

# Web based assistance for parents to help children and adolescents deal with effects of economic instability in the family

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**I had a dream ...**

## **Vir my Pa, Heinie**

## DECLARATION BY THE RESEARCHER

I declare that the dissertation, *Web based assistance for parents to help children and adolescents deal with effects of economic instability in the family*, hereby handed in for the qualification Philosophiae Doctor in Psychology at the North-West University, is my own independent work and that I have not previously submitted the same work for a qualification at/in another university/faculty.

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*Gratitude is the memory of the heart.*  
- Anonymous-

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## ABSTRACT

### WEB BASED ASSISTANCE FOR PARENTS TO HELP CHILDREN AND ADOLESCENTS DEAL WITH EFFECTS OF ECONOMIC INSTABILITY IN THE FAMILY

**Keywords:** *website, economic instability, children, adolescents, family.*

The global financial crisis has proved to have had a significant impact on countries worldwide and South Africa was not spared of this global phenomenon. The ecological systems theory, family systems theory and gestalt field theory accentuate the impact a change within the environment can have on interconnected systems and it is therefore argued that the global unstable economy can have a significant impact on families and children.

Literature indicates a vast amount of confirmation on the impact of the financial crisis on already poverty stricken areas. On the contrary, less focus is offered on the impact of the financial crisis on families within middle to upper class communities. Preliminary research confirms that although the basic needs of these families (such as food and shelter) have not been affected, significant change with regards to luxuries and expenditure patterns is present. Due to the fact that parents within families are also faced with financial difficulties, these changes are not facilitated and discussed with children and adolescents, causing unresolved emotions and uncertainties.

This research was therefore aimed at the development of web based assistance for parents. In addition to the set aim of this research, the study arrived at findings that indicate and emphasise the important contribution of this study. Intervention research as research method was used in the conducting of the study.

The developed web based assistance proved to serve as a functional tool for parents in addressing financial issues with their children and adolescents. It also raised parents' awareness of the impact that a change in finances in the family can have which empowered the parents as well. It was also significantly noted that the website can be utilised within an educational setting which enhances the applicability of this study.

The developed assistance contributes to society as it serves as a cost effective, accessible means of providing parents with practical guidelines and activities to help their children and adolescents deal with the effects of economic instability within the family.

## OPSOMMING

### WEBGEBASEERDE BYSTAND VIR OUERS TEN EINDE KINDERS EN ADOLESENTE TE HELP OM EFFEKTE VAN EKONOMIESE ONSTABILITEIT BINNE DIE GESIN TE HANTEER

**Sleutelwoorde:** *webtuiste, ekonomiese onstabiliteit, kinders, adolessente, familie.*

Die wêreldwye finansiële krisis het 'n beduidende globale impak gehad en Suid-Afrika is nie van hierdie fenomeen gespaar nie. Die ekologiese sisteemteorie, familie sisteem teorie en gestalt veldteorie beklemtoon die impak wat 'n verandering binne 'n omgewing kan hê op stelsels wat verband hou met mekaar en dit kan dus geargumenteer word dat die globale onstabiele ekonomie 'n beduidende impak op gesinne, kinders en adolessente kan hê.

Literatuur bevestig die impak van die finansiële krisis op die reeds armoedige gebiede. Die teendeel is egter dat minder klem gelê word op die impak van die finansiële krisis op families in die middel tot hoër klas gemeenskappe. Aanvangsnavorsing bevestig dat, hoewel hierdie families se basiese behoeftes (soos kos en skuiling) nie nadelig geraak word nie, verandering met betrekking tot luukshede en bestedingspatrone wel plaasvind. As gevolg van die feit dat ouers binne gesinne die realiteit van hierdie finansiële aanpassings moet verwerk, word hierdie veranderinge nie gefasiliteer en bespreek met kinders en adolessente nie, wat veroorsaak dat onopgeloste emosies en onsekerhede ontstaan.

Hierdie navorsing fokus dus op die ontwikkeling van webgebaseerde bystand vir ouers ten einde kinders en adolessente te help om die effek van ekonomiese onstabiliteit binne die gesin te hanteer. Bykomend tot die doel van hierdie navorsing,

het hierdie studie se bevindings die belangrike bydrae van hierdie studie beklemtoon. Intervensienavorsing as navorsingsmetode is gebruik in hierdie studie. Die ontwikkelde webgebaseerde bystand dien as 'n funksionele hulpmiddel vir ouers in die hantering en fasilitering van finansiële kwessies met hul kinders en adolessente. Ouers se bewustheid van die impak wat 'n verandering in finansies in die gesin kan hê is verhoog en dit dien as bemagtiging aan ouers. Melding is ook spesifiek gemaak dat die webwerf gebruik kan word binne 'n opvoedkundige instelling wat die toepaslikheid van hierdie studie verhoog.

Die ontwikkelde bystand dra by tot die samelewing deurdat dit dien as 'n koste-effektiewe, toeganklike manier waarop ouers met praktiese riglyne en aktiwiteite hulle kinders en adolessente kan help om die effek van ekonomiese onstabieliteit binne die gesin te hanteer.

**TABLE OF CONTENTS****CHAPTER 1****GENERAL INTRODUCTION AND LAYOUT OF THE STUDY**

<b>1.1 Introduction</b>	<b>1</b>
<b>1.2 Problem statement</b>	<b>6</b>
<b>1.3 Aims and objectives</b>	<b>7</b>
<b>1.3.1 Aim</b>	<b>7</b>
<b>1.3.2 Objectives</b>	<b>8</b>
<b>1.4 Central theoretical argument</b>	<b>8</b>
<b>1.5 Research question</b>	<b>9</b>
<b>1.6 Method of investigation</b>	<b>9</b>
<b>1.6.1 Analysis of literature</b>	<b>9</b>
<b>1.6.2 Using existing sources of information</b>	<b>9</b>
<b>1.6.3 Studying natural examples</b>	<b>10</b>
<b>1.6.4 Identifying functional elements of successful models</b>	<b>10</b>
<b>1.7 Empirical investigation</b>	<b>10</b>
<b>1.7.1 Research design</b>	<b>10</b>
<b>1.7.2 Participants</b>	<b>15</b>
<b>1.7.3 Measuring instruments</b>	<b>15</b>

<b>1.7.4 Procedures</b>	<b>15</b>
<b>1.8 Ethical considerations</b>	<b>17</b>
<b>1.8.1 Confidentiality and anonymity</b>	<b>17</b>
<b>1.8.2 Informed consent</b>	<b>17</b>
<b>1.8.3 Voluntary participation</b>	<b>18</b>
<b>1.8.4 Potential harm and risk to respondents</b>	<b>18</b>
<b>1.8.5 Safe-keeping of data</b>	<b>18</b>
<b>1.8.6 Selection of participants</b>	<b>18</b>
<b>1.8.7 Triangulation</b>	<b>19</b>
<b>1.8.8 Payment</b>	<b>19</b>
<b>1.8.9 Competence of researcher</b>	<b>19</b>
<b>1.9 Data analysis</b>	<b>19</b>
<b>1.10 Chapter layout</b>	<b>20</b>
<b>1.11 Conclusion</b>	<b>20</b>

**CHAPTER 2****THE FINANCIAL CRISIS AND THE FAMILY**

<b>2.1 Introduction</b>	<b>22</b>
<b>2.2 Origin and cause of economic instability</b>	<b>22</b>
<b>2.3 Impact of the recession: global perspective</b>	<b>28</b>
<b>2.4 Impact of the recession: South African perspective</b>	<b>33</b>
<b>2.5 Impact of recession on families</b>	<b>37</b>
<b>2.5.1 Unemployment</b>	<b>45</b>
<b>2.5.2 Changing patterns of spending and socializing</b>	<b>49</b>
<b>2.5.3 Stress and family relationships</b>	<b>53</b>
<b>2.5.3.1 the FAAR model.</b>	<b>55</b>
<b>2.5.3.2 family stress model.</b>	<b>57</b>
<b>2.6 Conclusion</b>	<b>59</b>

**CHAPTER 3****MIDDLE CHILDHOOD AND ADOLESCENCE: THE DEVELOPMENTAL JOURNEY**

<b>3.1 Introduction</b>	<b>61</b>
<b>3.2 What is human development?</b>	<b>62</b>
<b>3.3. Middle childhood and adolescence as developmental phases</b>	<b>64</b>
<b>3.3.1 Physical development</b>	<b>66</b>
<b>3.3.2 Cognitive development</b>	<b>70</b>
<b>3.3.3 Emotional and personal development</b>	<b>77</b>
<b>3.3.4 Self-concept and identity development</b>	<b>81</b>
<b>3.3.5 Social development</b>	<b>87</b>
<b>3.3.6 Moral development</b>	<b>90</b>
<b>3.3.7 The role of the family during middle childhood and adolescence</b>	<b>95</b>
<b>3.4 The integration of human development, theories and the economy</b>	<b>98</b>
<b>3.5 Conclusion</b>	<b>102</b>

**CHAPTER 4****CONCEPTS IN THE DEVELOPMENT OF ASSISTANCE FOR PARENTS**

<b>4.1 Introduction</b>	<b>104</b>
<b>4.2 Discussing financial matters in conversations</b>	<b>104</b>
<b>4.3 Play and play therapy as intervention medium</b>	<b>106</b>
<b>4.4. Gestalt as basis of play therapy as intervention</b>	<b>115</b>
<b>4.4.1 Holism</b>	<b>119</b>
<b>4.4.2 Relationship between parents and children</b>	<b>120</b>
<b>4.4.3 Contact</b>	<b>123</b>
<b>4.4.4 Awareness</b>	<b>131</b>
<b>4.5 The use of website with multimedia features as assistance for parents</b>	<b>132</b>
<b>4.6 Conclusion</b>	<b>141</b>

**CHAPTER 5****RESEARCH METHODOLOGY**

<b>5.1 Introduction</b>	<b>143</b>
<b>5.2 Intervention research as research approach</b>	<b>144</b>
<b>5.2.1 Phase one: problem analysis and project planning</b>	<b>149</b>
<b>5.2.1.1 phase one—operation one: identifying and involving clients.</b>	<b>152</b>
<b>5.2.1.2 phase one—operation two: gaining entry and cooperation from settings.</b>	<b>154</b>
<b>5.2.1.3 phase one—operation three and four: identifying and analysing concerns of the population.</b>	<b>156</b>
<b>5.2.1.4 phase one—operation five: setting goals and objectives.</b>	<b>166</b>
<b>5.2.2 Phase two: information gathering and synthesis</b>	<b>167</b>
<b>5.2.2.1 phase two—operation one: using existing information sources.</b>	<b>169</b>
<b>5.2.2.2 phase two—operation two: studying natural examples.</b>	<b>170</b>
<b>5.2.2.3 phase two—operation three: identifying functional elements of successful models.</b>	<b>170</b>
<b>5.2.3. Phase three: design</b>	<b>171</b>

<b>5.2.3.1 phase three—operation one: designing observational system.</b>	<b>172</b>
<b>5.2.3.2 phase three—operation two: specifying procedural elements for intervention.</b>	<b>173</b>
<b>5.2.4 Phase four: early development and pilot testing</b>	<b>174</b>
<b>5.2.4.1 phase four—operation one: developing a prototype or preliminary intervention.</b>	<b>175</b>
<b>5.2.4.2 phase four—operation two and three: conducting pilot study and applying design criteria to preliminary intervention concept.</b>	<b>178</b>
<b>5.2.5. Phase five: evaluation and advanced development</b>	<b>178</b>
<b>5.2.5.1 phase five—operation one: selecting an experimental design.</b>	<b>179</b>
<b>5.2.5.2 phase five—operation two and three: collecting and analysing data and replicating the intervention under field conditions.</b>	<b>180</b>
<b>5.2.5.3 phase five—operation four: refining the intervention.</b>	<b>180</b>
<b>5.2.6. Phase six: dissemination</b>	<b>181</b>
<b>5.3 Conclusion</b>	<b>181</b>

**CHAPTER 6****PRESENTATION OF DATA**

<b>6.1 Introduction</b>	<b>183</b>
<b>6.2 Research methodology</b>	<b>184</b>
<b>6.2.1 Research question</b>	<b>184</b>
<b>6.3 Data collection</b>	<b>185</b>
<b>6.3.1 Coding of data and establishing of themes</b>	<b>186</b>
<b>6.4 Data from pilot study</b>	<b>187</b>
<b>6.4.1 Theme 1: general opinion of website and activities as assistance to parents</b>	<b>188</b>
<b>6.4.2 Theme 2: structure and functionality of the website</b>	<b>190</b>
<b>6.4.3 Theme 3: shortcomings and suggestions</b>	<b>191</b>
<b>6.5 Data from the study</b>	<b>193</b>
<b>6.5.1 Theme 1: general feedback on the website</b>	<b>194</b>
<b>6.5.1.1 subtheme 1: structuring and functionality.</b>	<b>195</b>
<b>6.5.1.2 subtheme 2: visuals and overall appearance.</b>	<b>196</b>
<b>6.5.2 Theme 2: awareness</b>	<b>197</b>

<b>6.5.2.1 subtheme 1: impact of change due to finances on children.</b>	<b>198</b>
<b>6.5.3 Theme 3: educational value of website</b>	<b>202</b>
<b>6.5.3.1 subtheme 1: use of website as part as life skills education.</b>	<b>203</b>
<b>6.5.4 Theme 4: addressing the issue of finances</b>	<b>206</b>
<b>6.5.4.1 subtheme 1: conversation difficulties with regards to finances.</b>	<b>206</b>
<b>6.5.5 Theme 5: empowering tool for parents</b>	<b>210</b>
<b>6.5.6 Theme 6: age appropriateness</b>	<b>213</b>
<b>6.6 Conclusion</b>	<b>215</b>

## **CHAPTER 7**

### **CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS**

<b>7.1 Introduction</b>	<b>217</b>
<b>7.2 Overview of the study</b>	<b>217</b>
<b>7.3 Discussion: evaluation of the strengths and limitations of the study</b>	<b>222</b>
<b>7.3.1 The strengths of the study</b>	<b>222</b>
<b>7.3.2 Limitations of this study</b>	<b>225</b>
<b>7.4 Recommendations</b>	<b>226</b>
<b>7.5 Conclusion</b>	<b>227</b>

## LIST OF FIGURES

<b>Figure 1: Typical business cycle phases (Wallstreet Survivor, 2012)</b>	<b>24</b>
<b>Figure 2: Economic growth 1949-2011 (Economics help, 2012)</b>	<b>25</b>
<b>Figure 3: Impact of the previous recession (Social Issues Research Centre, 2009)</b>	<b>37</b>
<b>Figure 4: Ecological systems theory (MSN Fall 2011 Instructor)</b>	<b>39</b>
<b>Figure 5: Effect of recession on families</b>	<b>45</b>
<b>Figure 6: Unemployment rate per province (www.statssa.gov.za)</b>	<b>46</b>
<b>Figure 7: Areas of economising (Social Issues Research Centre, 2009)</b>	<b>51</b>
<b>Figure 8: Changing patterns of socialisation (Social Issues Research Centre, 2009)</b>	<b>52</b>
<b>Figure 9: The Family Adjustment and Adaptation Response Model (McDonald, Kysela, Drummond, Martin &amp; Wiles, 24 February, n.d)</b>	<b>56</b>
<b>Figure 10: The Family Stress Model of Economic Hardship (Ahmed, 2005, p.2)</b>	<b>57</b>
<b>Figure 11: Influences on personal development (Eggen &amp; Kauchak, 2007, p. 62)</b>	<b>78</b>
<b>Figure 12: Self-esteem (Berk, 2008, p. 484)</b>	<b>84</b>
<b>Figure 13: Kohlberg's three levels and six stages on moral development (Santrock, 2008, p.433, Kohlberg, 1971, p. 1-2)</b>	<b>92</b>

<b>Figure 14: The ecological developmental model for understanding the effects of economic instability on individuals</b>	<b>100</b>
<b>Figure 15: The Gestalt cycle of Experience</b> ( <a href="http://www.nancyhine.co.uk/gestalt.shtml">http://www.nancyhine.co.uk/gestalt.shtml</a> )	<b>126</b>
<b>Figure 16: Illustration of introjection</b>	<b>127</b>
<b>Figure 17: Illustration of projection</b>	<b>128</b>
<b>Figure 18: Illustration of confluence</b>	<b>128</b>
<b>Figure 19: Illustration of retroflection</b>	<b>129</b>
<b>Figure 20: Illustration of deflection</b>	<b>129</b>
<b>Figure 21: Illustration of desensitisation</b>	<b>130</b>
<b>Figure 22: Cognitive theory of multimedia learning (Doolittle &amp; Tech, n.d.)</b>	<b>136</b>
<b>Figure 23: Summary of principles used in design of website and activities</b>	<b>140</b>
<b>Figure 24: Graphic depiction of data collection procedures</b>	<b>185</b>

#### **LIST OF TABLES**

<b>Table 1: Effects of recession and those at risk (Research Summary, 2008)</b>	<b>1</b>
<b>Table 2: Ecological systems theory compared to the field theory</b> ( <a href="http://ncsss.cua.edu/res/docs/field/theories.pdf">http://ncsss.cua.edu/res/docs/field/theories.pdf</a> ), Pett, 2005, p. 46; Yontef & Jacobs, 2011, p. 343; Wheeler, 1991, p. 27).	<b>42</b>

<b>Table 3: Physical changes during adolescence (Arnett, 2007, p. 44; Berk, 2012)</b>	<b>68</b>
<b>Table 4: Stages of development according to Piaget (Eggen &amp; Kauchak, 2007, p. 37)</b>	<b>70</b>
<b>Table 5: Comparison between the theoretical views of Piaget en Vygotsky (Thomas, n.d.)</b>	<b>74</b>
<b>Table 6: Erikson's eight stages of psychosocial development (Erikson, 1966; Louw &amp; Louw, 2007, p. 20)</b>	<b>81</b>
<b>Table 7: States of identity development (Eggen &amp; Kauchak, 2007, p. 73)</b>	<b>85</b>
<b>Table 8: Milestones in children's development</b>	<b>88</b>
<b>Table 9: Healthy and dysfunctional families (Callaghan &amp; Minuchin, n.d.)</b>	<b>97</b>
<b>Table 10: Types of play and their functions</b>	<b>107</b>
<b>Table 11: Differences between play and play therapy</b>	<b>110</b>
<b>Table 12: Gestalt cycle (Mann, 2010, p. 40)</b>	<b>124</b>
<b>Table 13: Advantages and disadvantages of the use of multimedia</b>	<b>133</b>
<b>Table 14: Average number of hours spent with each media, in a typical day of 8-18 year olds (Smith, Cowie &amp; Blades, 2011, p. 263)</b>	<b>138</b>
<b>Table 15: Summary of selected differences between Knowledge Development, Knowledge Utilisation, and Design and Development in intervention research (Rothman &amp; Thomas, 1994, p. 7)</b>	<b>145</b>

<b>Table 16: Phases and operations of intervention research (Rothman &amp; Thomas, 1994)</b>	<b>147</b>
<b>Table 17: Phase one: problem analysis and project planning</b>	<b>150</b>
<b>Table 18: National table of targets for the school allocation (2012-2014)</b>	<b>152</b>
<b>Table 19: Distribution of questionnaires</b>	<b>158</b>
<b>Table 20: Correlations between financial issues and the behavior of children</b>	<b>160</b>
<b>Table 21: Correlations. Pearson product-moment correlation for luxuries and anger</b>	<b>161</b>
<b>Table 22: The facilitation of finances with children</b>	<b>162</b>
<b>Table 23: Support and Intervention</b>	<b>163</b>
<b>Table 24: Usefulness of website for parents</b>	<b>164</b>
<b>Table 25: Available interventions for parents</b>	<b>165</b>
<b>Table 26: Information gathering and synthesis</b>	<b>168</b>
<b>Table 27: Phase three: Design</b>	<b>172</b>
<b>Table 28: Phase four: Early development and pilot testing</b>	<b>174</b>
<b>Table 29: Evaluation and advanced development</b>	<b>179</b>

**APPENDICES**

<b>Appendix 1: Consent from WCED</b>	<b>230</b>
<b>Appendix 2: Needs analysis questionnaire</b>	<b>232</b>
<b>Appendix 3: Declaration by scribe</b>	<b>236</b>
<b>Appendix 4: Parents' evaluation sheet–pilot study</b>	<b>237</b>
<b>Appendix 5: Parents' evaluation sheet</b>	<b>239</b>
<b>Appendix 6: Consent form of participants</b>	<b>243</b>
<b>References</b>	<b>244</b>

## **CHAPTER 1**

### **GENERAL INTRODUCTION AND LAYOUT OF THE STUDY**

#### **1.1 Introduction**

Economic turmoil and instability has been a worldwide reality for the past few years and while countries are in different economic positions, the recession caused by the financial crisis in 2008 has a significant impact on the global economy (Gray, Edwards, Hayes & Baxter, 2009; United Nations, 2011). Irons (2009), Kilmister (2008) and Nesvisky (2012) confirm that this impact, caused by the change in the economy, can have lasting effects.

