathroom with a neighbour, I clean her nappy there, I washed her and sell my things in between.

After, about two o'clock I left the fair; if it was very bad, at two o'clock, if it was good and sold everything, I was leaving at about twelve o'clock or one o'clock, and then I arrived to the house; If there was no lunch, I had to do it, and then in the afternoon with my brother, with YYYY, we talked about who can buy the bread, and I passed him money and buy something for the bread, a drink, something. And so, until the next day, the same.... the next day, if I didn't want to go to the market, I fell asleep and I used to go around three or four o'clock or after lunch, I used to go and sing in the buses.

And now that you're daughter started going to the nursery, how do you think your routine is going to be?

.... I want to work.

I'll come to leave her to the nursery, and she is here until four o'clock, the ideal would be to find a job that is from about half past nine or ten and leave at about four. Or until five it could be. Because the nursery has extension, until six. I have to think that I have to have at least an hour to transport myself and come to pick her up ... like an hour or so to come to look for her. And hopefully I could find a job like that.

What part of your routine is difficult?

Looking for a job, they don't accept me anywhere, because I don't have high school completed. And I have no experience in anything, I have never worked employed at anything. So I don't know, I really want to work but I don't... I have looked for a job, but they don't accept me, because I don't have a high school diploma, they tell me 'you're very young' and they don't believe me I'm eighteen, and sometimes I had to show my identification, and they believed me. I've taken a resume to lot of places and they haven't called me...

And what challenges have your routine with your daughter?

It's hard, because in the morning I wake up, I change her diaper, first. After I dress her, get her warm, I give her milk. Then I change her again. Then I give her toys to play.

Then while I make food... well, I do everything fast, because I have to be watching her, because she doesn't know how to walk and can fall out of the bed. I also leave her in the pushchair, I stand her there, to play with the cousins. I give her the food later. After she eats, I give her juice or water, dessert, then I change her again.

¿?She likes everything I eat, I don't know, if I eat casserole, I also give it to her, but a little bit ground, not so much. She likes noodles, she likes rice. She likes everything, she is easy in that way. She is used to eat everything.

But, she still breastfeeds, it has been difficult for her to leave it, she still drinks. She drinks during the day and during the night. At night I breastfeed her more. After lunch I give her a bottle of milk that I get in the Municipality, but she never drinks it, it's bad, she doesn't like it. She always ask for breast milk to me and I give it to her.

I am looking forward to breastfeeding her only at night time. In the day... as I drink water, I like water, what I drink most is water ... So if you drink water, you have more milk. Or I eat toasted flour or the salad and that helps my milk supply... but it makes me very hungry and I don't always have food to eat.

What kind of support would make a difference to you?

I try to ask the neighbours for advice, they already know what to do to have more breast milk... or to raise a child... And if I do not have enough milk, I would have to give her a bottle even if I don't want to and she will be oblige to drink it... Right now in the morning in the nursery they gave her a bottle of milk and she didn't drink it. She drank a sip and left it... she gets angry and throws the milk away. Or puts it all over the place.

... But food... she eats it all. She likes food, likes it very much and she loves to eat with her hands and she eats by herself. She is very stimulated

Resilience

Who brought you up? What impact do you think this had on your life?

My mom always raised me. With my dad, until I was eight years old, then my mom took over all the responsibility. Then I was about ten years old and my grandmother took

over ... until about eleven. Then she went to get me and took care of me again, and there she took care of me until I was sixteen... then I took care of myself. When I was sixteen I was the one that took care of myself until now.

¿? It is sad to be living between one place and another, to be living from one place to another, to be in places that are not your home, because I have been living in lots of different parts of Santiago; Even outside of Santiago. And it is sad to be from one place and another. I would like to have my house, to always be there, that nobody bothers me, to have my things there, not to be asking for places where to live. But I can't, I have to be there, where I don't want to be, but I have to be there, like it or not. For my daughter, I'm there, because she has a roof.

How could you describe your own childhood?

Hard, very hard and sad. It's sad to see your dad hitting your mom at the age of eight years old, and after your mom telling you 'let's go', from one place to another, moving from house to house, it's sad. I do not want my daughter to live the same way. So that's why I prefer to be with her always, so that she enjoys her childhood, as I didn't enjoy it. And take care of her, I don't know, if she is fourteen already, give her a contraceptive method, or something.

I always told my mom, "Mommy, we must go to the office to get injections or something to not have a baby," and she never wanted to, because she didn't have time, she worked hard; To give something to me she worked a lot, a lot. Sometimes she had only one day off a week left for us. And she got up at about six in the morning and arrived at the house at about eleven at night

And who was with you during the day?

Alone. All day I was alone. I was in school, then I came back from school, I cooked and always alone. Then my brothers arrived where we were with my mum after they broke up with my dad, and then my brothers lived there for free, they never put anything and they are much bigger than me. Then my mother had to return the apartment and we had to go; my mother went to the South, and I stayed right there in 'San Bernardo', but

I stayed with my partner for a while. Then I left him because we fought and went to the South with my mum... Then I came back and now I'm with my dad.

The South, where?

In Los Angeles.

Have you thought about going back there?