The global financial crisis, according to Shah (2010), has showed effects in the middle of 2007 and into 2008. By 2008 the crisis in the United States of America had worsened as stock markets around the globe collapsed and became highly volatile. This caused “consumer confidence to hit rock bottom as everyone tightened their belts in the fear of what lied ahead” (Canstar, 2009, para. 1). Peck (2010) confirms this statement. Not only was the effect of the financial crises visible abroad, it became a reality in South Africa as well.

According to Chuma (2008) and Moss (2009):

South Africa is Africa’s leading economy and by far the most integrated into the global economy. The exposure of the SA economy has meant it’s been one of the first African countries to be struck by the global financial hurricane which originated from the United States sub-prime mortgage bubble (Chuma, 2008, p. 1).

Economic instability, unfortunately, therefore also became a reality in South Africa, as was confirmed by media headlines the past few years. Headlines such as “Hard times ahead as recession bite” (Momborg, 2009, April 9), “Recession wipes out 253 000 SA jobs” (Enslin-Payne, 2009, September 23) and “Troubling data show effects of recession to last” (Wanneburg, 2009, June 19) confirm the reality of economic instability in South Africa.

Conger, Conger, Elder, Lorenz, Simons and Whitbeck (1992) mention that the increase in economic instability causes economic pressures which “bring budgetary matters to the fore, enhancing preoccupation with financial issues that, in many families, generate frustration, anger, and general demoralization” (p. 2) which can bring about severe consequences for families. Manual (2008, November 20) as well as Baker (2012) also state that families are under greater strain than ever. Walsh (2003) as well as Zinn and Eitzen (2005) agree that deteriorating economic conditions can have a devastating impact on family stability and well-being. The family systems theory (Broderick, 1993; Chibucos, Leite & Weis, 2005), bio-ecological systems theory (Bronfenbrenner, 2005; Oswaldt, 2008; Russell, 2011), as well as the field theory (Woldt & Toman, 2005; Yontef, 1993) accentuate that changes within the environment will have an impact on the individual. It can therefore be motivated that the economic climate can have an impact on children within the family.

During recent research (Janse van Rensburg, 2010), it was indicated that families are affected by economic instability which portray daily challenges on parents which has a substantial impact on their children. Research conducted by Blair (2012), Chiteji (2011) as well as Reed (2012) and Science Daily (2011) confirm

the findings of Janse van Rensburg (2010) in stating the undeniable impact of the global recession on families.

In reference to the ecological systems theory and gestalt field theory, it can be argued that the impact of the economic unstable conditions will affect parents and therefore children and adolescents in the household. Fritz (2009), Kennedy (2012) as well as Sandas and Siegel (2011) confirm this as it is stated that stressed parents unintentionally stress their children. Condon (in CBS News, 2010) posits that “along with the direct impact of the decline in families' economic well-being, children suffer from a range of indirect effects of the recession” (para. 4). “Children’s cognitive immaturity, lack of worldly experience, and dependency on their parents make them vulnerable by amplifying their parents’ concerns, resulting in emotional distress, physical symptoms, anxiety, and behavioral difficulties” (Fritz, 2009, p. 2). Lovell and Isaacs (2010) as well as Rankin and Aytac (2009) note that while addressing the economic causes and consequences of the economic downturn, the impact the economy has on children, should be recognised.

The above mentioned study (Janse van Rensburg, 2010) mainly focused on exactly this—the child’s experience of these changing financial conditions within the family. The research was conducted within a socio economically advantaged school (measured as a combination of education, income and occupation of the community according to the American Psychological Association, n.d) and the aim was to determine children’s experience of economic instability within a middle class family (middle class defined by Merriam-Webster dictionary as “the class occupying the position between the upper class and the lower class”). The qualitative data generated from this study indicated that economic change within the family due to economic instability impact children in various aspects of their lives.

It was found that children become aware of daily changes with regards to expenditure patterns in the family. This is confirmed by Barbaro, Dash, Chapman, Goodman and Maag (2008) as well as Karraker and Grochowski (2006) as they note that economic hardship and financial difficulty cause limitations in expenses which bring about a forced adjustment in the lifestyle of families. Firstly participants (Janse van Rensburg, 2010) revealed that fewer indulgences were allowed at home which caused them to have emotional reactions. This in turn created ineffective coping mechanisms as a means of self-regulation which is confirmed by Smith (2009). The latter can be identified as low morale, poor motivation and manifestations of poor behavior.

Secondly participants noted that they became aware of an increase in parental conflict (confirmed by Papp, Cummings & Goeke-Morey, 2009) which caused the children to experience emotional reactions such as sadness, anger and guilt. Special mention was made that they had a need to be informed by parents as to the nature or extent of their parents' financial situation, as an alternative to only overhearing conversations and arguments. Finally, respondents noted that a reduction in pocket money caused embarrassment and withdrawal from their peers as they did not know how to handle these situations (Janse van Rensburg, 2010).

Parents from the participants, in the mentioned study, indicated that they also became aware of the effects that a financial crisis within the family can have on children. The distressing financial situation in which parents find themselves, affect their children (Kennedy, 2012, Louw, Van Ede & Louw, 1998; Walsh, 2003; Zuehlke, 2009) and it can be stated that children as authentic role players in families and societies become contaminated with the implications for which they are not prepared.

The above mentioned study (Janse van Rensburg, 2010) arrived at a crucial view that an economic crisis affects children from a socio economically advantaged setting as well. These families are not deprived of basic needs such as food or shelter, but from needs which enable self actualisation which Abraham Maslow views as part of the hierarchy of human needs (Maslow, 1943; Zurawicki & Braidot, 2005). Max Neef (1991) adds to this as he states that “needs not only indicate deprivations but also, and at the same time, individual and collective human potential. Satisfiers are individual or collective forms of Being, Having, Doing and Interacting in order to actualise needs” (p. 24). Poverty is a relative concept, according to Max Neef (1991) and he adds that “If everyone around you has similar circumstances, the notion of poverty and wealth is vague. Poverty or wealth only exists in relationship to known quantities or expectation” (p. 1). He continues that economic goods are items which affect the effectiveness of a satisfier, thus altering the threshold of actualisation of a need (Max Neef, 1991). The notion can be posed that middle class families are deprived of such needs due to the global economic instability.

Families who are not deprived from basic needs (such as food and shelter) but from needs which prevent self-actualisation are also affected to a great extent by change in the economic climate, although existing research fail to portray this (Max Neef, 1991). Deteriorating economic conditions impact many families, yet most research has examined its impact on those already considered poor. This is confirmed by Iversen, Furstenberg and Napolitano (2011) who state that the global economic crisis affects middle-income families, whose experiences with economic challenge are seldom investigated. These authors define these families as “the new poor,” “the missing middle,” and “families in the middle” (Iversen, Furstenberg &

Napolitano, 2011). Anderson (2010) and Weller (2001) state in addition that middle class families are increasingly more vulnerable to the effects of the economic downturn.

Unfortunately, the recession and the drastic change in economic conditions globally, were not a singular occurrence. Economists are predicting another recession (Barth, 2011; Shedlock, 2011; United Nations, 2011; Weisenthal, 2010) and Rogers (2011) explicitly warns that “the global economy is just two years away from another recession, but remains ill-prepared to cope with the after-effects”. It can therefore be argued that another economic downturn can be expected which brings the same realities, as was discussed, for the family. Again, highlighting the challenges that parents will have to deal with in managing these financial changes with their children. With this research, the aim was to assist parents to help their children as well as adolescents in dealing with the effects of economic instability within the family. For the purpose of this research, the term middle childhood will refer to children between the ages of 6 and 12 years (Jellesma & Vingerhoets, 2012) and adolescents refer to the ages between 13 and 17 years (Berk, 2012).

The problem statement of this research will be discussed accordingly.

## **1.2 Problem statement**

Most researchers have examined the global financial crisis and its impact on those already considered poor or near poor, not recognising the increasing number of families in the “middle” when referring to socio economic status (Donovan, Duncan & Sebelius, 2012; Iversen, Furstenberg & Napolitano, 2011). This confirms that a certain population (families who are not deprived from basic needs, but from luxuries) is neglected when viewing the effects of the global economic instability.

The aim of this study was to intercept this lacuna with the design of a website with multimedia features which can assist parents of “families in the middle”, to facilitate the possible effects of economic instability with their children and adolescents. This website consists of guidelines and activities for parents to utilise with their children and adolescents. To secure cost effectiveness and accessibility of this assistance for parents, the activities and guidelines were designed in digital form as oppose to a hard copy book form.

It can be postulated that a problem exists as parents are not equipped with practical aids to assist children and adolescents in coping with the effects of economic instability within the family system. In the absence of this, the well-being of a crucial part of the population’s children will be neglected and not cared for. Web based intervention is a cost effective means of equipping and empowering parents to do so.

### **1.3 Aims and objectives**

#### **1.3.1 Aim**

Intervention research was used to design a website for parents, in order to assist children and adolescents in coping with the effects of economic instability within the family system. The aim of this study therefore was to provide parents with age-specific practical activities and guidelines (such as stories, coloring pictures, games etc.) in website format, to utilise in facilitating the effects of family economic instability with their children and adolescents.

The research objectives of this study will be discussed accordingly.

### **1.3.2 Objectives**

In order to attain the above mentioned aim, the research objectives which were part of the research procedures, included the following:

1. To provide a theoretical foundation as motivation for the development of assistance in the form of a website for parents.
2. To develop a website with multimedia features which serves as assistance to parents in helping their children and adolescents deal with the effects of economic instability within the family.
3. To evaluate the website with feedback from parents of children and adolescents and adapt the website accordingly.
4. To explore the value of the adapted website with parents of children and adolescents.
5. To make recommendations for further amendments and application.

### **1.4 Central theoretical argument**

Specific theories such as the family systems theory (Broderick, 1993; Chibucos, Leite & Weis, 2005), bio-ecological systems theory (Bronfenbrenner, 2005; Oswaldt, 2008; Russell, 2011), as well as the field theory (Woldt & Toman, 2005; Yontef, 1993) underline the person-environment interaction, emphasising the influence that change in the environment can have on the individual.

These theories emphasise that changes in the macro system (for example, economic instability) will possibly have an effect on the functioning of the family as well as on children within that family. These theories also present the notion that

changes within any part of the family system will affect its other parts and members of the family can therefore not go untouched by major changes in the system. This notion underlines the importance of the influence that an economic crisis within the family can have on children. It was anticipated that if parents are equipped to help children by means of a cost effective web-based assistance in coping with the effects of economic instability, the well-being of children and adolescents will be cared for.

### **1.5 Research question**

The research question of this study was: *How can parents assist children and adolescents in coping with the effects of economic instability in the family?*

### **1.6 Method of investigation**

#### **1.6.1 Analysis of literature**

All available information that had relevance to the topic in this research was investigated. Existing sources of information, studying natural examples and the identification of functional elements of successful models were included and will be discussed accordingly.

#### **1.6.2 Using existing sources of information**

To ensure a goal orientated investigation, search engines such as EBSCO HOST, Academic Search Premier and Psych Lit were used. Topics that were focused on included the following: the global economy, the impact of the instability in the global economy on South Africa, the impact of economic instability on families and children, gestalt theory, existing support for parents to assist children in coping

with financial changes within the family, website design, the use of multimedia as well as developmental theory on middle childhood and adolescence.

### **1.6.3 Studying natural examples**

Conversations were conducted with parents, educators and experts in order to gain insight into which existing interventions were successful or not. The purpose thereof was also to determine how members of the community are currently addressing the problem of economic instability within the family and in which areas assistance is required.

### **1.6.4 Identifying functional elements of successful models**

Information was gathered on existing programmes and interventions which have been utilised to assist parents to help their children and adolescents deal with financial strain within the family. Conversations with educators, experts and the study of literature, aided this process.

## **1.7 Empirical investigation**

### **1.7.1 Research design**

A schematic representation of the chosen research design can be seen below:

<p><b>STAGE IN INTERVENTION</b></p> <p><b>PROCESS AS PROPOSED BY DE VOS AND STRYDOM (2011, p. 476)</b></p>	<p><b>APPLICATION TO THIS RESEARCH</b></p>
<p><b>STAGE 1: PROBLEM ANALYSIS</b></p> <p>1.1 Identifying and involving clients</p> <p>1.2 Gaining entry and cooperation from settings</p> <p>1.3 Identifying concerns of the population</p> <p>1.4 Analysing concerns or problems identified</p> <p>1.5 Setting goals and objectives</p>	<ul style="list-style-type: none"> <li>• Parents from four randomly selected schools in the northern suburbs of Cape Town were randomly invited to take part in the research.</li> <li>• Questionnaires were distributed at the schools after which the volunteers provided consent for participation in the research. It was ensured that the sample was representative of middle childhood and adolescence.</li> <li>• Parents were provided with a questionnaire as a means of gathering their concerns or problems with regards to the effects of economic instability within the family.</li> <li>• Conversations were conducted with</li> </ul>

	<p>educators and experts as a means of obtaining information on the matter.</p>
<p><b>STAGE 2: INFORMATION GATHERING</b></p> <p>2.1 Using existing information sources</p> <p>2.2 Studying natural examples</p> <p>2.3 Identifying functional elements of successful models</p>	<ul style="list-style-type: none"><li>• The gathered information was analysed and goals and objectives were set.</li><li>• This was followed by a thorough literature study during which information of existing and similar successful and unsuccessful interventions were obtained.</li><li>• In addition, natural examples were studied of how community members attempted to cope with economic instability within the family.</li></ul>
<p><b>STAGE 3: DESIGN</b></p> <p>3.1 Designing an observational system</p> <p>3.2 Specifying procedural elements for intervention</p>	<ul style="list-style-type: none"><li>• Design and specification of procedural elements for intervention was obtained from the problem analysis.</li></ul>

<p><b>STAGE 4: EARLY DEVELOPMENT AND PILOT TESTING</b></p> <p>4.1 Developing a prototype or preliminary intervention</p> <p>4.2 Conducting a pilot study</p> <p>4.3 Applying design criteria to the preliminary intervention concept</p>	<ul style="list-style-type: none"> <li>• A prototype guide was designed in the form of a website, which consisted of age-specific activities for parents to utilise in order to support children and adolescents in coping with the effects of economic instability in the family.</li> <li>• A pilot study was conducted during which parents were asked to access the website and apply the guide by utilising the provided activities and guidelines with children in middle childhood and adolescence. Four focus groups were conducted (two groups with parents of children in middle childhood and two groups with parents of adolescent children).</li> </ul>
<p><b>STAGE 5: EVALUATION AND ADVANCED DEVELOPMENT</b></p> <p>5.1 Selecting an experimental design</p>	<ul style="list-style-type: none"> <li>• The data from the pilot study were analysed and the recommended amendments to the website were made.</li> <li>• Finally, another group of parents were contacted and asked to make</li> </ul>

<p>5.2 Collecting and analysing data</p> <p>5.3 Replicating the intervention under field conditions</p> <p>5.4 Refining the intervention</p>	<p>use of the website. Eight focus groups were conducted in order to receive feedback and suggestions. Four focus groups were conducted with parents of children in middle childhood and four focus groups were conducted with parents of adolescents.</p> <ul style="list-style-type: none"> <li>• Data from the focus groups were analysed and amendments were made before completing the website.</li> </ul>
<p><b>STAGE 6:</b></p> <p><b>DISSEMINATION</b></p>	<ul style="list-style-type: none"> <li>• The finished product is marketable. Further dissemination possibilities have not yet been investigated. This dissertation is the product of dissemination.</li> </ul>

Intervention research, as a research design, was summarised in the section above. Intervention research is a mixed method design, hence quantitative and qualitative means of data collection were employed.

The section to follow will provide an explanation of the participants used, the measuring instruments as well as the procedures that were followed.

### **1.7.2 Participants**

The universe of this study included parents in Cape Town, whereas the population of the study were parents from families in the northern suburbs of Cape Town. The sample included parents in the Durbanville area in Cape Town.

Parents were selected by die use of probability sampling. Random sampling was used to ensure that no person felt victimised or exposed in any way.

Criteria for inclusion in the parent sample were as follows:

The participant had to be a parent of a child in middle childhood or adolescence respectively. The participant could be of any age (adult) and had to have a child or adolescent in a government school within the quintile 5 area (to be defined in Chapter 5) in the northern suburbs in Cape Town. The participant could be of any gender and could be English or Afrikaans speaking.

### **1.7.3 Measuring instruments**

Questionnaires were used as a quantitative method of data collection whereas focus group interviews were conducted as a means of collecting qualitative data.

The procedures that were followed will be discussed in the section below.