Yes, but my mother also wants to return to Santiago... But I don't want to go there because it's just boring there; at five in the afternoon you are already sleeping ...Then I got bored fed up, I had no friends, nothing. There were no festivals, it was boring for me. So that's why I came to Santiago again, and there I am moving forward, I am facing the problems, as they say, fighting for my daughter.

¿? When I go out I always go with her. Where my eyes see her. We leave, when we go to the market, about nine to two o'clock, and then about four to six. I can't walk with her until too late because of the cold, she can catch a cold.

And the festivals at what time are they?

They are in the afternoon. They always start at two and end at about nine o'clock. But I never wait until they finish, I leave before, I leave at seven. They are early. There is also night, but I do not go at night, because those are locked up and everyone smokes ... and because of my girl I cannot go ... I had to stop going to things that I was going to because of my daughter. But I prefer to be with my daughter than with people I don't know.

Do you have a person who is a model for you as a parent? Why?

My grandmother.... My grandmother.

She is the best my grandmother. My grandmother is very good... She is still alive, I will see her sometimes, she lives in 'Maipú', and I live in 'La Pintana' and the trip is long. But when I can go I go early. I call her, let her know and go.

And you have not thought about living with her?

She is already old. She likes to live alone. So when people are old they get tricky. It is just like a baby. I lived with her, so I wouldn't like to bother her again with my problems. No, she needs to be relaxed what she has left.

What makes her an example of a mother?

Because she raised me, that is, she raised me very little, but when she raised me and I was with her she was good, better than my mother. Because my grandmother was good, my grandmother was always there, she supported me, she took care of me. My mom left me all day because she had to work, I never saw her. Later, after what happened with her partner she didn't believe me... Then I lost trust in my mother. And I put that trust in my grandmother.

What was the most difficult circumstance that you faced when you were a child? How did you face it?

When I was about ten years old, like nine, nine, ten years old, out there, when my mother's partner wanted to touch me, which I didn't want. And nobody believed me. My mother believed me and took me from there and took me to my grandmother. And she stayed with him. And then she was going to see me and kept talking to him, and then that marked me more. Hence, I stopped believing in my mother.

How was that experience for you?

He tried to touch me, and he touched me and wanted to do things that I did not want, and I called my mother, and my mother came from work, caught all my things and said 'you're leaving', I went to live with my grandmother... she left me there. Then she was going to stay... she came back and left, talked on the phone with him, she said she missed him, things like that. And I was a girl and I had ears, I also listened, I also saw things, I realized that she was supporting him. So when I was a child I was intelligent, as a girl I was very honest and I realized that she was not there for me... I realized things, even if she didn't realize it, I did realize it. And she sometimes, I tell her things, and I was

a child and she doesn't believe me, and those things happened. And that is what marked me the most when I was a child.

In general how do you think you manage things? (You feel that things rarely get on top of you, sometimes or hardly ever/ you feel that you are not coping well). Could you give examples?

Problems overwhelm me, they drown me, I feel that one day I will explode, I don't know ... I drown, I don't know. I keep everything to me; then I talked and I cried alone, do you understand me?

And then you find a solution to the problems?

Yes, but as rarely. Not always.

But with your daughter, have you been solving things?

Yes. Yes, with her yes, but with others, no. With my daughter, always. I have never had problems with my daughter, since I knew I was pregnant, I knew what was coming. So I took care of myself when I was pregnant, I always took care of myself, and it came out healthy, I didn't smoke, she never had a breathing problem, nothing. And to this day she is healthy. She has never been seriously ill, when she caught a cold I took her to the Hospital and after two weeks she was fine. She has never had anything serious. If anything, there have been problems with others, not with her. Or with my dad, more than with her. She is a baby, she is not to blame for anything, if she is an angel.

The big ones are the problems, not the children. I fought with my brother, but I keep giving my nephews candy, or buying things, because they are not to blame.

I let my daughter kiss the children ... they are her cousins. And my brother is dumb, because he sees his child, his son, playing with my daughter and takes him to the room and locks him up so they are not together. Or the son, the oldest one who is four years old, is talking to me, he talks to me and he says "don't talk to this woman anymore", that's not right.

And it hurts, because they are my nephews. They don't have to take them, if I still love them. Not because I fought with mom or with him I can't talk to them

If you had known before how is to be a single mother would you still have made the decision to be one? Why?

Yes. I would have had her anyway. She knows, she is so pretty, she is so ... 'my model', I say, she will be my model when she grows up.

And she gives me the strength to continue. For her I keep trying, keep sending the resume, keep trying, trying, always. Because in the attempt, I may find what I want ¿? What I want is to work, gather, collect money and leave. Go with my daughter, let's not miss anything. Go with her.

I would like to have my own place, but I can't. I hope that now that my daughter is in the nursery I can get a job, but it is really difficult. I haven't finished my studies and I'm the only one who can take care of my daughter. So I'm there, where I don't want to be, but my daughter needs a roof ... I don't have anyone to ask a favour, and in my father's house everything is ugly, nothing is cosy. I'm very young, and I would like to work and continue my education, finish school and then study something.

What would you be doing if you were not a mother?

I would be more alone. I would be more alone if I wasn't with her. Instead I am with her, I feel support. It makes me want to get up every day early, understand?

Social Support

Informal Support

Was your first (and later) pregnancy planned?

No it wasn't planned.

How did you become a lone mother? (Ex. the father did not want to be part of the family, mother wanted to leave the father, father not in relationship with the mother etc)?

... I see him sometimes... but he doesn't want to be with me. He is present. Because it helps me with the girl, it's not like other fathers who leave pregnant women and leave them alone. He helped me a lot, we lived a long time with the girl, but then I had to move away ... (he comes) in the week, like twice a week or twice a month, depends. But if I could be with him again I would be, because it would help me ... because, he works and receives a good salary, then it would help me to get together and be able to save for a house. So, if I could be with him, I would be, but if he doesn't want to be with me, then I can't force him either. Time will tell.

Does he support you? How?

He gives me diapers, he buys clothes if he doesn't have one. He gives me money to make food for him during the week. Now I told her that I enrolled her in nursery and she said that was good. And it's super good, because in the nursery nothing is going to be missing. And I enrolled the girl, so she doesn't lack anything.

Every day you will have lunch, drink your milk. It will be able to help the development of the children. They teach her things in the nursery, they learn. Then the nursery is good and the good thing is that it is free

What would be the ideal support from him?

That we were together, more than anything, because if we were together and I worked, it would be two salaries, two contributions that would enter the house. Then I could leave where I am from. I want to leave, because that house also brings me bad memories. I always remember, I'm sleeping and I have nightmares because I remember that my dad beat my mom, and it's sad that, always remember that.

If you have a problem do you have somebody to talk? Who? (Parents, extended family, friends, neighbours, etc.)

With my friend. We are friends since childhood. When I was thirteen years old I knew her, I am eighteen. We always talk. She lives in San Bernardo. Then I will always see her, La Pintana and San Bernardo are nearby. So she is my most supportive.... She is single (without children) and I told her to take care of herself, she listened to me.

Anyone else to support you?

My brother YYYY supported me when I had the argument with my other brother, because he hit me hard, and my brother got in. 'Why do you hit her, if the problem is between them? you don't have to get in. ' And there he defended me, just like my brother has always been there, YYYY, supporting me, never a slip with him. He has always been there, his partner the same. It's not like the other one, it's that the other woman brain washes my brother. They want to take my dad's house and they want to kick us out, that's not fair. If we have more rights than her. Then that bothered him and my brother defended me. Then with my brother I get along better. He gives me support, as they say.

Do you remember the last time that you talked to someone about a problem you had?
Did that help you?

With the social worker of the Office.

I felt good, because it is good to talk sometimes, because it is good to throw away the pain that one has here in the ... here in the heart, yes, one is worth it here. The same is good to talk about what happens to you, open up.

And with your friend, do you remember talking recently?

About two weeks ago. I can't visit her always. Because I don't like to invite her to the house, because the house ashamed me, the house is ugly, all ugly, tattered the house. I would not like anyone to come in to that house. But the good thing is that I have all my things there, I have my TV, I have my bed.... The other day the people in the warehouse threw a shelf where they used to keep candies, which is very large, I picked it up and there I store my clothes now. It's good, it's not broken, it didn't have spiders, nothing, and it was good.

I bought a sticker to make the bedroom look prettier. I wanted to have something on the wall for her, so she does not see every day an empty wall, she also has in the bedroom her stuffed animals, she has her toys, she has her clothes, everything, and

there I get the washing machine to wash, with the YYYYY. YYYYY has a washing machine, so I talk to him and he lend me the washing machine and I can do the laundry.

Because before I asked XXXX, that in the house there are two washing machines, one from XXXX and the other from YYYYY. Then I get it with YYYYY now, because I fought with XXXX. Then he doesn't talk to me, and he screams and bangs, that's sad for me.

Do you have someone to talk about in your daughter's day-to-day issues?

No. No, I do it all alone. I keep it quiet, it's my daughter, I have to watch over her.

(But if you have any questions or if you need something? ...) When I don't have money I go to my neighbours, when she can she lends me some or she gives me something. Also my neighbours are older and wiser, so when I have doubts I ask them... Also I go to my mum's friend, but she lives far away. Both of them live on a little pension so they only help when they can

During a normal day how confident are you that you could get help if you needed it to do the following things:

Discuss child care problems: Neighbours

Borrow less than £10: Nobody lends me money. Only YYYYY

Borrow more than £10: Nobody, they don't have money (YYYYY, neighbours)

Talk to someone because feeling depressed/ worried: Yes, with my friend and my neighbours

Do your shopping or get something for you: I prefer to do it alone, my brothers are awful in helping me

Give you a lift somewhere: My friend, but not always. She goes with me, but in the bus. I'm used to do it alone in the buses. I already have muscles carrying the pushchair everywhere.

Look after your child during the day: No, nobody would take care of her as I do.

Look after your child overnight: No, always with me

Look after you if you were ill or tired: The doctors if I go to... nobody else.

And just thinking about this list again, have you actually had any help with these things in the last four weeks?

Discuss child care problems: With you now

Borrow less than £10: Nobody

Borrow more than £10: Nobody

Talk to someone because feeling depressed/ worried: With you now

Do your shopping or get something for you: Always by myself

Give you a lift somewhere: No

Look after your child during the day: Now the nursery

Look after your child overnight: No

Look after you if you were ill or tired: Fortunately I'm not ill

Have you received help from your daughter's father in the last month?