### **1.7.4 Procedures**

Parents from four randomly selected schools in the northern suburbs of Cape Town were randomly invited to take part in the research. Questionnaires were

distributed at these schools, after which the volunteers provided consent for participation in the research. Research was conducted at two primary schools and two high schools. It was ensured that the sample was representative of middle childhood and adolescence.

Parents were provided with a questionnaire as a means of gathering their concerns or problems with regards to the effects of economic instability within the family. Informal conversations were conducted with educators and experts to ensure validity and reliability by means of triangulation. The gathered information was analysed and goals and objectives were set. This was followed by a thorough literature study during which information of existing and similar successful and unsuccessful interventions was obtained. In addition, natural examples of how community members attempt to cope with economic instability within the family were studied.

A prototype website was then designed, which consisted of age-specific activities and guidelines for parents to utilise in order to support children and adolescents in coping with the effects of economic instability in the family. A pilot study was conducted by requesting parents to access the website and provided activities for children in middle childhood and adolescence. During the pilot study four focus groups were held (two with parents of children in middle childhood and two groups with parents of adolescents). Feedback from the pilot study was analysed and the necessary amendments were made.

Another group of parents were then contacted and asked to utilise the website after which eight focus groups were conducted as a means of gathering parents' feedback and suggestions. Four groups were held with parents of children in middle childhood and four groups were held with parents of adolescents.

Data from the focus groups were analysed and amendments were made before completing the website.

The ethical considerations of this study will be explained in the section to follow.

## **1.8 Ethical considerations**

This research was conducted after ethical approval by the North West University (Potchefstroom) under the number: NWU-00060-12-S1.

### **1.8.1 Confidentiality and anonymity**

Confidentiality and anonymity were maintained throughout the research as no names were mentioned or published. Any information that was obtained in this study will remain confidential and anonymous.

### **1.8.2 Informed consent**

Prior to the commencement of the proposed research, consent was obtained from the Western Cape Education Department (refer to Appendix 1). A copy of the protocol containing all the relevant information of the study was included.

Questionnaires were randomly distributed to parents who possessed the relevant criteria of the population, as a means of inviting individuals to take part in the research should they wish to do so. Participants were then informed of the details of this study by means of an information sheet accompanying the questionnaire (refer to Appendix 2).

### **1.8.3 Voluntary participation**

Voluntary participation was ensured as questionnaires were randomly distributed which explained the proposed research in detail and gave parents the opportunity to take part in the proposed research should they wish to do so. Participants were under no obligation to participate in this research. All participants were able to withdraw and discontinue from participation in this study without consequences of any kind.

### **1.8.4 Potential harm and risk to respondents**

Participants who experienced discomfort during any part of the research due to a possible trigger of emotions, were referred for emotional support to Serahni Symington (counsellor–private practice).

### **1.8.5 Safe-keeping of data**

Information that was collected (during focus groups and questionnaires) was stored electronically and only the promoter as well as the external scribe had access to the information. The scribe completed a form which obligated her to adhere to handling the information confidentially (refer to Appendix 3). Data that was recorded is stored safely and will be kept for a period of five years. Findings and conclusions were published in the form of this dissertation and names of respondents will not be made public.

### **1.8.6 Selection of participants**

Participants were randomly selected to ensure that each individual had an equal chance of representing the population. The motivation for the selection of this

method of sampling was to prevent stigmatisation of respondents and for ethical purposes.

### **1.8.7 Triangulation**

In this study the methods that were used (semi-structured questionnaires and semi-structured interviews) made it possible to measure and reflect on the aim of the study. This enabled the study to portray trustworthiness as proposed by Strydom (2011) who states that the conducted research will reflect the truth.

### **1.8.8 Payment**

Participants who decided to take part in the research did not receive any payment, incentive or financial compensation for participation and were at liberty to withdraw from the research at any stage.

### **1.8.9. Competence of researcher**

In this research process, professionalism as well as good work ethic was maintained throughout the collection, interpretation and presentation of data. The researcher effects that were mentioned above were controlled due to the fact that the researcher conducted all the various interviews which kept the interviewer constant.

## **1.9 Data analysis**

Completed quantitative questionnaires were collected during the first phase of the intervention research process. This data were used for the design and compilation of the website. After development and design of the website, parents were asked to use the activities on the website with children and adolescents of different age

groups (middle childhood and adolescence) after which focus groups were conducted in order to obtain feedback. Qualitative data from the focus groups were transcribed and critically reviewed until themes became clear. This information was utilised to make the necessary amendments to the website.

### 1.10 Chapter layout

<b>Chapter 1</b>	General introduction and layout of the study.
<b>Chapter 2</b>	The financial crisis and the family.
<b>Chapter 3</b>	Middle Childhood and Adolescence: the developmental journey.
<b>Chapter 4</b>	Concepts in the development of web based assistance for parents.
<b>Chapter 5</b>	Research methodology.
<b>Chapter 6</b>	Presentation of data.
<b>Chapter 7</b>	Conclusions, limitations and recommendations.

### 1.11. Conclusion

This study aimed to equip parents in helping children and adolescents to deal with the effects of economic instability in the family system. The study arrived at a point where parents were provided with practical tools to help them to facilitate finances with their children. In the absence of the above-mentioned, children and adolescents could be misunderstood and neglected during a critical worldwide reality. The aim is to hereby equip and empower significant roleplayers, such as

parents and teachers, to understand and support their children in a changing world. In this chapter, the reader was provided with an overview of the completed research.

The chapter to follow will serve as the first contribution to the literature review where economic instability, as a worldwide phenomenon, will be discussed as a means of illustrating the immense impact finances can have on the well-being of children within the family.

## **CHAPTER 2**

### **THE FINANCIAL CRISIS AND THE FAMILY**

#### **2.1 Introduction**

Financial crises and unstable economic conditions have become a global occurrence. These occurrences have a significant impact on the functioning of various sectors of society and especially on the daily lives of families and children. Financial difficulty has become an actuality in many living rooms.

Although the focus of this research will be on managing the impact of these financial conditions on families, it can be argued that in order to understand the true impact of the global financial situation, it is important to have some insight into its possible causes and origin. The chapter to follow aims to provide a brief summary of the process which resulted in the global financial crisis causing these unstable financial conditions. This will serve as a backdrop in motivating the effect this crisis has on families, globally and in South Africa.

Finally, theories such as the ecological systems theory, the family systems theory and the gestalt field theory will be discussed and integrated with the economic conditions. This serves as a means of stressing the impact of economic crises on families.

#### **2.2 Origin and cause of economic instability**

Literature suggests different views on the exact causes of financial crises. Leo Tolstoy (Summers, 2009) famously noted that “Every happy family is the same. Every unhappy family is miserable in its own way. Every financial crisis is different and involves its own distinctive elements” (p. 3).

Nevertheless, it remains the general opinion that until August 2007, strong economic performances were prominent (Mishkin, 2011 a; Obstfeldt & Rogoff, 2009). “Economic growth was generally robust; inflation generally low; international trade and especially financial flows expanded; the emerging and developing world experienced widespread progress as well as a notable absence of crises” (Obstfeldt & Rogoff, 2009, p. 2). Unfortunately, this changed and the global financial crisis emerged. Allen and School (2011), Brunnermeier (2009) as well as Jickling (2010) suggest that the financial crisis which began in 2007 spread and reached its peak in 2008 despite efforts of banks and regulators to restore the equilibrium. By early 2009, financial systems and the global economy appeared to be fixed in a downward spiral, and the main focus of policy became the prevention of a prolonged downturn to attempt to prevent a repetition of the Great Depression (Hatton & Thomas, 2012). According to Foster and Magdoff (2009), Hosseini (2011) as well as Reinardt (2012), it is universally recognised as the worst economic downfall since the Great Depression in the 1900’s.

It can be stated that in order to completely comprehend the cause of the global financial crisis, a limited understanding of the working of a business cycle is necessary. Business cycles are defined by Akinboade and Makinda (2009), as well as Calitz (2009) and Reinardt (2012) as “recurring patterns of recession (economic decline) and recovery (economic growth). An economy recurrently experiences periods of expansion and contraction and the length of these cycles are usually irregular” (p. 2).

A brief summary of a business cycle is presented accordingly in order to put the section to follow into perspective. Graphically depicted below in Figure 1, is a typical economic cycle as proposed by Wallstreet Survivor (2012).

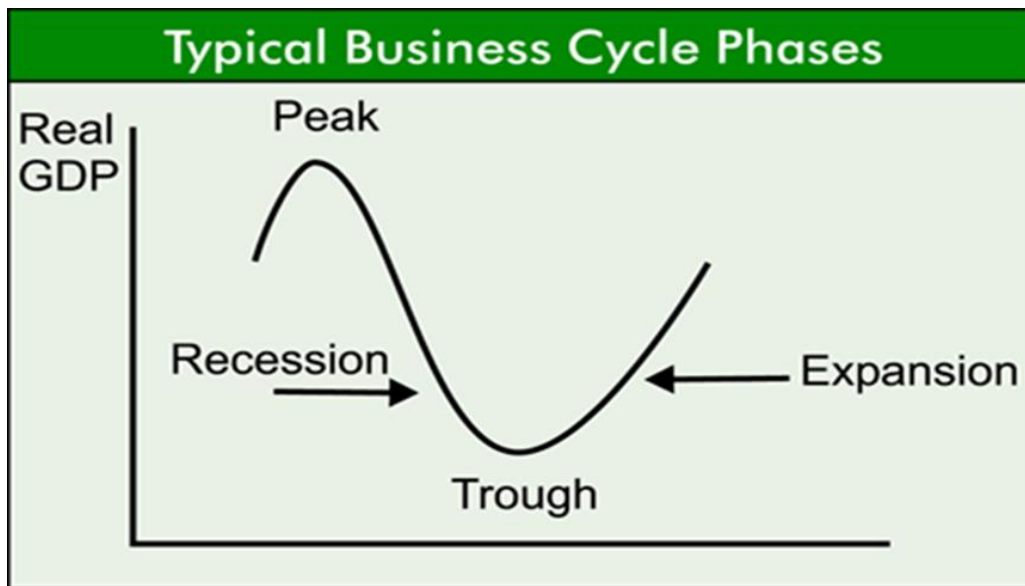


Figure 1

Typical business cycle phases (Wallstreet Survivor, 2012)

The diagram illustrates that during times of economic growth, the economy is secure and people are employed, earning salaries. This causes an increase in the demand for goods which causes the supplier not being able to supply in the amplified need. Companies are required to employ more people in order to keep up with the increased demand, which then translates into a rise in prices of items. This price increase causes a need for an increase in salaries in order to stay intact with the price increase. The increase in prices of goods and services causes consumers to become more careful with their money, which causes a change in spending patterns. This decrease in demand causes declining prices, which means the economy falls into a recession (Wallstreet Survivor, 2012). *Recession* is defined as the negative growth in the Gross Domestic Product (GDP) over a period of two or more consecutive quarters which caused the global financial crisis (Hong, Lee & Tang, 2009; Nalewaik, 2012).

Lipsey (2012) as well as Schneider and Kirchgassner (2009) agree and state that the world's leading economies (such as China, the United States of America, India, Japan and Britain) are in recession which was caused, amongst others, by the consumer spending boom during 2002-2007 which caused growth in the economy. The figure below serves as an illustration of economic growth.

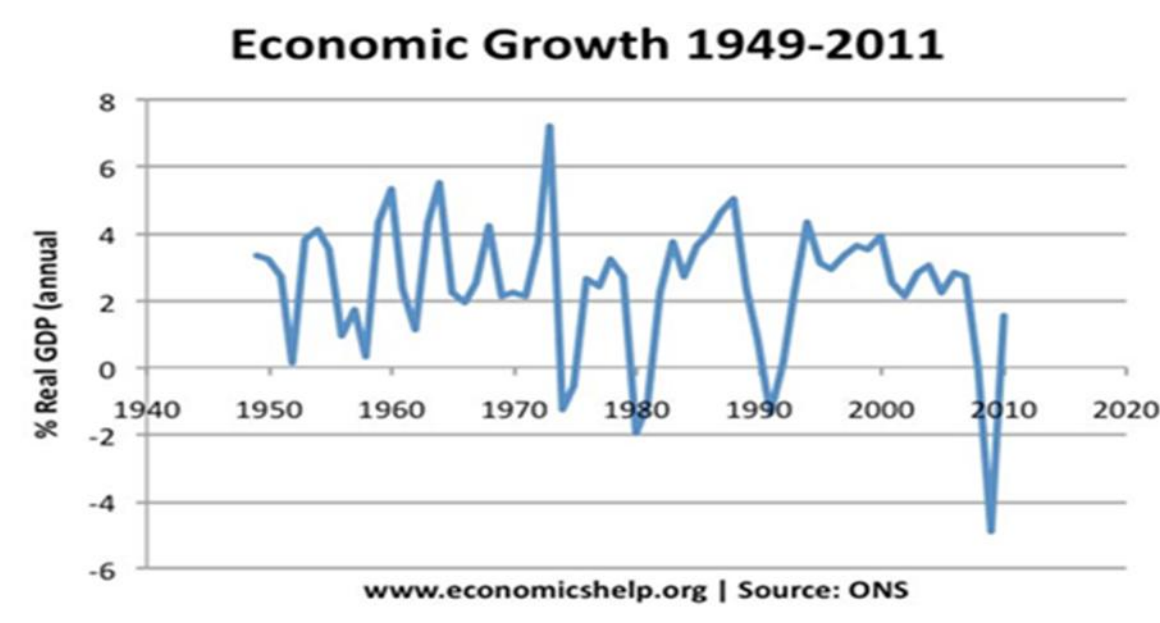


Figure 2

Economic growth 1949-2011 (Economics help, 2012)

Figure 2 illustrates the economic growth between 1949 and 2011. It clearly indicates the growth in the economy and the sudden trough. The question remains – “How did something that appeared in mid 2008 to be a significant but fairly mild financial disruption transform into a full-fledged global financial crisis?” (Mishkin, 2011a, p. 50).

As was mentioned previously, literature (Jickling, 2010; Tridico, 2012; Verick & Islam, 2010) suggests different causes of the financial crisis which are the root of

the global economic unstable conditions. The global “tsunami” which flattened economic activity caused these economic unstable conditions (Mishkin, 2011b). According to Berg, Gerwin and Mitlid (2012) as well as Schinasi (2004), financial stability can be defined in terms of its “ability to facilitate and enhance economic processes, manage risks, and absorb shocks. Moreover, financial stability is considered a continuum: changeable over time and consistent with multiple combinations of the constituent elements of finance” (p. 1).

Obstfeldt and Rogoff (2009) also state that the economic stable conditions were disturbed by three unsustainable tendencies. The first tendency was that the value of property increased in a number of countries around the world. These countries also had high account deficits which were continuously increasing. The third tendency was that the leverage in many sectors, around the world, was extremely high. Consumers in the USA and Britain were particularly affected.

Bezemer (2011) and Pettinger (2009, para. 3) on the other hand, suggest that economic instability can take a number of forms such as inflation, asset bubbles, confidence, labour unrest, banking systems and boom and busts. These concepts will be explained in the following section:

- *Inflation* refers to a time frame when prices increase at a sudden speed. Consumers become uncertain about future costs, causing a change in spending and a hesitancy to invest (Pettinger, 2009, para. 3; Wannigen, 2007).
- *Asset bubbles*: The effect on the world economy, particularly the recent credit crunch, was a consequence of asset bubbles and busts. Consumer spending is spurred on by rising asset prices, as properties are re-mortgaged. As

property prices come down, so does prosperity vanish (Bertaut, DeMarco, Kamin & Tryon, 2011; Crowe, Dell’Ariccia, Igan & Rabanal, 2012; European Central Bank, 2007; Pettinger, 2009, para. 4).

Three prevalent issues have been pointed out by Carmassi, Gros and Micossi (2009) based on examining historic bubbles. The first issue is that the availability of money in world capital markets is dependent on payment imbalances between the important nations. A temporary increase in financial activity is caused by these imbalances. The second is the leveraging that occurred on the back of increasing mortgage prices, prompting more loans from banks. The third issue is the increased risk appetite of the banks, based on the premise that assets will increase in value.

- *Confidence*: Confidence is paramount with regards to the economy. If the economy appears to become unstable, risk aversion increases (Danielsson, Shin & Zigrand, 2011, Sobotka, Skirbekk & Philipov, 2010). “Typically, when people worry over the future, they save a higher percentage of their income. This higher saving rate can cause a larger fall in output and more instability. It is known as the paradox of thrift” (Pettinger, 2009, para.5).
- *Booms and Busts*: Periods of strong economic growth followed by recession and diminished production, potentially causing increased unemployment (Agnello & Schuknecht, 2009, p. 11; Crowe, Dell’Ariccia, Igan & Rabanal, 2012; Pettinger, 2009, para.8).
- *Banking system*: The financial crisis and the decrease in interbank transactions highlighted the economy’s dependence on the banking sector (Bertaut, DeMarco, Kamin & Tryon, 2011; Pettinger, 2009, p. 7).

- *Labor unrest.* A decrease in production and diminishing public services are some of the direct consequences of strikes (Pettinger, 2009, para.6).

These forms of economic instability were caused by the global financial crisis and Leclaire, Jo and Knodell (2011) as well as Mishkin (2011a) suggest the financial crisis can be divided into two distinct phases. The first phase is described as the period from August 2007 to August 2008. However, only a mild recession was forecasted, based on the fact that the GDP continued to rise in the second quarter of 2008. By mid-September the crisis had substantially worsened.

The literature in the paragraph above makes mention of a “mild” recession followed by a more severe change in the financial markets which caused difficulties. An opposing comment can be made in stating that although it refers to a “mild” recession, it should not disguise the fact that it remains a recession. Regardless of the severity, the impact therefore should still be viewed as significant. The section to follow will provide the reader with a global perspective on the impact of the financial crisis.

### **2.3 Impact of the recession: global perspective**

Richardson (2011) suggests that in referring to the recession as a ‘crisis’, indicates the level of panic amongst those people who are trying to come to terms with the implications of the recession. “What makes it a crisis is that even in periods of relative calm, the underlying causes and conflicts which give rise to dramatic periods and decisive confrontations have not gone away” (Richardson, 2011, p. 5).

According to Judis (2011)

the recession does not merely resemble the Great Depression; it is to a real extent a recurrence of it. It has the same unique causes and the same initial trajectory. Both downturns were triggered by a financial crisis coming on top of, and then deepening, a slowdown in industrial production and employment that had begun earlier and that was caused in part by rapid technological innovation (p. 1).

Imbs (2010), Kates (2011) as well the United Nations (2010) agree that the financial crisis have had unmatched global consequences. The recession of 2007-2009 had effects worldwide and it is hard to phantom the extent to which the recession's effects will reach. The global financial crisis, which originated in the advanced economies, has impacted the rest of the world strongly; with some developing countries being particularly affected (Berkmen, Gelos, Rennhack & Walsh, 2009; Kates, 2011; Martin, 2010). However, the impact on economic activity has varied widely across countries.

In June 2010, the Pew Research Center (Torres, 2012) conducted a study to examine the USA after the recession. Birdsall and Fukuyama (2011) confirm the following key findings:

- A weakening in the employment market;
- The average American household's wealth was battered by an estimated 20%, due to the bursting of the housing and stock market bubbles;
- 48% of adults indicated they are in a worse financial position than before the recession;
- A third of adults, age 62 and older, have already delayed their retirement (Torres, 2012).

In addition to the list above, Research Summary (2008) provides a thorough explanation of the effects of the recession. The information was compiled into the table below:

Table 1

Effects of recession and those at risk (Research Summary, 2008)

	<b>IMPACT</b>	<b>AT RISK</b>
Decrease in standards of living – the impact of rising costs.	Rising food, fuel and energy prices means that the only option is to spend less on the fundamentals as opposed to reducing expenditure elsewhere.	Those on low incomes which could include those reliant on welfare, pensions or fixed incomes and also those that are relatively well-paid but unable to cope with rising costs as they are already spreading it thin.
Financial hardship–the impact of falling house prices.	As house prices fall, credit becomes much less available.	At greatest risk are those on low incomes and/or people without assets to borrow against.
Financial hardship–the impact of a falling stock market.	Investments that rely on a buoyant stock market will become increasingly devalued.	At greatest risk are those that rely on workplace pensions to sustain them through retirement, and

		<p>endowment policy holders who may find themselves unable to cover the value of the loan at the end of the mortgage term.</p>
<p>More family break up.</p>	<p>Even a mild recession will put more pressure on families.</p>	<p>Those on low incomes and/or with no assets to borrow against.</p>
<p>Poorer health</p>	<p>As people are forced to economise and reduce their outgoings, many find they have little choice but to spend less on the fundamentals of food and heating.</p>	<p>Those on low incomes, particularly the elderly but also those with young children and those with mental health problems.</p>
<p>More crime, violence and anti-social behavior.</p>	<p>There is a strong link between the background of a broken home and the likelihood to both engage in, and suffer from, criminal and violent activity.</p>	<p>Those on low incomes are most likely to accumulate unsustainable levels of personal debt. Those most at risk are more likely to come from broken homes.</p>
<p>Education—more children</p>	<p>Poverty can have an impact on a child's</p>	<p>At greatest risk are those from families on low</p>

<p>under-achieving at school.</p>	<p>willingness and ability to learn in many ways. It may be particularly significant for those from poorer backgrounds who attend school in an otherwise more affluent area.</p>	<p>incomes, who may both suffer from and take part in more bullying, for example. Children from minority groups may also suffer more bullying.</p>
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Table 1 illustrates the impact of the recession as well as those who was impacted on the most. Falling standards of living costs due to rises in prices, family break up, poorer health, more crime and violence and underachievement of scholars prove to be the main areas that have been affected by the recession.

In addition to the study above (Research Summary, 2008), two studies commissioned by UNICEF, the Financial and Fiscal Commission of South Africa and the Department of Social Development (UNICEF, 2011) confirmed the above mentioned effects of the recession. The findings of the studies confirmed that the financial strain caused by the recession forced families to reduce luxurious expenditure, which caused a decrease in the standards of living. The studies (UNICEF, 2011) also confirmed the significant impact the recession has on interpersonal relationships, which may lead to family break up. Finally the studies concluded that the recession has caused families to fail to pay for medical treatment which impacted negatively on the well-being of people and families who suffer job loss and often remove children from school as a means of saving money—proving the undeniable effect of the recession on families.

This section provided the reader with an overview of the impact of the recession globally. The section to follow will provide the reader with a comprehensive view of the effect of the financially unstable conditions on South Africa.

#### **2.4 Impact of the recession: South African perspective**

In South Africa, the South African Reserve Bank (SARB) announced evidence of a recession towards the end of May 2009. This announcement featured results from the end of 2008, the period during which economic activity declined rapidly (Malefane & Khalo, 2010; Singleton, 2012). The global financial crisis of 2008-2009 has deeply impacted South Africa due to its financial and trade links with the rest of the world. As a consequence, Africa's largest economy fell into recession late in 2008 (Verick, 2012).

As South Africa is Africa's leading economy, and by far the most integrated into the global economy, it implicates that South Africa was one of the first African countries to be affected by the global financial hurricane which originated in the USA (Chuma, 2008). In contradiction to this, some sources state that it was thought that Africa would not be affected to such a great extent, due to its low integration in the world economy—later developments have shown that Africa has indeed been affected to a large extent (United Nations, 2009).

Literature (Eyisi, 2009; Padayachee, n.d.), states various areas that were mainly affected by the recession. According to Eyisi (2009), there are five key areas in which South Africa was affected by the recession:

- *Decrease of value of commodities:* Unfortunately the reduced demand led to a decrease in the value of commodities. This in turn meant less revenue for Government and a disruption in capital projects. A government deficit was therefore very likely and external financing was needed to fill that void. Commodities like coffee, cocoa and cotton also experienced declines in prices. This might have caused less spending by consumers and affected jobs in the public sector as Government was not able to settle the bills (supported by Bernard, Semmler & Schron, 2011).
- *Downshift in demand for African products:* The second area in which Africa and South Africa were affected was the downshift in demand for African products. The reason for this is that about 60% of South African exports are destined for the EU (European Union) and USA markets and these are the areas most affected by the recession. Due to the recession the agriculture and other industries suffered job losses and revenue. The tourism sector in countries like Egypt, Kenya and Tanzania, for example, plummeted since 2007/2008 (Elwell, 2012; Eyisi, 2009).
- *Decline in remittance from the African Diaspora:* a much needed income to individuals and households in poverty stricken Africa. This further contributed to less consumer spending and job losses across the African continent (United Nations, 2012, Eyisi, 2009).
- *Flow of foreign capital,* or lack thereof because of the recession. Investors rather supported operations in the West and therefore withdrew money from Africa. Nigeria is a good example as it suffered a big reduction in capital flow.

Ghana is another example as the higher food and oil prices caused their account deficit to increase to problematic levels (Bhatt, 2011).

- *Fluctuation of currencies is dependent on the markets.* Due to the fact that South Africa operates with a non-fixed currency, ranging from pegged to free floating, the value fluctuated on the markets. The decrease in capital and exports caused the foreign exchange reserves to become affected as the depreciating currencies couldn't be increased (Eyisi, 2009).

From the financial sector perspective, the effects on banks across the region can best be described as marginal. There was limited or no exposure to complex financial instruments. South Africa had the largest exposure (Allen & Giovannetti, 2011; Eyisi, 2009; Van den Heever, 2010) emphasising South Africa's exposure to the financial crisis as well. In addition to this, an excerpt from a governmental document is presented, supporting the notion that South Africa was not spared from the impact of the financial crisis. This clearly indicates the nature of the impact of the recession on South Africa. A governmental document, Framework for South Africa's response to the international economic crises (2009), states that the world is affected by the worst economic crisis in 80 years:

Due to the fact that South Africa is so strongly integrated in the world economy, the impact of the crisis has been significant which causes communities to collaborate in facing adversity.

In the difficult circumstances that we face, we can utilize our strengths, in fiscal space, the financial regulatory framework, and the resourcefulness of our people and institutions, to develop a response to the crisis and to commit to work together in addressing its impact on South Africa.

We need social solidarity between all South Africans to ensure that the crisis does not damage the fabric of our society. Those with greater means have a responsibility to those without such means. Our collective responsibility is to work together to withstand the crisis and ensure that the poor and the most vulnerable are protected as far as possible from its impact. We must also ensure that the economy is ready to take advantage of the next upturn and that the benefits of such growth are shared by all our people. (Framework for South Africa's response to the international economic crises, 2009, p. 3)

The excerpt above exemplifies the impact of the financial crisis in such a manner that it focuses mainly on the "poor" and "those without means". The excerpt states that those who have been less affected by the financial crisis, should shield those who have been affected to a greater extent. In disagreement, it can be argued that those who are referred to as "those with greater means" can be viewed as the neglected population.

Although some are affected in a lesser way, in comparison to others, they are still affected. In viewing this matter from a field perspective, it cannot be ignored that any change within the field causes an effect (to be discussed in the section to follow). The field perspective within the Gestalt paradigm states that a field encompasses a web of relations/systems which are all interrelated (Yontef, 1993). As mentioned, a change in one system/field causes change in the other. The field of those with "more" and the field of those with "less" differ, but the change the financial crisis caused, will still have an impact on the field. Therefore, a strong opinion is voiced that those who are affected in a "lesser way" are also affected to an extent which should not be ignored.

The same train of thought can be followed when arguing that the effect that the financial crisis had on countries and their societies, will impact on families who can be viewed as part of the field. This impact will be discussed in the section to follow.

### 2.5 Impact of recession on families

As a means of viewing the impact of the current recession, a study that was conducted by the Social Issues Research Centre (2009), investigated the impact of the previous recession in the 1900's compared to the recent recession. The figure below portrays the responses of respondents when asked if they were impacted on during the previous recession:

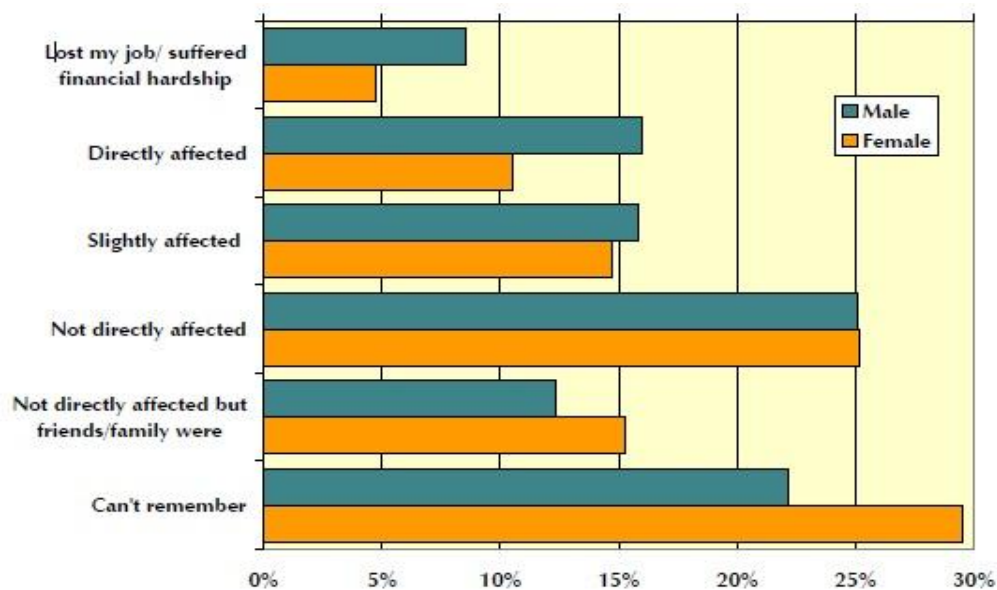


Figure 3

Impact of the previous recession (Social Issues Research Centre, 2009)

Figure 3 depicts the responses from participants who were old enough to remember the previous recession. One of the main findings of this mentioned research; was

that when comparing the recession of the 1900's to the recent recession, this one "feels" different (Social Issues Research Centre, 2009).

This sense that the current economic climate feels different even if life, in most respects, proceeds as normal was evident in focus group discussions about how moods and feelings had changed over the past year. Nobody had escaped the gloomy media coverage and the warnings that, despite one or two recent claims that the economic tide is turning back to prosperity, even tougher times might lay ahead (Social Issue Research Centre, 2009, p. 7).

In response to the abovementioned, it is postulated that although there might exist some similarities that can be drawn between the effects of the current financial climate and the impact of previous financial crises, each occurrence should be viewed as unique with its own particular traits. It can therefore never be assumed that the principals of one crisis can be applied to the next which makes the recent recession unique in its own way.

The notion is put forward that the impact that the recession has on families can be viewed from a field as well as an ecological systems perspective. As was briefly mentioned in the previous section, it is clear that countries and societies were not spared of the consequences of the financial crisis. It can therefore be argued that families were affected and subsequently children were also impacted on. An elaboration on the impact of the recession on families is presented at the end of the chapter. The ecological systems theory and gestalt field theory will be discussed accordingly as a means of integrating the economic phenomenon with the theoretical framework of this study. This serves as an emphasis that change within the economy can affect families.

The ecological systems theory (renamed the bio ecological systems theory) of Bronfenbrenner (Bronfenbrenner, 1977; Greenfield, 2011) suggests that the ecological environment, in which humans exist and function, is compiled of consecutive levels. These levels are graphically depicted below:

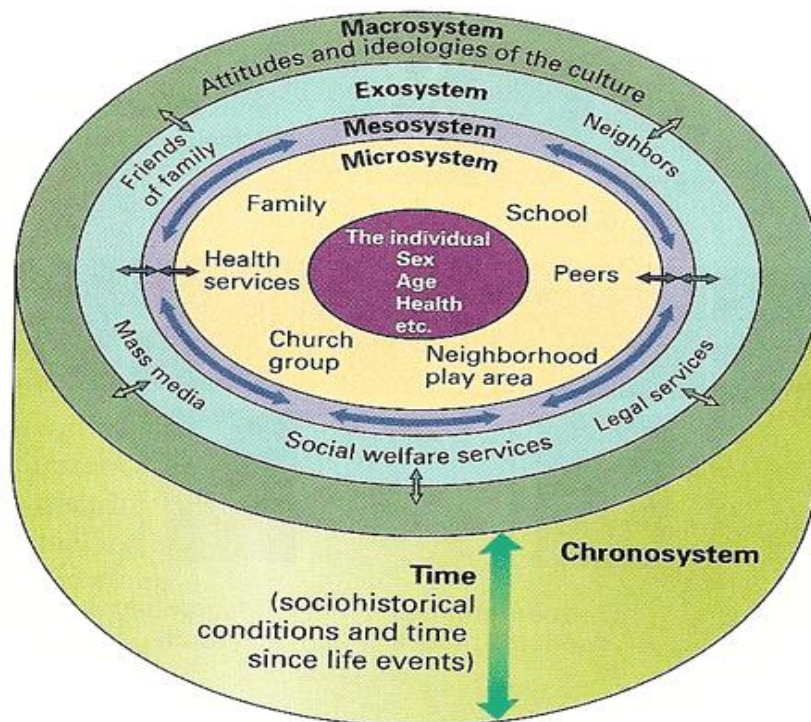


Figure 4

Ecological systems theory (MSN Fall 2011 Instructor)

The levels of the ecological environment, as illustrated above, depicts the different parts, which according to Bronfenbrenner (1977, p. 514), is the setting in which an individual grows and develops. The levels are as follows:

- The *micro system* encompasses the immediate setting in which the individual exists. This involves the family, school and work place.

- The *meso system* consists of a system of micro systems and refers to the interaction between these micro systems. In other words, this involves the interactions between the family, school, peer groups etc.
- As an extension of the meso system, the *exo system* involves formal and informal social structures. They encompass, among other structures, the world of work, the neighborhood, the mass media, agencies, Government (local, state, and national), the distribution of goods and services, communication and transportation facilities, and informal social networks.
- The *macro system* refers to the social, legal, economic and political systems.

All of these systems are interdependent and work together to form the whole in which an individual exists. In addition to this, the field theory within the Gestalt context according to Yontef (1993), is an approach defined as a “totality of mutually influencing forces that together form a unified whole” (p. 294). He continues to note that the characteristics of fields are as follows: a field is a systemic web of relationships, continuous in space and time. Everything is of a field and one part has an effect on another part (Yontef, 1993, p. 259). Blom (2006) in addition states that it is not possible to view a person without taking the environment into account as an interdependence between the person and environment is present.

All of the levels above encompass the environment in which an individual lives. When viewing the environment in which an individual exists, specifically through the lens of the ecological systems theory as well as the field theory, it is almost impossible to separate children from the unstable economic situation.

In comparing the ecological systems theory and the field theory, the following table illustrates the main concepts of these theories:

Table 2

Ecological systems theory compared to the field theory

(<http://ncsss.cua.edu/res/docs/field/theories.pdf>; Yontef & Jacobs 2011, p. 343;

Wheeler, 1991, p. 27).

THEORY OF HUMAN BEHAVIOR	FOCUS OF THEORY	MAIN CONCEPTS REGARDING: HUMAN BEHAVIOR	SOME THEORISTS	SOME PRACTICE APPLICATIONS
<p><b>SYSTEMS THEORY</b></p> <p><b>Includes:</b></p> <p><b>Ecological Systems</b> <i>[Systems Perspective]</i></p> <p><b>Includes:</b></p> <p><b>Family Systems</b> <i>[Systems Perspective]</i></p>	<p>How persons interact with their environment.</p> <p>How the family system affects the individual and family functioning across the life-span.</p>	<p>*Persons are in continual transaction with their environment.</p> <p>*Systems are interrelated parts or subsystems constituting an ordered whole.</p> <p>*Each subsystem impacts all other parts and whole systems.</p> <p>*Systems can have closed or open boundaries.</p> <p>*Systems tend toward equilibrium.</p> <p>*Individual functioning shapes family functioning and family systems can create pathology within the individual.</p> <p>*Boundaries, roles, communication and family structure influence family</p>	<p>Parsons</p> <p>Merton</p> <p>Germain</p> <p>Gitterman</p> <p>Bowen</p> <p>Satir</p> <p>Minuchin</p> <p>Carter &amp; McGoldrick</p> <p>Bronfenbrenner</p>	<p>*Useful for developing holistic view of persons-in-environment.</p> <p>*Enhances understanding of interactions between micro-meso-macro levels of organisation.</p> <p>*Enriches contextual understanding of behaviour.</p> <p>*Useful for understanding family systems and life cycles over multiple generations</p>

		functioning.		
<b>THEORY OF HUMAN BEHAVIOR</b>	<b>FOCUS OF THEORY</b>	<b>MAIN CONCEPTS with regards to HUMAN BEHAVIOR</b>	<b>SOME THEORISTS</b>	<b>SOME PRACTICE APPLICATIONS</b>
<b>FIELD THEORY</b>	Parlett (1991) states that the field theory demonstrates the holistic person's inclusion of the environment, the social world, organisations and culture. It as a relationship between an organism (person) and his environment (field).	<p>Individuals cannot exist or be understood without understanding their fields. The field is the context of a person's life. (Yontef and Jacobs, 2011).</p> <p>The field is the context of a person's life.</p> <p>The field theory was not initially part of gestalt. The work of Kurt Lewin and his ideas of the field theory was introduced and his interpretation of human interactions was incorporated in gestalt as the field theory (Parlett, 2005).</p>	<p>Yontef</p> <p>Perls</p> <p>Hefferline</p> <p>Goodman</p>	<p>Holistic view of the person and interaction between organism and field.</p> <p>Behavior stems from interaction with the field.</p>

In viewing the table above (the principles of the ecological systems theory and the field theory), it can be noted that changes taking place within the field or any of the ecological systems will have an impact on families and therefore on children. Literature endorses this notion and states that the human consequences of the global financial crisis for the developing world are presumed to be severe (Coleman, Glenn & Mitcheson, 2010; Friedman & Schady, 2009; Fukuda-Parr, 2008) and the impact of the recession on families is profound, extensive and grim (Mishkin, 2011a; Warner, 2010). When viewing the impact of the recent recession, literature suggests various areas in family life that has been impacted on by the recession and unstable economic climate. Amongst others, Cho and Newhouse (2011), Glenn and Coleman (2009) as well as Gray, Edwards, Hayes and Baxter (2009) suggest numerous mechanisms by which a recession may affect families. The main ones are a decline in productivity and a decrease in labor demand resulting in a reduction of working hours and retrenchment, shrinking asset values, the inability to maintain living expenses and debt, amplified uncertainty and fear about the future.