No, I have not talked to him. Some time ago, I do not need anything. I call him when I need things. For example, last week work went well and I bought diapers.

So, diapers is what I need most. But I already saved myself this week, so I haven't talked to him.

I have to bring four diapers a day to the nursery. Four diapers and three changes of clothes every day, that's very important to me.

What kind of support are you missing?

That my brothers support could be more, financially, or that I can ask them for a favour and they help me. But it's not like that, I have to do everything. And besides, I'm already big, as they tell me, I'm already big, I have to do everything myself, to look for work and not always have to be asking.

And that, I would like to find a job, that someone could help me to do that, but nobody has called me, they are more ...

And when they help you, how do you feel?

All right. Yes.

How do you feel when they help you? Could you give examples? (Ex. happy, ashamed, lonely, etc)

... I feel like I'm in debt. .. I feel like "guilty," but when I feel good, it's when I return it. There I feel good, there I feel calm.

If you ask for help, do you feel in debt afterwards? Could you think of an example?

My brother lent me money the other day and I gave it back to him; I always give it back so we don't lose the help we give each other. I always like to return things. I don't like to keep things, because if I keep things, I lend myself to a misunderstanding, as they are in the house

Formal support

What kind of formal support do you receive or have received?

Health services: I think I have received a lot of support from the local health system.

Yes. Because there they give me the milk, and that still makes me tired. The other thing is that the Social Worker is now giving me support with a food box, on Friday I have to go find the letter.

Here the Assistant gives me a letter, and with that letter I go to the Municipality. And there they pass me the box. So this Friday I will do that. Morning (attention) is still good, but it is late. They take time to assist you. Or when you go to the SAPU, too, you have to take a number, and if you don't have a fever, they never call you, until the last one leaves.

City council: Eeemm, on the one hand well, because they gave me the food box, but on the other hand badly, because of the survey. Because I don't have the survey with the

girl, they haven't given me the family allowance, and for me, it's money, it's like seven thousand pesos that I don't have ... I have to go see that.

Housing: No, nothing in relation to this... they asked me to save money and I don't have a penny.

Educational institutions: Here, super good, the workers are all loving, they are good workers. The good thing they give is that she has her meals, her milk, they take care of it.

The girl has adapted well. She knows that I had been out for a long time yesterday, she was without me, and she didn't cry. Then she cried when she saw me; She saw me and began to cry. But if she doesn't see me she behaves well, she has adapted well, one of the workers told me. If she told me right now, "Go home, have breakfast if you want and then come back," and I told her that I have to wait for the Social Worker.

¿? My school horrible, I don't have school as I told you and I cannot study

Social security/welfare payments: I missed the bonus because I didn't have the survey, the March bonus, until that bonus I missed it, I haven't received anything. Neither my family nor my daughter's, nothing. I lost everything, even when I was pregnant, the prenatal, I also lost it, I lost everything. because I don't have the survey, so I have lost everything ... I have lost everything, everything and all I want is for me to do the survey.

Do you get the help you asked for?

What kind of formal support do you receive At the moment the nursery... and some food from the council

Health services: Yes, when I go to the doctor, but I have to wait lots of time.

City council: No. Because I thought they could help me with more things, that they could help me with the survey topic, as well. I was told to first reserve the time. When I booked the time, I had to go with the owner of the house. And if I am leasing, with the lease. And I told my dad, and no... he doesn't want to go. Then I can't force him.

So that's why I went to the ... a lady told me, to go ask the local health system Assistant, that she could help me with that issue. So I went and is helping me now. And she gave me a letter, and with that letter I was able to enroll the girl in the nursery, because here they also ask for the survey. For everything they ask you for the survey. For everything, everything.

Housing: No. I know something anyway; that I have to have the survey and that it has to be a score under eleven thousand points. And I have thirteen thousand points in my survey. And it is not enough for the family member.

Then he told me that with the thirteen thousand points I had to have a million, and I had to ask for bank credit, and I, as because I have never worked, they cannot give me bank credit. So I have to see the subject of the survey, so that I hope it comes out under eleven thousand points, in order to apply for a home. And there just collect the silver.

It's hard, for everything they ask for the survey.

Educational institutions: In the nursery yes

Social security/welfare payments: No, horrible, only tons of paperwork

How far do you trust the professionals of these institutions? Could you give examples?

Yes, but they should give more facilities of... attention facilities, I don't know. Facilities of "now, come tomorrow, we do the survey", I do not know ...

They should not do so much paperwork. Because for everything you have to do a procedure that asks for the time, that "come here, then go to the other side, that over there, that over here." Let them be more, I don't know, "Come tomorrow and we'll do the survey; Wait two months and they'll survey you for the house", something like that. But everything is lots of paperwork. You're never finished with the paperwork, it's horrible. You have to take lots of documents, then more, then go there, come here... then we are going to your house, then come here again

Semi-formal support:

In your neighbourhood are there any organisations that provide support, such as:

Neighborhood Boards?

Yes, there is a Neighborhood Board, but I'm not going, because I don't ... I don't know.