In addition to the above, Adrian and Coontz (2010) suggest that there are three main areas, within families, which are especially affected by the recession: household spending, employment and stress in family relationships.

During the studying of various literature, a figure was compiled as a means of understanding the effects of unstable finances on families with the views of Luke (2012) as foundation:

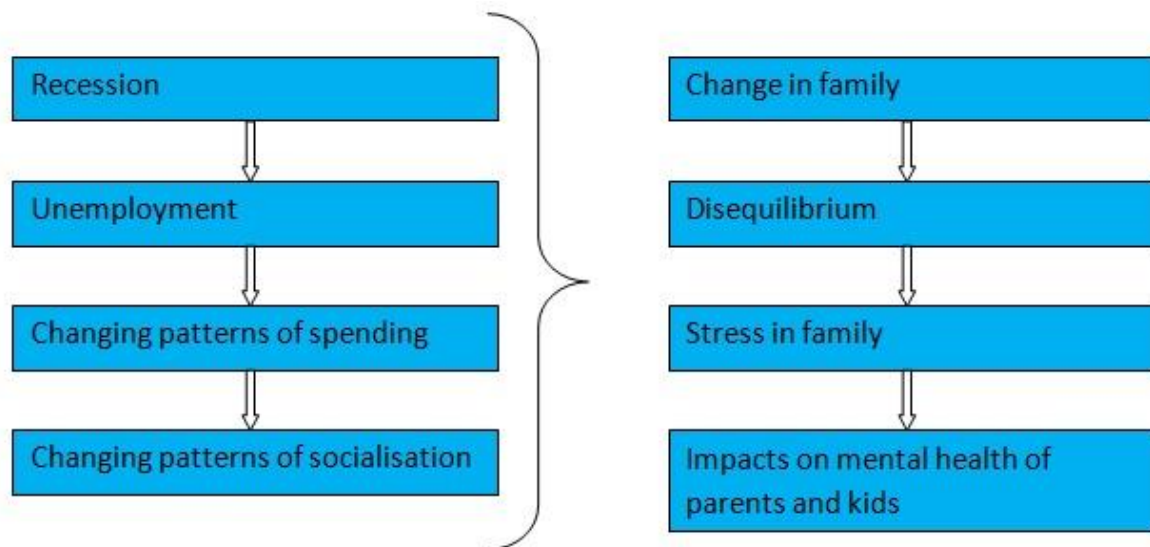


Figure 5

### Effect of recession on families

It can be stated that due to the recession, unemployment has become a reality in many families. This causes a change in spending patterns, which eventually causes change in the way families socialise. These occurrences cause change within the family which can possibly disturb the equilibrium and balance of the family, which in the end has an impact on the mental health of family members and especially children.

In the section to follow, areas that featured in the studying of literature, will be presented. The aim is provide the reader with an overview of the effect of the recession on family life, globally and in South Africa.

#### 2.5.1 Unemployment

“Employment can provide an individual with benefits in terms of financial security, self-esteem and social engagement” (Australian Social Trends, 2009, p. 1) and the “economic well-being of a family is largely determined by its income and

housing circumstances” (Australian Social Trends, 2009, p. 2). Various different statistics are available from Statistics South Africa ([www.statssa.gov.za](http://www.statssa.gov.za)) that portrays a grim picture of the rising rates in unemployment in South Africa. The figure below illustrates this:

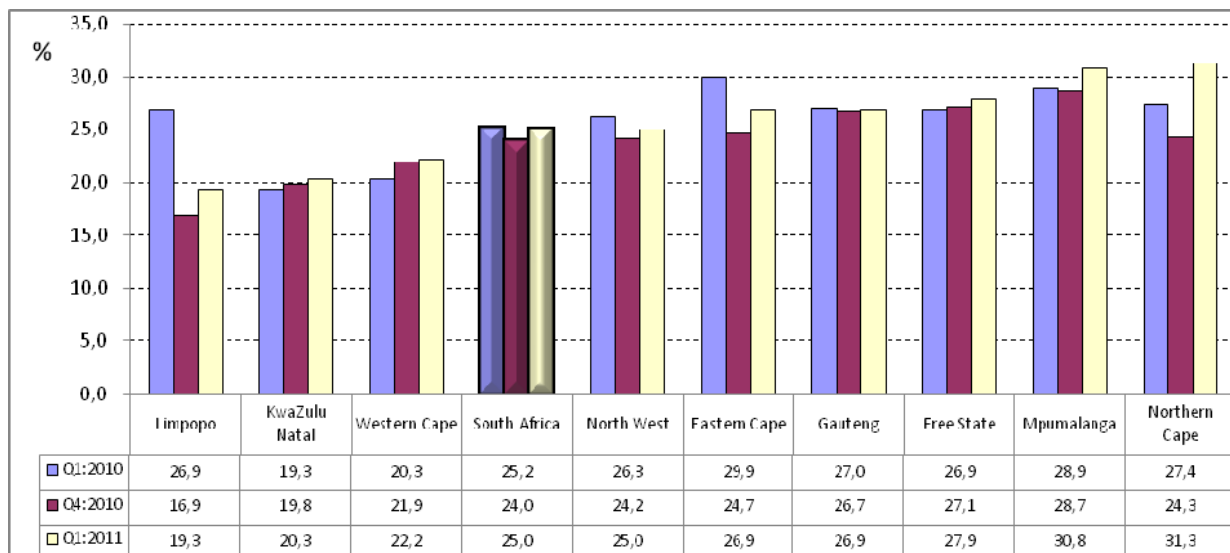


Figure 6

### Unemployment rate per province

This figure shows an increase in the unemployment rate in all the nine provinces from 2010 to 2011. The first quarter of 2011 (Q1:2011) is compared to the first and then the fourth quarter of 2010 (Q4:2010). The biggest increase in the unemployment rate was observed in the Northern Cape (7.0 percentage points), Limpopo (2.4 percentage points), Eastern Cape (2.2 percentage points) and Mpumalanga (2.1 percentage points)

(<http://www.statssa.gov.za/publications/P0211/P02111stQuarter2011.pdf>). Verick (2012) supports these findings.

Amato and Beattie (2011) as well as Glenn and Coleman (2009) state that unemployment is the cause of stress in many families which in turn cause strain on mental health and a possible increase in conflict between family members and an increase in substance abuse. Kalil (2005), Murakami (2012) as well as Uchitelle (2011) also notes that the impact of unemployment has never been more relevant than in the current economic climate when stating that reduction in food expenditure, relocation and reliance on public assistance have become apparent. All of which is proved to have a detrimental effect on the mental health of family members (Kalil, 2005, p. 3, World Health Organisation, 2011).

The policy statement of The Society for the Psychological Study of Social Issues makes note of the following: "The Psychological Consequences of Unemployment". The stress of unemployment can lead to a decline in individual and family well-being (Belle & Bullock, 2011; Wanberg, 2012). It can also be noted that the load of unemployment also affect children. The practices of parents are negatively influenced by unemployment which results in more distress for children (American Psychology Association, n.d.). The distress children and adolescents experience due to parenting practices can lead to depression which can then give way to academic problems, substance abuse, high-risk sexual behavior, physical health problems, impaired social relationships and increased risk of suicide (American Psychology Association, n.d.; Chen & Paterson, 2006; Voon & Voon, 2011). Families are faced with realities such as unemployment of a parent or parents which poses certain challenges and consequences to the well-being and functioning of families and its members.

Bell and Blanchflower (2010, p. 8) suggest that the following are consequences of unemployment:

- In the case where workers have been exposed to lengthy periods of unemployment, the possibility exists that their acquired skills can be lost causing loss of human capital.
- Unemployment is a stressful life event which increases vulnerability to illness, mental stress, loss of self-esteem and possible depression.
- There exists a relationship between unemployment and suicide. The unemployed appear to have a higher predisposition to commit suicide.
- Those who are unemployed for a lengthy period of time seem to be at a certain disadvantage in attempting to find work. The morale diminishes as the duration of unemployment lengthens.
- As unemployment rates increase, crime rates tend to rise.

It is clear from the above listed, that unemployment has a significant impact on mental health of the unemployed and it can be argued that the longer the duration of unemployment, the greater the negative impact upon mental health (Gray et al., 2009). Benevolent Society (2010) as well as Gray, Taylor and Edwards (2011) support this notion and add that unemployment has negative effects on economic well-being and on the mental as well as physical health of the unemployed. Isaacs (2011) adds that unemployment causes a decrease in income which causes psychological distress of parents which causes a diminishing parenting capacity and in some cases even abuse (Morton & Reese, 2011).

The above literature notes that unemployment has a significant impact on the well-being of individuals. It seems like a logical presumption to state that in viewing the occurrence of unemployment from a field and ecological systemic perspective,

the impact of unemployment cannot escape children (American Psychological Association, n.d.; Lovell & Isaacs, 2010). Gray, Taylor and Edwards (2011) support the opinion when stating that clear evidence exists of effects that flow-on to other family members.

Due to the fact that income within the family has been reduced, families are not able to maintain a lifestyle filled with luxuries anymore. They are forced to prioritise whether or not certain items or outings are a necessity or not which give way to a change in patterns of spending.

### **2.5.2 Changing patterns of spending and socialising**

According to a study conducted by the Office for National Statistics UK (Luke, 2012) as well as Rothwell and Han (2012), patterns in spending changed significantly over the past few years due to the recession. Analysing the volume of goods and services bought by households by essential and non-essential purchases indicates how the recession has changed the nature of household spending. This particular study summarizes the findings as follows:

- Spending in current prices on food and non-alcoholic beverages showed steady growth throughout the recession. Between quarter one 2008 and quarter two 2009, the value of households spending increased by 4.5 percent. However, the volume (amount) of food purchased fell over the same period by 5.6 percent, and then remained relatively stable (Luke, 2012, p. 5).
- Restaurants and hotels spending showed a reduction in both value and volume terms during the recession. Between quarter one 2008 and quarter two 2009 the value of households spending fell by around 8 percent, while volume fell by around 11 percent (Luke, 2012, p. 7).

- Current price spending on audio-visual equipment fell around 6 percent between quarter one 2008 and quarter two 2009 and has been broadly stable since. However, volume continued to grow sharply, increasing by 27 percent since the end of the recession. These estimates show that consumers increased the volume of their purchases without having to increase the value of their spending. This suggests either a fall in prices in the sector or the purchase of cheaper alternatives (Luke, 2012, p. 8).
- Purchases of new vehicles fell sharply in both value and volume terms from the start of the recession. Between quarter one 2008 and quarter one 2009 spending fell by around 25 percent in both value and volume (Luke, 2012, p. 9).
- In current price terms, household spending on clothing and footwear fell 2 percent between quarter one 2008 and quarter two 2009, while the volume of purchases increased by 9.5 percent over the same period. The fall in current price and increase in volume suggests households were purchasing at lower prices (Luke, 2012, p. 10).

From the above mentioned it is clear that the recession obliged families to make certain changes within their households. Luxurious items are not permitted anymore, and only the bare essentials are utilised. A reduced income leads to a reduction in entertainment, dining, and extracurricular activity expenses (Kamakura & Du, 2012). Families are forced to reduce their extras during a recession and make drastic changes to their pre-recession lifestyle which children are affected by as they become aware of these changes.

The figure below presents the reader with an overview of the extent to which the spending patterns of families have changed.

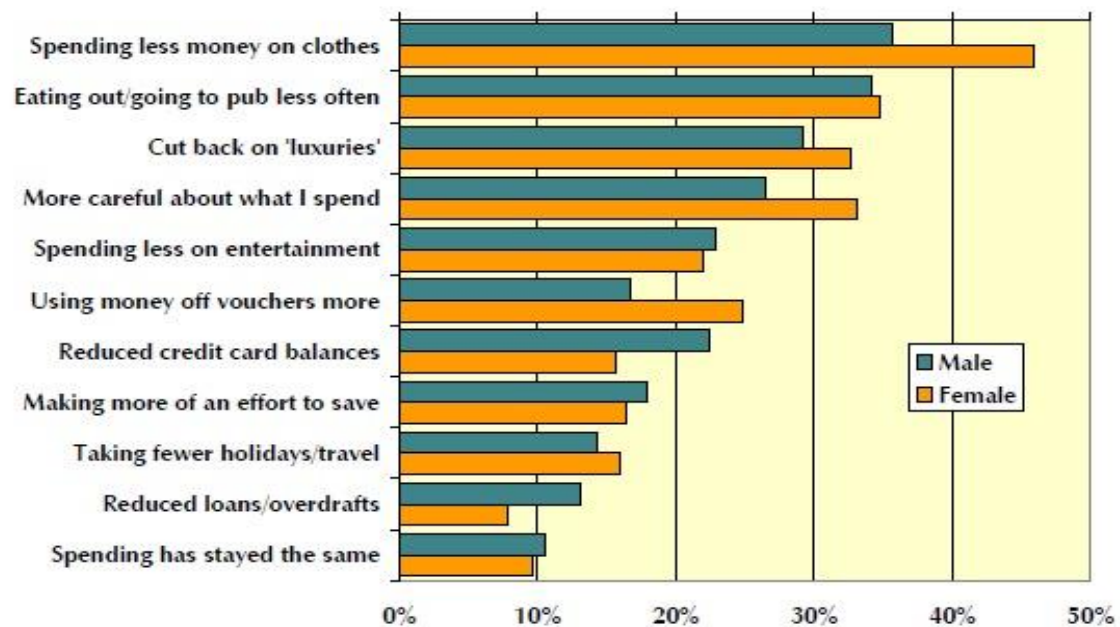


Figure 7

Areas of economising (Social Issues Research Centre, 2009)

This figure illustrates how families are not able to spend their money on luxuries. Due to the fact that people are not able to spend what they used to on luxuries and recreation, the way in which they socialise will also change. Cowen (2009) suggests that entertainment and ways of socialising has changed due to the impact of the recession. Due to the fact that a lack of / decrease in income exists, families are forced to adapt their socialisation patterns. A study (Cowen, 2009) has shown that in the case where risky employment is profitable, families spend more time on self-improvement and relatively inexpensive pleasures and means of socializing.

It can be assumed that due to the fact that people are less able to spend their money on luxuries, the manner in which they socialise can also be affected, as the following illustration presents:

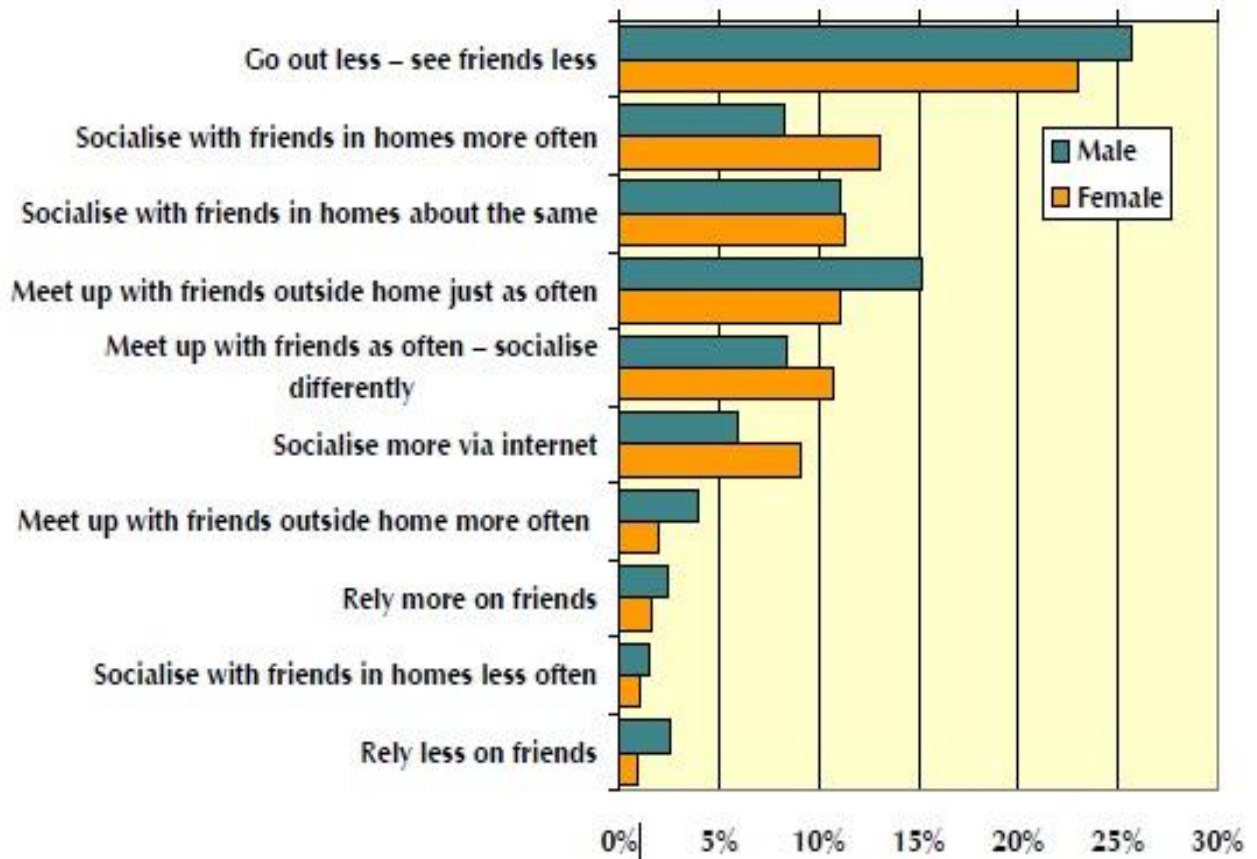


Figure 8

Changing patterns of socialisation (Social Issues Research Centre, 2009)

The changing patterns of socialisation in addition to the change in spending patterns and the possibility of unemployment are all external stressors which can cause stress within the family setting. From an ecological systems (Bronfenbrenner, 1977) and field theory (Yontef, 1993) perspective, children cannot escape any of these stressors. This statement can be motivated by presenting a study that was conducted in Australia during 2010. This study aimed at determining the impact of living in a jobless family on the likelihood that children aged 4 to 5 years to 8 to 9

years of age will experience a range of behavioral or emotional problems (Research Snapshot, 2010). The study indicated that living in a jobless family increased the likelihood that children and adolescents would experience a range of behavioral or emotional problems by 7 to 13 percent, specifically:

Conduct problems such as lying and fighting increased by 13.4 percent, peer problems such as not forming positive relationships with peers, being bullied increased by 7.6 percent. Emotional problems such as worrying and nervousness increased by 7.5 percent while hyperactivity behavior such as being restless and easily distracted increased by 7.2 percent.