I don't know what they do. I have never gone, but I know there is. But I've never gone.

And groups for children?

In the squares, outdoor squares. There I always take my daughter, instead of being at home, I prefer to take her to the square. I go with YYYY, with her son just the same. My nephew, there we go.

But they are organized groups?

Oh no. Free places for everyone. I don't know any organised group.

And church groups?

Yes, but I don't go to church. I am Catholic, but I am not so much going to church, no.

And do you know if there are groups for women?

I have no idea, I have never asked.

And would you like there to be groups like that?

Yes. Yes, it would still be good, but in the afternoons. In the afternoon, because in the afternoon I'm always in the house.

Is there any help that you would like to receive and which is not being provided? Please explain

Yes. I don't know, that the government gives moms more bonuses, a monthly bonus, something like that. Help; Lastly 10,000 every month. By last. If the government does nothing and they have money, and at most they give a bonus once a year, which is the March bonus, that was given by the president. But if they gave, I don't know, ten thousand pesos every month to the most vulnerable moms, it would be good, because they are ten thousand pesos that one doesn't have. They serve you for bread, for diapers, finally to buy a drink.

Or if there were places that would help you find work, it would also be good.

Impacts of poverty, Shame and Stigma

How would you describe your economic situation?

Horrible, I don't have money for nothing.

How do you manage to make ends meet?

I have to juggle. Because I have to go to the market, I have to always be moving. And calling me ... well, before it was my partner, I called him, to give me money. I have to be going to the market, to sing. Move to get to pay bills, gas ... the other day there was and we need gas. My dad had to buy the gas. He bought it alone.

Everyone has to put money in. The gas costs twelve thousand pesos and between three they are like four thousand pesos each, three thousand, and I didn't have it, so he had to buy it ... He didn't drink the beer he wanted, but he bought it. And now he's getting it in the face. Everything gets in the face, everything. Everything he buys comes out in his face ... now I have to return the three thousand pesos.

How would you describe the economic situation of the people of your neighbourhood?

No, it is different, because almost all the neighbours have their wife and their children, and the neighbours work and the neighbours wife's stay in the house. Then the neighbour applied to benefits that allowed them to have their house fixed and she has her house beautiful... everything. And the ugliest house in the passage is ours. Because my dad has never wanted to fix it, nothing. At the most he made the bedrooms at the back and the bathroom at the back, but nothing else.

And even that gets in the face; the copper pipes, he says... So the neighbours work, they have secondary... better situation.

They have a better economic situation ...?

Yes.

It has been hard for me to find a job, because I don't have secondary degree and my brother told me, my older brother - who doesn't live with us - told me to go and ask for a job in fast food, that they don't ask for secondary degree there. Then I would go, but the schedules they have are not so flexible, they don't accommodate me. Likewise, people tell me 'oh, what are you asking for, don't be so shameless, thanks for giving you the job'. But that work is not useful to me, who is going to leave my daughter in the morning at nursery? Who is going to look for her? If I accept a job from eight in the morning until seven in the afternoon, I can't ...

The nursery opens at half past eight, and finishes at half past four. And if I can't arrive at five o'clock in the afternoon to pick her up, then they could call the police. So I don't want to go and pick up my daughter at the police station, I don't want her to see that, she's a baby. I need a job that suits me. Make it flexible.

Can you afford the following things: on what basis have you chosen these items?

Heating when necessary: No

Basic toys: Some in the market

Warm winter clothes for you: No

Warm winter clothes for your child: Yes, in the market

Cooked meal every day for you: No

Cooked meal every day for your child: For her yes

Fresh fruits and vegetables: Very little

Money for transportation. Sometimes, only when I go far away.

I don't have a job, then no. I mean, a stable job, because I work at the market, I go, but nobody assures me that I will do well. And if I'm doing badly, I can earn five hundred pesos, and I'm going to get up early to earn five hundred pesos. That has happened to me, I have earned five hundred pesos at the market, and it looks bad, with five hundred

I buy a lolly for my daughter and I no longer have money.... everything is super expensive.

In other words, what you are earning in these minutes is not enough for you ...?

No, nearly enough.

About your household income, who manages/controls the money in your family? Please explain.

Yes... everyone ... for example the electricity came out at twenty thousand, and is divided by three. Between my three brothers. And my dad buys, well, he bought gas this month, so I don't think he will put money for electricity and water. And now we have to pay two months of water, two months we have to pay, with the electricity the same thing happened. Then you have to pay about fifty lucas. And between three, where am I going to get twenty lucas?

Everybody puts half, equal parts. But the water, the light, we were joined for two months so it's about fifty lucas and I don't have money to pay it, I told them to give me time until the 10th this month, so I'm going to have to... I don't know what I'm going to do. Asking my daughter's dad for money, I won't have another possibility. Days are already not good at the market and I don't have good clothes to sell. I have only summer clothes. And now people look for winter clothes at the market. And to go singing on the buses I can't, I don't have the speaker I need. Then I'm going to have to get a good speaker ... maybe he (daughter's father) helps me, I don't know.

Do you have your own spending money? i.e. money that you can spend on yourself when you choose

No, almost nothing.

What things can you not buy?

A shampoo, a laundry detergent, I don't know, a body cream, makeup. Something. If I like to put on makeup I can't... and now there is almost nothing left of my eyeliner, I

can't buy things for me, my daughter has everything. But things for me, personal things, those things I don't have.

Do you have enough income to be able to save? Do you save when things get difficult?

No. I can't save. Everything I earned during the day, I spend on the day. And apart, that everything goes up and nothing goes down. Everything goes up, nothing goes down... Then it is impossible to save.

But if I had a job, I could organize with the money I earned, there I could organize myself and there maybe I could get together. But I have not found any job.

Do you have debts? What kind?

Yes. I have debts; the delivery costs me \$60,000 (£60) because my mum used to have me in Fonasa D (a category of public health where people pay a co-payment) and never paid. Also, I tried to sell cosmetics and it didn't go well, so I have another debt of \$60,000 (£60). I'm a bit scared about them coming and taking me away. Who would take care of my daughter if that happens?' My mother told me that she was going to help me pay half of my daughter's birth, and it never helped me. Then I didn't pay it either; We moved home, so I don't know what happened there. And also later I started selling Avon products, and I also owe on Avon; About sixty thousand pesos. So I don't know, I hope they don't go looking for me at home, if they do I'm not going out. And I can't leave my daughter alone if they take me, I don't let them in.

And how do those debts make you feel?

Bad, Because I would like to have paid, but I couldn't pay, because I had to use that money in other things. It was for the house. Then I was in debt and I don't know, if one day they call the police, what will I do? I don't even want to be in the house for the same thing. I don't know how that is; if they are going to look for me or not. I don't know.

Can you afford the following things?

Heating: No, there is no stove in the house. At most there is a water heater, at most. The only thing that is under heating is the hot water heater. Blankets on the bed, tired

blankets. The neighbour gave me about two blankets, and I had about two more. And as the girl sleeps with me, we sleep warmly. And I was missing a window, but as the other day I had a little of money, I bought it, and I already have it, so wind doesn't come in anymore. So now the bedroom is warmer.

Toys: I buy clothes and toys for her in the street market, as there everything is cheap, \$1,000 or \$2,000, no more. I never go to the malls or shops, only the market... and for me, nothing, the opposite. I have to sell my things there in order to have money for her

Clothes for you:

No. At the market yes, but to go to a store, a mall, no. But in the market yes, because in the market they are worth a thousand pesos, two lucas, so something I can buy

Clothes for your daughter: Yes, because now she is growing. The clothes she had were up to twelve months, and she is already twelve months old. I have to buy her up to eighteen months now. Or for a year and a half. But her dad buys her sometimes, I worry less about that.

Cook: No. Not every day. One day I cook and the next day my brother cooks. But if I don't have and my brother doesn't have, I have to get it elsewhere.

It is hard to be a single mum, especially because I'm not that grown up. I don't have support and sometimes I have to ask for help and borrow money and I feel ashamed, but I have to do it. I'm the only one... It has happened to me several times. I go with the neighbour, and she lend me money. Until I can afford it. The neighbour lends me something. But I still don't like to borrow, I don't like to borrow, because I'm ashamed... And I'm not stealing either, because I don't like stealing; If I were stealing I would have money. But no, I prefer to borrow. And so, and the neighbour is very good with me, she always lend me. So I don't know how much I owe him now. About ten thousand.

And it happened to you that you could not eat?

Sometimes I had to sell my clothes in order to have a plate of food; then I eat and breastfeed my daughter and a few hours later I'm hungry again.

And to your daughter, has it happened that you have not had to give it?

No, not her, because she takes the milk from the council, or if not, I don't know, I cook a potato, a pumpkin, whatever I find, or I ask the neighbours. If it is a little what my daughter eats, she does not eat much.

Fruits and vegetables?

I buy, but sometimes, not always. When I have bought I keep them in the bedroom. Because if I leave them in the kitchen, then they will eat everything and nothing left. They ate them all.

Do you have a bedroom with a key?

No, my room has no door, I have a curtain. But I have one and I haven't had the person who comes to install it, because I don't know how to do it. Also, part of the door was a little bigger, then you have to break a little, so I have no idea of construction.

Transport. Oh yes, buses are free. I do not pay. I don't have a transport card. I tell the gentleman to open the middle door for the pushchair and there he opens the door and I climb up.

What's it like for you when you can't afford these things?

Bad, I would like to work, but I have trouble getting a job, they ask me for things that I don't have. Even the store ladies near here distrust me.

What are the most important things for your daughter to have?

Her food, her clothes, her cologne, her cream. Diapers alike are the most important. Diapers more than anything and food. That is the most important thing about a baby. And my love, of what I can give her, my love... And she is super attached to me, but she has adapted well in the nursery. She behaved well.

And when you can't afford those things, what do you do?

I ask the neighbour. I ask her, if not I go to my friend, I ask my friend's mother, I ask for money, sometimes she lends me. The neighbour also lends me. But not always. When

she has, because the neighbour lives on the pension they give to my friend, then the neighbour lives, my friend's mother, who is also my neighbour. So that. But I have to travel to San Bernardo. And right now, now I don't have money, now I was going to ... I was thinking after I left my daughter here, to go there. I will have to go. Because I have to pay that bill. So I have to think what I'm going to do.