It is clear from the above mentioned that children cannot escape the effects of the financial crisis and the impact thereof on the family is apparent. The impact of stress on the family system will be discussed accordingly.

### **2.5.3 Stress and family relationships**

Rothwell and Han (2010) define a stressor as a “demand placed on the family that produces, or has the potential to produce changes in the family system” (p. 397). Guin, Jakes and Roper (2010) define economic stress as “the emotional distress experienced in response to circumstances, such as job loss, that create a situation in which essential material resources cannot be maintained and essential financial obligations cannot be met” (p. 1). As was discussed earlier in this chapter, economic pressure can place a lot of strain on the relationships within a family (Gray et al., 2009) and Selye (1975) states that the same stressor can provoke different effects in different individuals. The foundations of the ecological systems theory (Bronfenbrenner, 1977), family systems theory (Chibucos, Leite & Weis, 2005) as well as the field theory (Yontef, 1993) support this, as change in one part of an

individual's field/system will have an effect on the other parts. It can therefore be emphasised that the unstable economic conditions will have an impact on parents causing an effect on the rest of the family and especially the children.

An example of this is presented by Adrian and Coontz (2010) as they confirm that:

Parents who are worried about their financial stability often do not have the patience to reason with their children or respond to misbehavior appropriately. Feeling frustrated at the seeming ineffectiveness of their first attempt at discipline, they tend to discipline repeatedly, with increasing harshness and in the heat of the moment, which escalates and prolongs parent-child conflict.

Stein et al. (2011) add that research has shown the psychological effects of economic hardship on family relationships, suggesting that economic pressure can negatively impact relationships parents have with their children. It can be noted that the effects of the recession (such as unemployment, change in spending patterns etc.) can be viewed as external stressors to the family.

Callen (2009) and Stein et al. (2011) suggest that there are three major stressors associated with the recession: the pressure of financial debt, unemployment, and lastly fear (loss of housing, for example). The impacts of these stressors vary according to gender, personality, etc., and Callen (2009) generalises them as:

- Increased inter-personal conflict caused by an increase in irritability of parents.
- Males in particular experience depressive moods.

- Poorer parenting – notably a shift to more dictatorial and less affectionate behavior.
- A tendency to work longer hours to relieve economic pressures, depriving the spouse and children of quality time and involvement.
- The reality of unemployment affects the structure within the family, often resulting in less structured lives and the re-adjustment of roles which causes even further stress.
- Changes in physical health and even life expectancy.

In light of the mentioned impact of these stressors, it can be noted that in order to gain a good understanding of the effect of stress on families, existing models can be applied. Literature (Ahmed, 2005; Young & Schieman, 2011) suggests various models and theoretical frameworks which conceptualises stress within the family caused by economic pressures. The *Family Stress Theory* (Southwick, Litz, Charney, Friedman, 2011; Ahmed, 2005), as well as the *Family Adjustment and Adaptation Response Model (FAAR)* (Rothwell & Han, 2010) are among some of the proposed models when viewing stress in the family context. These will be discussed accordingly in the section to follow.

#### **2.5.3.1 the FAAR model.**

The Family Adjustment and Adaptation Response Model (FAAR Model) is used to explain how families react to and manage change. This model according to Rothwell and Han (2010) proposes that families engage in processes to balance family demands with family capabilities all the while being influenced by family

meanings to produce family-level adjustment or adaptation. The three primary concepts in the FAAR Model include demands, meanings, and capabilities.

- *Demands* are those factors which disturb the equilibrium of the family. Families are different in the ways they interpret these demands that were introduced to them.
  - *Meanings* the family gives to these demands.
  - *Capabilities* encompass different resources and existing coping behaviors.
- The FAAR Model posits that family functioning is at optimal performance when there is equilibrium between demands and capabilities.

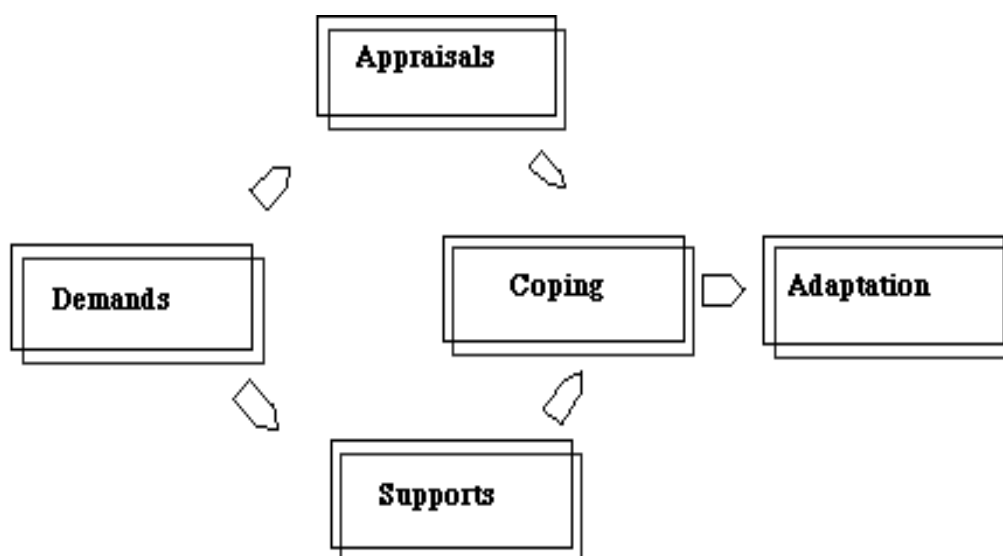


Figure 9

The Family Adjustment and Adaptation Response Model – FAAR Model (McDonald, Kysela, Drummond, Martin & Wiles, 24 February, n.d.)

The figure illustrates how demands/stressors affect family adaptation through the coping processes of the family. These processes involve the utilisation of

personal and social supports and are directed by the specific appraisal of their situation. The family's ability to cope can be seen as the process during which the support and appraisals are used to reduce the effects of demands and stressors on family functioning and successive adaptation (McDonald, Kysela, Drummond, Martin & Wiles, 2012).

Another model that is also used to understand the impact of stress is the Family Stress Model.

### **2.5.3.2 family stress model.**

The framework used for understanding what is taking place in families is the *Family Stress Model*. The Family Stress Model (Ahmed, 2005) proposes that economic pressure is one of the more important factors that can put severe strains on spousal relationships, bring about feelings of depression and increasing family dysfunction.

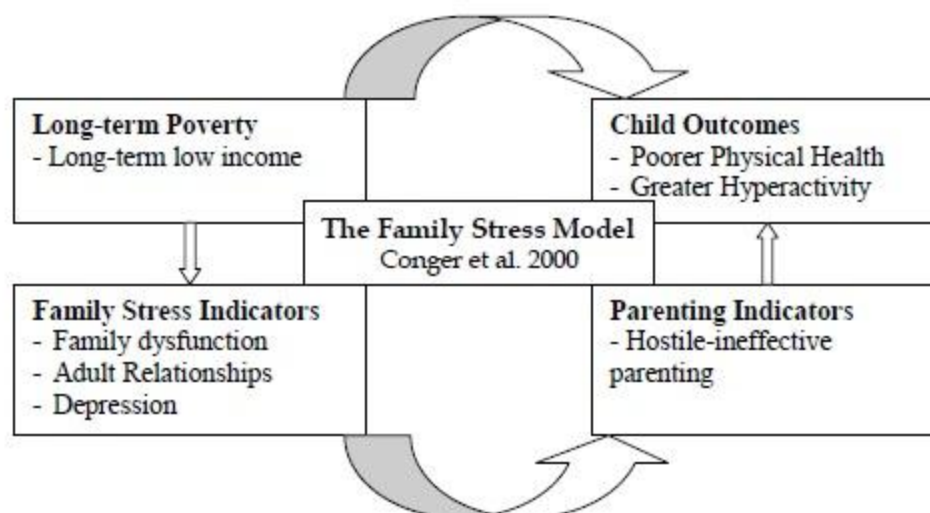


Figure 10

The Family Stress Model of Economic Hardship (Ahmed, 2005, p. 2)

The figure above illustrates that according to the Family Stress Model family contributes to emotional distress and a dysfunctional family system (Hilferty, Redmond & Katz, 2010). The distress a family experiences has an effect on family relationships as it strains the relationships between the adults as well as the relationship parents have with their children (Crosnoe, 2012).

According to Ahmed (2005):

Family distress causes problems in the relationship between adults that are, in turn, linked to less effective parenting – a complex notion that involves insufficient surveillance, lack of control over the child's behavior, lack of warmth and support, inconsistency, and displays of aggression or hostility by parents or older siblings (p. 1).

McClelland (as cited in Ahmed, 2005, p. 2) suggests that economic strain can impact families in the following three areas:

- 1. Hardship and stress:* The financial hardship that parents experience causes stress which trickles down to the children. For children, the impact of stress and unhappiness may be direct and indirect through the parents' experiences and behavior.
- 2. Isolation and exclusion:* The fact that parents are not able to attend to the needs of their children, due to financial strain, can cause feelings of isolation because of a lack of their parents' attention.
- 3. Longer-term impacts as adults:* It can be stated that the impact economic strain had on an individual as a child, can cause difficulties at a later stage of the life span.

In viewing the different models above, the stress that families experience and the impact thereof on children cannot be overlooked. It is also apparent from the section above that the effect individuals in the family experience can have long term effects as well. Isaacs (2011) states that although the effects of the recession on families can be evident, the effects the recession has on children can be hard to observe and this emphasises the importance of assisting children with their experience of the effects of the recession as a means of not overlooking their well-being.

## **2.6 Conclusion**

This chapter has been dedicated to provide the reader with an understanding of the cause of the global unstable economic climate as well as the impact it has on families and children.

The integration of literature and the theoretical framework of this study offer the reader with an understanding of the undeniable impact the financial unstable conditions can have on families, with special reference to the impact on the mental health and psychological wellness of parents. It was also clear that the mental health and emotional wellness of parents have an irrefutable impact on the function of children.

Unfortunately, the media portrays a gloomy view as economists predict the possible occurrence of another recession. This emphasises the need to assist parents in facilitating the effects of the unstable economy as a means of preserving the mental health and overall wellness of children.

The chapter to follow will provide the reader with an overview of the developmental theory of middle childhood and adolescence. The chapter will discuss

how children and adolescents experience financial changes within the family in a unique manner.

## **CHAPTER 3**

### **MIDDLE CHILDHOOD AND ADOLESCENCE: THE DEVELOPMENTAL JOURNEY**

#### **3.1 Introduction**

The previous chapter provided the reader with an overview of the global and South African perspective on economic instability caused by the financial crisis, as well as the effects thereof on families and children. This discussion was presented through the lens of gestalt field theory and the ecological systems theory. The focus of this research is on equipping parents to assist their children and adolescents in dealing with these effects of economic instability.

The preliminary study and needs analysis that were conducted prior to this study indicated that children in middle childhood and adolescence are mostly affected by the impact of economic instability in the family. During these developmental stages children and adolescents experience economic instability in a distinctive way, as will be illustrated in the following section. This will provide a holistic view of each phase in order to completely understand the true impact of economic instability on children and adolescents.

Finally, 1) the developmental theory of middle childhood and adolescence, 2) the theoretical framework of this study as well as the 3) global economic situation were integrated. This is presented in the form of a model compiled at the end of the chapter.

### 3.2 What is human development?

Eggen and Kauchak (2007), Meece and Daniels (2008), Newman and Newman (2012) as well as Santrock (2008) define human development as the pattern of change that begins at conception and continues through the life span as a result of a combination of experience, learning and maturation. Berger (2006) and Bukatko and Daehler (2012) state that the science of human development seeks to understand how and why people evolve or remain the same over time.

Human development, according to Keenan (2002), Santrock (2008) and Smith, Cowie and Blades (2011), can be characterised by interplay between processes such as biological processes (physical changes), cognitive processes (changes in intellect, thought and language) as well as socio-emotional processes (changes in relationships and personality). Changes that take place during the course of development can therefore be viewed as an interaction between these mentioned processes. In addition to the above mentioned, Berger (2006, p. 7) as well as Smith, Cowie and Blades (2011) suggest that there are principles which are beneficial in viewing development at any stage:

- *Multidirectional*: Change can occur in any manner as growth is unpredictable and unexpected transformations can take place.
- *Multicontextual*: Humans exist in historical, economic and cultural contexts which influence development.
- *Multicultural*: Culture should be recognised in viewing development as each culture consists of different values, traditions and tools for living, which can influence development.

- *Multidisciplinary*: Various academic fields (psychology, education, biology, economics, etc.) contribute data to the science of development.
- *Plasticity*: Development is not rigid and is therefore on-going. It can be altered at any point in the life span.

These above discussed principles emphasise that development can be influenced by culture and context, in addition to its plasticity. These principles indicate that development cannot be viewed in a rigid manner as there are various influences that can affect and alter development. Meece and Daniels (2008) as well as Smith, Cowie and Blades (2011) suggest the basic core issues of development to be the following: *Nature versus nurture* (the extent to which development is a result of biological processes or the influence of external environmental influences), *stability versus plasticity* (the critical periods in which children should have mastered certain developmental tasks as opposed to the malleability of the process of development), *continuity versus discontinuity* (the continuous process of development that occurs progressively or the series of discrete stages that represent major sudden transformations in functioning), *passive versus active* (the role of children in their own development as passive organisms or active agents who control, shape and direct development) as well as *endpoint versus no endpoint* (the universal sequence that children follow in the process of development) (Click & Parker, 2006; Goodman & Scott, 2012; Meece & Daniels, 2008).

In light of the above statements the notion exists that development cannot be viewed as a static universal process, but should be seen as a fluid and dynamic process that can be influenced and affected by several variables regardless of the fact that developmental theories suggest firm fundamentals. Various theories

suggest various fundamentals of development and each theory emphasises different causal factors (Kail & Cavanaugh, 2010; Meece & Daniels, 2008) which will be discussed throughout the course of this chapter.

The section to follow will provide the reader with an overview of middle childhood and adolescence as the focus of this research, sketching the distinctive manner in which youth experience financial changes within the family setting.

### **3.3. Middle childhood and adolescence as developmental phases**

In middle and late childhood (adolescence) children are on a different plane, belonging to a generation and feeling all their own. It is the wisdom of the human life span that at no time are children more ready to learn than during the period of expansive imagination at the end of early childhood. Children develop a sense of wanting to make things – and not to just make them, but to make them well and even perfectly. They seek to know and to understand. They are remarkable for their intelligence and for their curiosity. Their parents continue to be important influences in their lives, but their growth is also shaped by their peers and friends. They do not think much about the future or about the past, but they enjoy the present moment (Santrock, 2008, p. 352).

Middle childhood can be described as the stage of development between the ages of six and twelve and is viewed as a unique stage of development (Meyer, Mayer, Anasi & Clark, 2006; Collins, 1984; Jellesma & Vingerhoets, 2012). Middle childhood is recognised as a crucial phase in the development of human cognition, emotion, and social behavior (Charlesworth, Wood & Viggiani, 2007; Colle & Giudice, 2010; Newman & Newman, 2012) and depictions of middle childhood often include children who are physically active and intellectually curious, making new

friends and learning new things (Briggs & Hansen, 2012; Charlesworth, Wood & Viggiani, 2007).

Adolescence, conversely, is often defined as the bridge between childhood and adulthood (Burnett et al., 2011; Geldard & Geldard, 2004). Although it is not regarded as a distinct period of the life span due to the vagueness of the demarcation (Meltzer & Harris, 2011; UNICEF, 2011), a number of common psychological traits are apparent in this stage of development which causes this to be referred to as a stormy phase (Barbot & Hunter, 2012; Lerner, 2002; Louw & Louw, 2007) as illustrated below:

Adolescents try on one face after another, seeking to find a face of their own. Their generation of young people is the fragile cable by which the best and the worst of their parents' generation is transmitted to the present. In the end, there are only two lasting bequests parents can leave youth – one being roots, the other wings (Santrock, 2008, p. 462).

According to Gouws, Kruger and Burger (2008) as well as Laufer and Laufer (2011), the most important developmental tasks of adolescents include socialising, adhering to the norms of society, obtainment of interpersonal skills, developing and understanding of personal and cultural differences and developing self-confidence. Adolescence and middle childhood are both inimitable stages within the lifespan of human development. Each of these stages of development encompasses different characteristics, traits and changes which form part of the journey to adulthood. The physical, cognitive, personal, identity, social and moral development of children and adolescents will be discussed accordingly in the section to follow, as it can be argued that individuals are holistic beings and should be better understood and

viewed in their totality. The relevance of a discussion on the different facets of each developmental stage lies in the illustration of the impact economic instability can have on each age group.

In each section, middle childhood will be discussed first, followed by adolescence.

### **3.3.1 Physical development**

Click and Parker (2006), Doherty and Hughes (2009) as well as StateUniversity (2010) agree that middle childhood is the period during which children grow at a slower pace than in early childhood. The variations in physical growth and development of children in middle childhood are influenced by heredity, culture, gender and nutrition (Croft, 2008). According to Berk (2012) and Louw and Louw (2007, p.215) the following can be viewed as characteristics of physical development during middle childhood:

- Rapid growth of arms and legs in comparison to the torso.
- Slower growth rate in comparison to early childhood.
- The milk teeth are replaced by permanent teeth, which is largely completed by the end of middle childhood.
- The elasticity of lungs increase and breathing becomes deeper and slower.
- The size of the heart is five-fold since birth and the circular system develops slower.
- The brain reaches adult size and weight.

The fact that the brain reaches adult size by the age of seven activates the development of complex language, logic, memory and spatial areas (Leigh, 2012; Meece & Daniels, 2008). Berger (2006) explains that *selective attention* and *automatisation* are two aspects of brain development that become evident in this stage. *Automatisation* is the process in which an arrangement of thoughts and actions are repeated which makes the sequence routine so that it no longer requires conscious thought (Berger, 2006; Kurland, 2011). Automatisation therefore enables the brain to be available for more advanced reading, computation and writing due to the fact that some actions occur automatically due to the maturation of the brain. Children are therefore also more able to concentrate on one stimulus and exclude another (*selective attention*) (Berger, 2006; Kurland, 2011) which enables children to concentrate on for example, the instruction of a teacher, whilst writing without being distracted by the noise outside. During middle childhood, children are also able to modify certain behaviors such as emotional outbursts, perseveration, inattention and insistence on routines and motor skills.

According to Swaiman (2009) the most obvious evidence of neurological maturation is the motor skills of children as each skill requires numerous individual abilities, all of which improve during middle childhood. Motor development of children between the ages of six and twelve become smoother and more coordinated than in early childhood. This, according to Louw and Louw (2007) is one of the most prominent developmental characteristics of middle childhood.

In viewing the physical development during *adolescence* as opposed to middle childhood, entering the phase of adolescence causes a growth spurt and sexual maturation (Alberga et al., 2012; American Psychological Association, 2002). The process of sexual maturation which prepares the body for sexual reproduction in

adulthood is defined as *puberty* (Arnett, 2007; Berk, 2012) which causes distinctive changes to the body. These significant changes in physical appearance that take place during puberty, cause concern among adolescents as they have a paramount need to fit in with their peer group, whilst at the same time, trying to portray their individualism. The most significant changes in physical appearance of adolescents briefly include the following as presented by Arnett (2007, p. 44), Dutta (2011) and Louw and Louw (2007, p. 283):

Table 3

Physical changes during adolescence (Arnett, 2007, p. 44, Berk, 2012)

<b>PHYSICAL CHANGES DURING ADOLESCENCE</b>		
<b>Both sexes</b>	<b>Males only</b>	<b>Females only</b>
Pubic and underarm hair	Sperm production	Ovulation / menstruation
Facial, arm and leg hair	Wider shoulders and chest	Breast development
Rougher skin (especially thighs and upper arms)	Increased proportion of muscle to fat	Broader hips / pelvis
Oilier skin, stronger body odor	Chest hair	Increased proportion of fat to muscle
Harder bones	Shoulder and back hair	
Lower voice		
Growth spurt		

Larger forehead		
Wider mouth and fuller lips		
More prominent chin, ears, nose		

The physical changes presented in the table above portray the significant physical changes that take place during the phase of adolescence. Literature (Arnett, 2007; Dutta, 2011; Papalia, Olds & Feldman, 2006) states that these physical changes prove to have a significant impact on the psychological experience of individuals, as they find it difficult accepting these changes as some of these physical appearances can cause them to differ from their peers.

Dumontheil and Blakemore (2012) as well as Morgan and Huebner (2009) suggest that the physical changes that take place during adolescence include: increased brain development, the development of secondary sexual traits as well as a rapid gain in weight and height. These authors continue to state that the above mentioned physical changes can possibly cause any of the following: change in sleep patterns (adolescents sleep longer and more frequent), due to growth spurts they become clumsy, over sensitiveness is caused by an increase in weight, awkwardness may be experienced in showing affection towards the opposite sex and more direct enquiries with regards to sexual development is apparent (Morgan & Huebner, 2009).

In linking the relevance of physical development to economic instability, it can be noted that the physical development of children and adolescents can be affected

by a lack of finances. In the case where a family is experiencing extreme economic turmoil, luxuries such as additional vitamins, supplements, quality of food etc. may be compromised.

Closely linked to physical development are cognitive changes that also become apparent. The cognitive development of children in middle childhood and adolescence will be discussed in the section to follow.

### 3.3.2 Cognitive development

Middle childhood and adolescence are development stages that prove significant cognitive development. Development in middle childhood and adolescence is described and explained by theorists such as Piaget (Piaget, 1972) who view cognitive development in stages with specific characteristics. The stages are presented in the following table:

Table 4

Stages of development according to Piaget (Eggen & Kauchak, 2007, p. 37)

STAGE	CHARACTERISTICS	EXAMPLE
<b>Sensorimotor</b> <b>(0-2)</b>	Goal orientated behavior.  Object permanence (represents objects in memory).	Makes jack-in-the-box pop up. Searches for object behind parent's back.
<b>Preoperational</b> <b>(2-7)</b>	Rapid increase in language ability with over	"We goed to the store".  Points out car window and

	<p>generalised language.</p> <p>Symbolic thought.</p> <p>Dominated by perception.</p>	<p>says, "Truck!"</p> <p>Concludes that all the water in a sink came out of the faucet.</p>
<p><b>Concrete operational</b> <b>( 7-11)</b></p>	<p>Operates logically with concrete materials.</p>	<p>Concludes that two objects on a "balanced" balance have the same mass even though one is larger than the other.</p>
<p><b>Formal operational</b> <b>(11-adult)</b></p>	<p>Classifies and serial order.</p> <p>Solves abstract and hypothetical problems.</p> <p>Thinks combinatorial.</p>	<p>Orders containers according to decreasing volume.</p> <p>Systematically determines how many different sandwiches can be made from three different kinds of meat, cheese and bread.</p>

The table above indicates the age ranges and is intended to serve as a rough guideline for the cognitive development of humans. In reference to this, the cognitive development of children in *middle childhood* usually enters the stage of concrete operations and *adolescents* are classified in the stage of formal operations.

Cognitive development in *middle childhood* occurs during the concrete operational stage and is characterised by the increased ability to think logically about concrete objects (Eggen & Kauchak, 2007; Slater & Bremner, 2011) and children in this phase of development use mental operations to solve problems and reason (Louw & Louw, 2007; Newman & Newman, 2012). Belsky (2007), Click and Parker (2006) as well as Hook, Watts and Cockroft (2002) agree that children during this stage of development have a realistic understanding of their world and are only able to process information that is presented concretely.

In addition to this, Papalia et al. (2006) and Eggen and Kauchak (2007) suggest that *seriation* and *classification* are the two logical operations that develop during middle childhood. *Classification* is defined as “the process of grouping objects on the basis of a common characteristic” (Eggen & Kauchak, 2007, p. 39) whereas *seriation* refers to the “ability to order objects according to increasing or decreasing length, weight or volume” (Papalia et al., 2006, p. 346). It is stated that in addition to seriation and classification, spatial thinking, cause and effect, inductive and transitive reasoning, conservation and the development of number and mathematical concepts develop (Papalia et al., 2006, p. 346). All of which form part of the cognitive development during middle childhood.

In viewing the development of cognition in *middle childhood*, there are merely small aspects of change compared to the numerous changes adolescents undergo. Transitions that take place in the lives of adolescents are viewed as equally dramatic.

The changes in how adolescents think, reason, and understand can be even more dramatic than their obvious physical changes. From the concrete, black-

and-white thinkers they appear to be one day, rather suddenly it seems, adolescents become able to think abstractly and in shades of gray. They are now able to analyse situations logically in terms of cause and effect and to entertain hypothetical situations and use symbols, such as in metaphors, imaginatively (American Psychology Association, 2002, p. 11).

The American Psychological Association (2002) and Blanton et al. (2012) suggest that due to their cognitive development, it can be viewed as “normal” when adolescents often argue for the sake of arguing (caused by an increase in their reasoning abilities), when they make ungrounded conclusions, when they are self-centered, when they question the position of adults and when they present themselves in an overly dramatic fashion. The excerpt above makes reference to the cognitive development of adolescents which Piaget (Piaget, 1972) classifies as the formal operational phase. This phase is characterised by Louw and Louw (2007, p. 299) as the following:

- *Hypothetico - deductive reasoning* (adolescents have the cognitive ability to develop alternative ways to solve problems).
- *Propositional thinking* (adolescents can evaluate the logic of verbal statements without referring to real world circumstances). *Combinatorial analysis* (the ability to organise different possible combinations inherent in a problem).
- *Relativistic thinking* (adolescents are able to recognise the subjective construction of knowledge and the possibility of differences in the interpretation of the same facts).

As presented above, the cognitive development of adolescents and children in middle childhood is viewed and discussed by various theorists. Piaget assigns the development of cognition per age group and specific stage and views developing children as individuals who explore and test their world and construct their own knowledge. As opposed to the views of Piaget, the Sociocultural theory of development by Vygotsky (1978) provides an alternative view that emphasises the social and cultural influences on the developing mind (Eggen & Kauchak, 2007; Slater & Bremner, 2011). Vygotsky's theory (Vygotsky, 1978) stresses the notion that development cannot be understood separate from an understanding of the culture and society. The theory also states that cognitive patterns are a combination and product of inherent factors as well as cultural and societal influences.

Thomas (n.d.) compares the views of Vygotsky and Piaget in the following table:

Table 5

Comparison between the theoretical views of Piaget and Vygotsky (Thomas, n.d.)

<b>PIAGET</b>	<b>VYGOTSKY</b>
-Relied upon clinical method, using probing questions to uncover what children understood.	-Concerned with historical and social aspects of human behavior that make human nature unique.
-He was interested in errors children made and the possibility that these were not random.	-Social and cultural factors are important in the development of intelligence.

<p>-Systematic pattern in the production of children's errors was searched for.</p>	<p>_Speech carries culture. It stores the history of social experience and is a "tool" for thought.</p>
<p>-He worked towards logical, internal and consistent explanations for children's errors.</p>	<p>-People are different from animals because they use tools to create artefacts that change the conditions of life.</p>
<p>-How knowledge is acquired was studied and developed as the theory of "genetic epistemology".</p>	<p>-There is a close link between the acquisition of language and development of thinking.</p>
<p>-He studied thought and language in pre-schoolers and early school-age children.</p>	<p>-There is a close link between the acquisition of language and development of thinking.</p>
<p>-Piaget believed that intelligence arises progressively in the baby's repetitive activities.</p>	<p>-Gave prominence to the importance of social interaction in development as it influences language and thought.</p>
<p>-He described how concepts of space, time, causes, and physical objects arise in development.</p>	<p>Does not deal with fixed stages of development but describes "leading activities" typical of certain age periods around which intellectual development is organised.</p>

<ul style="list-style-type: none"> <li>- The beginnings of fantasy and symbolism in infancy were investigated.</li> <li>- A theory was outlined that states that the precursors of thinking and language lie in the elementary actions, perceptions, and imitations of babies.</li> <li>-Piaget's theory was influenced by the evolutionary theory: children have to 'adapt' to the environment by altering cognitive structures.</li> </ul>	
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The table above illustrates the differences between the views of Piaget and Vygotsky as a presentation of the views on cognitive development of children. Critique against these theories is hereby voiced. Piaget's theory implicates that development occurs in stages and Vygotsky's theory emphasises the influence of the environment. It can be postulated that development should encompass both of the main concepts of both the discussed theories. Development should be viewed as a combination of self-exploration of the world in conjunction with social and cultural influences. The researcher is in agreement with the views of both theorists but would like to argue the notion that development should be viewed as a combination of both theories.

It can be theorised that culture and environmental influences as well as the self-construction of knowledge by the individual results in development. It should be mentioned that these guidelines should merely serve as a framework as humans

develop uniquely and their own pace. Although each stage forms the foundation for the next, individuals develop to the following stage at an individual pace.

It can be suggested that a lack of finance, or change in finance, can possibly have an impact on the cognitive development of children and adolescents. When finance is not available for additional cognitive stimulation (educational toys, educational outings, study courses etc.), additional cognitive stimulation might be compromised.

The section to follow will be dedicated to the affective development of children in middle childhood and adolescence.

### **3.3.3 Emotional and personal development**

Eggen and Kauchak (2007) use the term personal development when describing the “growth of enduring personality traits that influence the way individuals interact with their physical and social environments” (p. 62). According to these authors (Bukatko & Daehler, 2012; Eggen & Kauchak, 2007), the primary causes of personal development are heredity and environmental influences. This implies that inherited characteristics (temperament) influence the way in which people respond to external stimuli in conjunction with influences from the environment (Bukatko & Daehler, 2012; Eggen & Kauchak, 2007; Shaffer, 2008).

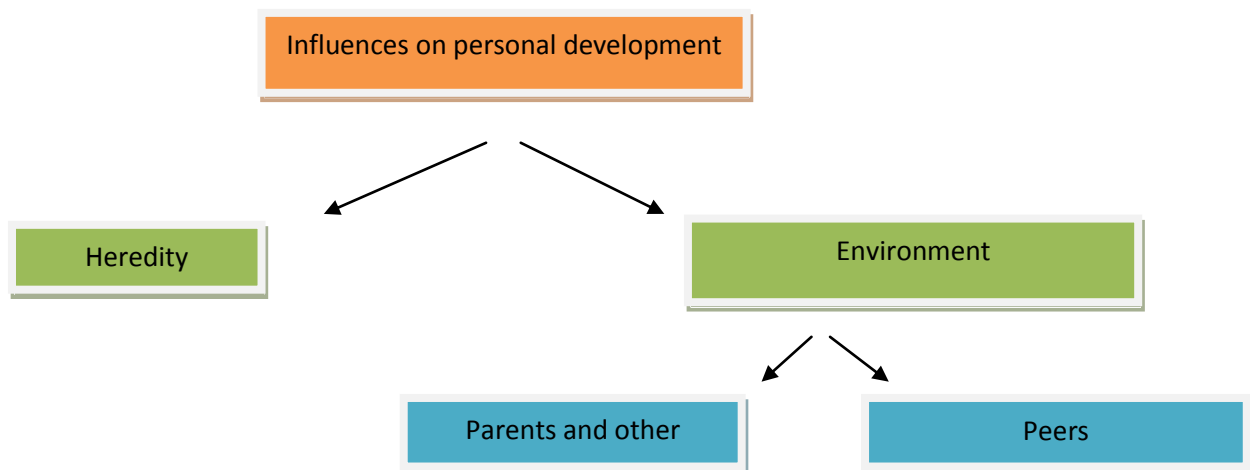


Figure 11

Influences on personal development (Eggen & Kauchak, 2007, p. 62)

The figure above illustrates how the environment as well as hereditary characteristics can shape the personal development of children. It can be proposed that changes such as the unstable economy (and the influence it has on parents as was discussed in Chapter 2) in conjunction with the temperament of children will determine the extent to which children are affected by financial changes within the family as well as the emotional development of children.

In viewing emotional development during *middle childhood*, this phase is viewed as a critical phase in the development of emotional competence in children (Colle & Giudice, 2010). Emotional competence is referred to as the way in which children are able to respond emotionally, yet concurrently “apply their knowledge about emotions and their expression to relationships with others, so that they can negotiate interpersonal exchanges and regulate their emotional experiences” (Denham, et al. 2003, p. 238). Emotional change should be especially pronounced in two areas: the understanding of complex social emotions (e.g., shame, pride, embarrassment) and the deliberate, self-aware employment of emotion regulation strategies (Colle & Giudice, 2010). Charlsworth, Wood and Viggiani (2007) suggest

that during middle childhood children become increasingly able to regulate, control and manage these emotions.

Literature (Kail & Cavanaugh, 2010; Louw & Louw, 2007, Meece & Daniels, 2008; Santrock, 2008) proposes the following emotional developmental changes that occur during middle childhood:

- Emotions such as shame and pride are increasingly better understood and more integrated than in early childhood.
- Increased understanding that more than one emotion can be experienced simultaneously in one particular situation.
- Improved tendency to take events and situations into account that lead to emotional reactions.
- Improvement in the ability to suppress or conceal negative emotional responses.
- The use of self-initiated strategies for redirecting feelings.
- Capacity for sincere empathy.

It is clear from the above mentioned that children in middle childhood are increasingly able to assess their world and react towards it, which motivates the argument that children during this phase of development are more able to react in various ways and on various levels to economic changes within the family.

When viewing emotional development during *adolescence*, literature (Arnett, 2007; Zirpoli, 2008) states that it is important to note that individuals of this age are confronted with the understanding and management of emotions.

For more than a century, scientists have debated whether adolescence is by definition a time of emotional “storm and stress”. There is considerable evidence that on average adolescents experience more extreme affect (both positive and negative) and more variable mood states in their everyday lives than do their adult counterparts (Silvers et al, 2012, p. 1).

Adolescence is often depicted as a time of emotional turmoil as emotional fluctuations increase due to significant hormonal changes in puberty (Zirpoli, 2008; Santrock, 2008). Burnett, Bird, Moll, Frith and Blakemore (2011) state that during adolescence, profound changes take place.

Hormonal changes specifically during this period are proved to cause emotional fluctuations (Santrock, 2008). It is noted that adolescents experience wide fluctuations in their daily emotional conditions and assisting them to manage these emotions is vital to the successful fulfilment of adulthood (Larson & Brown, 2007). It is important to note that these emotional fluctuations are normal, as they aid individuals in the development of competent adults (Santrock, 2008). As adolescents move into adulthood, emotional fluctuations decrease which reflects an adaptation to hormone levels (Santrock, 2008; Slater & Bremner, 2011).

American Academy of Child and Adolescent’s Facts for Families (2008) suggests that during early adolescence (specifically ages 11-13) feelings of awkwardness in their bodies are experienced which cause a sense of worry about being “normal” which lead to moodiness. Feelings of love and compassion also become apparent during this stage of development and intense self-involvement and change between high expectations and poor self-concept are proven to be true (American Academy of Child and Adolescent’s Facts for Families, 2008).

The development of identity and self-concept in children and adolescents aids in the manner and distinct way in which they will perceive and react to day-to-day challenges.

### 3.3.4 Self-concept and identity development

*Self-concept* can be defined as an “individuals’ cognitive assessment of their physical, social and academic competence” whereas *identity* is defined as “individuals’ sense of self, who they are, what their existence means and what they want in life” (Eggen & Kauchak, 2007, p. 70). Zimmerman and Cleary (2006) also agree with this statement. The development of both of these entities in middle childhood and adolescence are of utmost importance in becoming a well-adapted and functioning adult.

The development of self-concept and identity cannot be separated from the theories of Erik Erikson (Erikson, 1968). Erikson’s theory of the eight stages of psychosocial development reflects the particular challenges that individuals face during a specific age of development, as illustrated below (Louw & Louw, 2007):

Table 6

Erikson’s eight stages of psychosocial development (Erikson, 1966; Louw & Louw, 2007, p. 20)

<b>PSYCHOSOCIAL STAGE</b>	<b>AGE</b>	<b>CHALLENGE</b>
<i>Basic trust versus mistrust</i>	Birth to one year	To develop a sense that the world is a safe and good place.

<i>Autonomy versus shame and doubt</i>	One to three years	To realise that one is an independent person who can make decisions.
<i>Initiative versus guilt</i>	Three to six years	To develop a willingness to try new things and to handle failure.
<i>Industry versus inferiority</i>	Six years to adolescence	To learn basic skills and to work with others.
<i>Identity versus identity confusion</i>	Adolescence	To develop a lasting, integrated sense of self.
<i>Intimacy versus isolation</i>	Young adulthood	To commit to another in a loving relationship.
<i>Generativity versus stagnation</i>	Middle adulthood	To contribute to younger people, through child rearing, child care or other productive work.
<i>Integrity versus despair</i>	Later life	To view one's life as satisfactory and worth living.