And you think that having a low income affects your relationship with others?

Yes, when I go to the city centre, I know what they are thinking, "Oh, look how is she dressed, she is vulgar." And I'm not. I'm a person like them and people do not see that. I have feelings and people don't care about that... If I look for a job I think that I have to put a suit on, so they can see me in another way... I feel very bad, I feel discriminated against because of how I am dressed, how I talk, because of everything.'

How does it make you feel?

Wrong, they discriminate against you for who you are. Because as I speak like this, they also discriminate against me, because of how I speak. I sometimes try to speak well, but just suddenly I get the "chi guá", like this,

And what does it mean to speak well?

So, with words... you speak like that, well like that. I am from the slang and I speak like that, shortens the words, puts the 'cé hache', in between.... I realize. That I still try to speak well, but it doesn't always come out. Do you get me? In school, they teach you words well; I didn't finish high school... I learned many things at school, but I still had to keep learning.

And how was your school going?

All right. I was doing well anyway. I didn't have such good grades, so well, but, I still tried but it always was difficult for me, mathematics was the most difficult.

Are there things that you would like to do with your children that you cannot afford?

Yes. I don't know, buy her a car, buy her, I don't know, her clothes, buy nice things, a new toy, that

How do you think society see people that lives in low income? How do you feel with this?

Those who don't live La Pintana see us as badly, as they live from Plaza Italia to up the hill, and one lives from Plaza Italia below, they treat you badly. Or the old women who look at you and make you "like this", like they make you look down, they make you like that (gesture of looking down). With that you feel less, you feel less person, as you feel I do not know, super small next to the other super high. I feel that way.

Could you give an example?

Oh, when I went to look for work once, and they told me ... they kept looking at me and they said 'I bet you didn't finish high school'. Oh, now, and I left immediately. I didn't answer anything and left immediately. Stay to answer what? That is lending you to be treated badly. I always remember that.

Is it different for a lone mother to live with low income than a women with a partner do you think? Why?

Yes. Yes, because for a women alone is most difficult. But instead if you have the support of your partner you will be fine, you will not be missing anything, you will have the support of him, he will always be there encouraging you, everything. Also my daughter could see her dad.

What is the most difficult thing about living on a low income? Do you remember any example?

Pay day by day. That very difficult, to pay for every day. I can't do that always. As you have three thousand pesos and then at night you have nothing, you stayed without drinking tea because you have nothing, do you understand me? There is no sugar in the house, there is nothing in the house, there is nothing. You open the pantry, where they store food and there is nothing. At most there are two tea bags. But there is nothing then. In the house we do not drink tea, only fuzzy drinks, or juice, of those powdered, and bread with ham. Or butter or margarine. Those are the only things we can afford.

Sometimes I'm really sad, I don't even have enough for an egg and my brother is having a barbeque with his partner.

Employment

From your perspective do you receive a fair payment?

No. I do not receive a salary and as we have talked, I would love to have a good job that would allow me to live.

How much would a payment be that could help you to make meet ends

I think that a minimum wage. It's more than what I earn. For me the minimum wage would be ok. Although other people say that it is little, that is not good enough, but for me as a single mom it would be good. But no, the type of work that suits a mother who works and who can also study is missing. I would like to finish my secondary school education and continue studying, if I am young and if I want, I can. And I want, but I can't.

How does it work out going to work and having a child?

She goes everywhere with me. Forever. Everywhere with me. I never leave her anywhere because... neither alone, nor with someone who takes care of her, where my eyes see her, because she is so beautiful that I think they can steal her from me, I don't know. So I work with her and all I do is with her.

What factors helped you to choose childcare? (Convenience, lack of informal support, times of attendance etc.)

Because I need it. I needed help and here they help me, so now I can try to work and do other things.

Childcare for women who are using it

What reasons made you choose this nursery?

Ah, because my nephew comes here. Then I always come to leave him in the morning. And then I asked the worker one day "hey, ... will there be a space for my daughter?"

And she said "leave me your details" and the next day I brought her the letter from the social worker and my card. And here the worker helped me with the birth paper, and there I did the whole process. About two weeks passed and there was a vacancy, and there they called me. Then I came to meet the workers, and the place, and there she is adapting.

And finding a nursery do you think will give you more chances of finding a job?

Yes. I think that the nursery is going to be very useful because I will be able to search work and then, if the work allows me, I'll be able to come and pick her up.

Main challenges of being a working mom.

The first challenge is to find a job. Find a job that suits me and is good, and I get paid well. They won't pay you, I don't know, five thousand pesos a day. I need then to pay me ten thousand pesos per day, for necessities for me and my daughter.

First find the job and then put a lot of desire to work, so then I do well and go up, I do not know. If I first sweep in, it doesn't matter; later I will be the boss of the one who is sweeping,

What would be the ideal job for you?

For me, eehh, I don't care if I sweep or clean toilets, I don't care, but that the schedule suits me, that I enter at ten, as I was saying, and leave at five, at five because until five o'clock my daughter can be here or until six if I get the time extension, but getting a contractual job gives me the extension. And if you don't have the extension, until four. Because I have to come and pick her up. And since I don't have so much confidence with my brother, I have to come. I can't pay someone.

Is your daughter going to start coming to this nursery every day?

Yes, I really want her to come. The carers are very kind, and the best thing is that my daughter can have her milk and meals; for me that is very reassuring.

And you know how many workers there are per child?

I know only my daughters room. In her room there are three carers. Jocelyn, who's in charge there, but now she's not in the room, because she was with a child in the health system. There is the other carer who change nappies and takes care of them, and there is the girl who is a replacement when Jocelyn is not there, and there is another girl who is in practice. And now with those carers they are; with the carer who is in practice, and with the carer who change nappies. They are more than ten children per room ... Today there were less because there are some sick children, who did not come today, that's why there are ten There were about three, five children missing.

What activities do they do?

Yesterday I was all day. First in the morning, about nine o'clock, they give her the milk. Then they put the toys, and they take out the mats, and put them as "self-taught" such a thing, for the children to play.

Then they take that out and bring lunch at half past eleven, and there they have lunch. Then some children who sleep, make them sleep. Then if ... until there no more ... and then I came to pick up my girl at twelve, because now she is in a period of adaptation, at twelve she leaves. But later, if she adapts well, she would leave at half past four. And then later, I think they make another milk, and make them sleep and play again. In general they play a lot. Oh, and they put music on, lots of music. And the carer told me that if I wanted to bring a Hip-Hop CD, I could bring it. Because that's like her second home, she told me. Her second house... I'm just meeting the carers. So, my daughter has to meet them first, before leaving her here until four.

And you feel confident with the care they give her in the nursery?

Yes. I feel confident. I'm sure that here they will help my daughter to be able to develop with the other children. In the nursery, they teach her lots of things; they learn a lot.

Do you feel that it will develop properly?

Yes. Yes, because yesterday that it was the first day of adaptation, she knows, she behaved super well, she didn't cry, nothing. Then when she saw me she just started crying. It is normal if she cries, but I see her well, take care of her.

Do you feel supported by the nursery?.

Yes at the moment.

And why didn't you think about putting it before?

Because she was very small, and now I waited until the first year, which is still very small ... but now she is standing up. Here she can be taught to stand alone, to walk alone, and she will see more children too I feel confident, yes.

Any changes you would like to make to the nursery?

No, no changes. It's okay. Let them open on Saturdays!, that would be good. So I could work from Monday to Saturday or open until later. It is very difficult to find a job with these schedules... but I like the nursery because it seems that they take care... I think that that is the most important.

What three things would make your life better?

Ehh, three things? As I said that the government helps mothers, that they have children in the nursery and that they want to get ahead, that they want to work, they want to meet their goals. That would be one.

The other would be, I do not know, that the nursery, I do not know, would open on Saturdays, because likewise a nursery that opened on Saturdays is super expensive, super expensive. So I could work on Saturdays and earn extra money, then it would be more income.

And the other thing would be, that they take good care of my daughter, that they will not hit her, that they will not do anything to her. Like, so many things that have been on TV.

Definitely, find a job and find a good job... to have one would be the main thing.

And the second, that they pay me well, even if it is the minimum salary, would be fine for me, because I could help more at home. Or I could save money for when I don't have and take out I don't know, fifty thousand pesos, I'll could keep them, for when I don't have money. Or for the house, if I get it, the housing plan.

The other would be to leave that house. That is my goal. Get out of there and live well with my daughter.

If you were talking to your local politician, what kind of things would you tell him/her and what kind of changes would you press for?

Ah, I'd like to talk to Farkas, "Farkas, lend me ten thousand pesos."

They gave more money, more.

More solutions, that lower things, not up. Everything goes up and nothing goes down. A package of noodles is super expensive. About six hundred pesos, and sometimes I have two lucas, and for cooking, it is not enough for buying a fuzzy drink. If I buy ground beef is not enough, the sausage and tomato sauce is cheaper. I still have to eat them, because I don't like them very much, but for my hunger to go away, you have to do it. And it is not because I cry, but it is true, they are things that are true ... the story is hard, but you have to move forward no more.

If you were talking to your local politician, what kind of things would you tell him/her and what kind of changes would you press for?

I would ask them to give more work to people who have not finished high school. Because even to sweep the garden, they said, "Did you finish high school?" No, I didn't. Even to sweep you are asked for that. There are moms who do not have high-school qualifications, and who want to work and cannot do it because of that. I was offered a job in retail cleaning, but it does not help me. Maybe if I didn't have my daughter, but as I do, it is impossible for me... Nor can I pay someone.

And not everyone has high school; There are many moms who have no high school, and who want to work and cannot do the same.

And the jobs that do not ask you for high school are the ones that do cleaning, in Paris, Hites, and they are shifts all day, very sacrificed shifts, all day. And that job doesn't always work for you. They offered it to me, but it doesn't work for me. Maybe if I had not had the girl it serves me, but as I have it it does not help me. Nor can I be paying

someone because a person is expensive, and you as don't know how a person will take care of you. I also don't have the means to buy a camera and install it and the story.

I even had to sell clothes to have for the day. Now I have almost no clothes left; With which I have I turn.

Would you like to say something else?

Only thank you, it has333333 been really good for me to talk about my daughter and about my problems. I feel relief.

Many thanks for your time.