The table above presents the psychosocial development throughout the lifespan, and puts forward the notion that each developmental stage has its own unique challenge or crisis. During middle childhood, the crisis of *industry versus*

*inferiority* is apparent. Erikson (1968, p. 123) defines a sense of *industry* as children's "sense of being able to make things and make them well and even perfectly" and continues to define sense of *inferiority* as "children's estrangement from themselves and from their developmental task which may be caused by and insufficient resolution of the preceding conflict" (Erikson, 1968, p. 124). In this stage of development (middle childhood), children are attempting to acquire a belief in their own competence, although at times the task at hand might still be too difficult which give way to feelings of incompetence.

During middle childhood, children are increasingly able to describe themselves in reference to their specific traits and characteristics. According to Boyd and Bee (2008, p. 280) the development of self-concept between the ages of six and twelve include two processes namely a *psychological self* and a *valued self*.

The *psychological self*, according to Boyd and Bee (2008, p. 280), is the understanding of persons of their enduring psychological qualities whereas although persons can have an accurate view of their personality traits, they may still fail to view them as individuals (*valued self*) as a result of the view of others. As children enter middle childhood, they receive more feedback, views and responses from others (due to the fact that they are in formal structures of school) and are therefore now able to create a realistic view of themselves. The view and others' judgements of others and one's feelings about these judgements are defined as *self-esteem* (Crawford, 2009). Doherty and Hughes (2009) state that self-esteem is concerned with a comparison between the self and others. Berk (2008) states that children in middle childhood form mainly four separate self-esteems: academic competence, social competence, physical competence and physical appearance, as illustrated in the figure below.

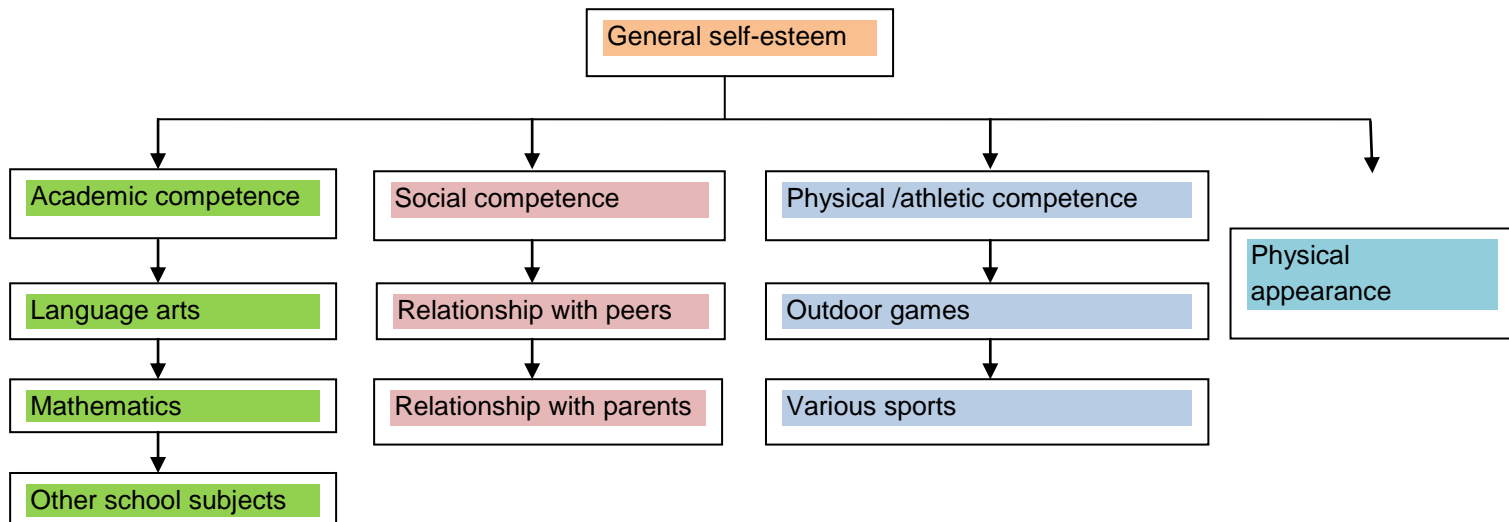


Figure 12

Self-esteem (Berk, 2008, p. 484)

The figure graphically depicts the various settings that can affect the self-esteem of children. It can be argued that for some children in middle childhood, academic competence is of more importance than for example social competence, all of which forms part of a child's perception of other's perception which aids in the formation of identity.

In viewing the phase of adolescence, the confrontation of the proposed crisis of *identity versus identity confusion* (Berns, 2007, p. 44; Jones et al. 2012; Papalia, Olds & Feldman, 2006, p. 460) is the central developmental task. During this phase of development, the process of identity formation involves the process of evaluating and reflecting on one's traits, interests and abilities. The resolution of this proposed crisis should end in the development of identity.

Marcia (Santrock, 2008; Eggen & Kauchak, 2007) addresses these supposed crises as viewed by Erikson and state that adolescence does not consist of identity resolution or identity confusion, but rather the degree to which one has explored and committed to an identity in a variety of life domains (Kroger & Marcia, 2011; Eggen &

Kauchak, 2007). Marcia's theory of identity achievement argues that crises and commitment form the two integral parts of the development of adolescents' identities. Marcia (Marcia, 1966) defined a crisis as a time of upheaval where old values or choices are being re-examined. The end outcome of a crisis leads to a commitment made to a certain role or value. According to James Marcia (Socialscientist.us, 2012) each state is determined by two factors:

1. Is the adolescent committed to an identity? , and
2. Is the individual searching for his/her true identity?

In reference to the mentioned identity formation, the following states in identity development are suggested:

Table 7

States of identity development (Eggen & Kauchak, 2007, p. 73)

STATE	DESCRIPTION
<i>Identity diffusion</i>	The status in which adolescents do not have a sense of having choices; they have not yet made (nor are attempting/willing to make) a commitment.
<i>Identity foreclosure</i>	The status in which adolescents seem willing to commit to some relevant roles, values, or goals for the future. Adolescents in this stage have not

	<p>experienced an identity crisis. They tend to conform to the expectations of others regarding their future (e.g. allowing parents to determine career directions)</p> <p>As such, these individuals have not explored a range of options.</p>
<i>Identity moratorium</i>	<p>The status in which adolescents are currently in a crisis, exploring various commitments and are ready to make choices, but have not made a commitment to these choices yet.</p>
<i>Identity achievement</i>	<p>The status in which adolescents have gone through an identity crisis and have made a commitment to a sense of identity (i.e. certain role or value) that they have chosen.</p>

From the table above, it can be derived that identity plays an integral role during the development through adolescence in order to progress to well-adjusted adulthood.

In viewing the facts that were presented in this section, it is of importance to note the emphasis on how the views of others can shape children. In viewing this from an ecological systems perspective, as well as a field perspective, the possibility exists that finances can have an impact on the development of children and adolescents' self-concept and identity development. Due to financial strain, social

encounters (parties etc.) can reduce, and parents are not able to provide their children with the latest trends in toys and clothing. This can have a significant influence on children's and adolescents' perception by peers which constitutes self-worth and identity formation. The self-esteem of children and adolescents can be affected and impacted on which can have an impact on the social development of children and adolescents.

### **3.3.5 Social development**

Social development is defined by Eggen and Kauchak (2007) as “the advances people make in their ability to interact and get along with others, and it affects both learning and satisfaction with learning experiences” (p. 63). During middle childhood and adolescence, peer interaction become of increased importance as the amount of time they spend among peers are increased due to the attendance of an educational institute and peer relations seem to be more egalitarian and balanced than relationships with parents (Gifford-Smith & Brownell, 2003, Meece & Daniels, 2008). Although the role of peers differs during middle childhood and adolescence, the interaction within a peer group serves the following general functions according to Louw and Louw (2007):

- It provides comradeship as it offers support, love and affection;
- The group provides the individual with a space where new behaviors can be practised;
- It serves as a platform for the transference of knowledge and information;
- Peer groups facilitate the teaching of rules and boundaries. The violation of rules of the peer group may have negative consequences;

- The reinforcement of gender roles takes place as children become aware of the differences between boys and girls;
- Due to the strengthening of a bond with peers, the bond children have with parents, becomes weaker;
- Peer groups provide members with an experience of relationships in which they can compete with others on equal footing (p. 257).

Keenan (2002) as well as Keenan and Evans (2009) suggest the following milestones in social development of children:

Table 8

Milestones in children's social development

<b>MILESTONES IN CHILDREN'S SOCIAL DEVELOPMENT</b>	
<b>Age</b>	<b>Milestones</b>
Birth to six months	Aware of other infants. Increase in rates of vocalisation.
6-12 months	Infants show interest in their peers. Display emotional expression towards peers.
12-24 months	Social interactions increase in length and complexity and involve the use of language. Understanding of social rules.
Three years	Begin to engage in cooperative play and empathy as prosocial behavior becomes evident.
Four years	Engage in associative play and conflict between peers become observable.
Six years	Increase in time spent with peers and the settings of interaction are less under control of adults.
Seven to nine years	The goal of friendship is to gain peer acceptance.

Early adolescence	Friendships are centred on intimacy and self-disclosure.
Late adolescence	Friends are increasingly seen as a source of emotional and social support. Adolescent egotism declines.

The table above presents the social development milestones of children. During middle childhood, children become more inclined to interact with other children as they now associate more with their peers than at a younger age (Gifford-Smith & Brownell, 2003, p. 235), causing children at this age to become increasingly less dependent on their parents. Due to this independency, children are able to understand human interactions and are able to be reflective and articulate in their engagement with others which enable them to understand themselves and others. Berger (2006, p. 400) refers to this as *social cognition*. In view of the fact that children at this age are more aware of others and their interactions are less egocentric, peer group interaction takes place and meaningful friendships can be cultivated.

Within peer relations, popularity also becomes of increased importance, especially in middle childhood. According to Papalia, Olds and Feldman (2006, p. 392) popularity can be measured in two ways: *sociometric popularity* (by asking children which peers they like most and least) and *perceived popularity* (by asking children which children are best liked by their peers) which contribute to social development.

In viewing the social development of adolescents, adolescence is seen as a critical period in social development as peer networks expand, close friendships become of increased importance and romantic relationships emerge (La Greca & Harrison, 2005). The American Psychological Association (2002) suggests that the

social development of adolescents is best considered in the contexts in which it occurs; that is, relating to peers, family, school, work, and community.

Adolescence is also referred to as a period of development and consolidation of identity and understanding of the self in relation to the social world (Choudhury, Blakemore & Charman, 2006). In addition to this, Sebastian, Burnett and Blakemore (2008, p. 441) posit the notion that there are two main sources of information that is used to build up a self-concept: Direct appraisals (derived from reactions to past events and experiences) and reflected appraisals (beliefs of the views of others). It is stated that during adolescence, adolescents are more likely to compare themselves with others and to understand the judgement of others.

According to Meece and Daniels (2008), significant changes occur in peer relations during adolescence as adolescents develop a need for closer relationships and intimacy with friends. Due to this need, adolescents also conform to the majority in order to fit in, which can lead to the adherence to peer pressure. Being popular and accepted by peers was the main theme of the previous section on social development and proves to have increased priority among children of middle childhood as well as adolescence, which can be mirrored in the possible effects of financial difficulty within the family.

Moral development will be discussed next.

### **3.3.6 Moral development**

Morality is defined as “principles concerning the distinction between right and wrong or good and bad behaviour” (Oxford Dictionaries, 2012). Santrock (2008) defines moral development as the process through which children acquire the

principles which guide their behavior in relation to acceptable societal norms. The development of pro-social behaviors and traits such as honesty, fairness, and respect for others enable children to become responsible, well-adjusted adults (Eggen & Kauchak, 2007; Smith, Cowie & Blades, 2011). Eisenberg (2000) suggests that some emotions (such as guilt, shame and empathy) play a fundamental role in morality.

Both Piaget and Kohlberg theorised about moral development as part of human development. Piaget (Smith, Cowie & Blades, 2011; Eggen & Kauchak, 2007, p. 80) suggested that children's responses to moral difficulties can be divided into two broad stages, namely *external morality* (a stage of moral development in which individuals view rules as boxed and permanent and enforced by authority figures) and *autonomous morality* (a stage characterised by the belief that fairness and justice is a reciprocal process of treating others as they would want to be treated (Eggen & Kauchak, 2007, p. 81). In comparison to Piaget's views it can be stated that Kohlberg's stages of moral development (Kohlberg, 1971) cannot be separated from any discussion of moral development. He proposes that the development of moral thinking takes place in three levels, each of which is characterised by two stages, as illustrated below:

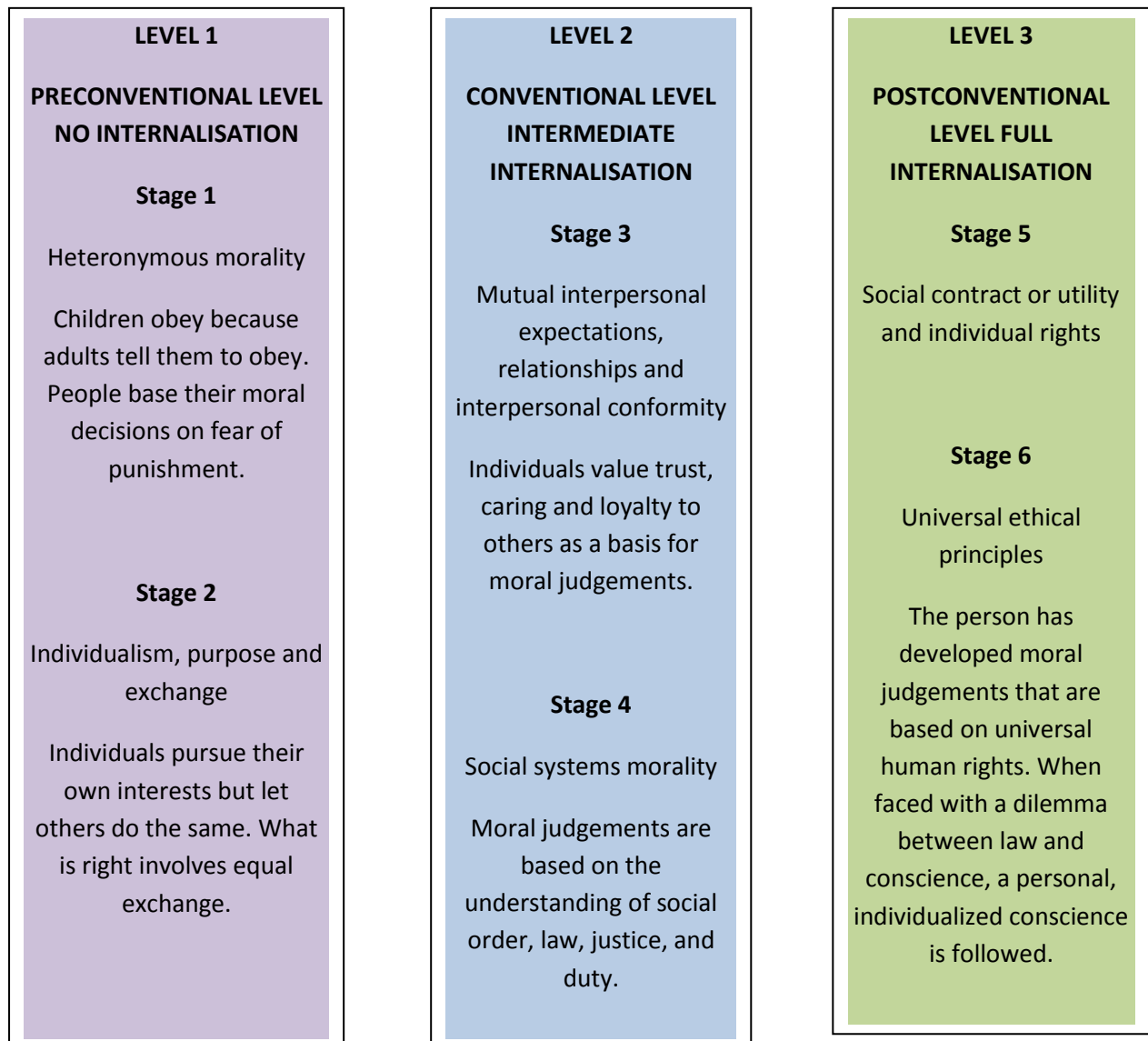


Figure 13

Kohlberg's three levels and six stages on moral development (Santrock, 2008, p. 433, Kohlberg, 1971, p. 1-2)

The figure above illustrates the different levels of moral development. According to Papalia, Olds and Feldman (2006) and Boeree (2003) the moral development of children in middle childhood can be characterised by the pre-

conventional level. During this phase, children have not yet developed the complete understanding that rules are social concords and they accept and adapt rules from significant others, without considering the origin of the rule (Louw & Louw, 2007; Slater & Bremner, 2011) which is more established in adolescence. This implies that children are not always able to conform to the realities of the situation in the family caused by a lack of or change in finances.

In addition to the stages of moral development as proposed by Kohlberg (1971), Barnett and Moore (n.d.) conceptualize stages of moral development as moral internalisation, moral construction and self-control:

- During the stage of *moral internalisation*, toddlers learn to model various pro-social actions which are internalised at the age between three and six when feelings such as guilt follow misdeeds. Basic societal standards become internalised between seven and eleven after which adolescent years are consumed by moral dilemmas and the need for moral thought and action (Barnett & Moore, n.d.).
- *Moral construction* starts occurring between three and six when children are able to make moral judgements. After the age of seven, responses to moral dilemmas focus more on rewards and punishment after which adolescent years are involved with moral thoughts and actions become integrated (Barnett & Moore, n.d.).
- *Self-control* during the age between one and one and two years takes place through the learning of the delay of gratification. Self-control improves with age and during middle childhood self-control as well as cognitive and social

strategies are effective. Moral self-regulation continues to improve from the age of twelve through adulthood (Barnett & Moore, n.d).

In viewing the moral development of adolescents, it can be viewed in the postconventional level of full internalisation within Kohlberg's model as adolescents view moral rules as relevant to a particular group and rules are entities that should be followed. Adolescence is filled with moral dilemmas, decisions and experiences and adolescents should rely on moral construction, moral internalisation and self-control in order to make good decisions (Barnett & Moore, n.d.). Hart and Carlo (2005) state that moral development in adolescence has become a popular research topic in recent years due to the following reasons:

- Adolescence is the foundation for adulthood – the shaping of adult moral character commences during adolescence, which emphasises the importance of the regulation of influences on adolescents;
- Adolescence has qualities that distinguish it distinctly from childhood – due to the distinct nature of adolescence as a developmental phase, moral character is formed between childhood and adulthood;
- Adolescence is a stage of development which brings forth distinctive contexts and experiences as well as skills – it is stated that skills related to a moral life are more developed in adolescence than in childhood (Hart & Carlo, 2005, p. 223-225).

In reference to the above mentioned discussion of moral development, Raaijmakers, Engels and Van Hoof (2005) make a distinction between moral judgement (includes the content of arguments in making concrete moral decisions such as moral beliefs) and moral reasoning (the structure underlying these arguments). Moral beliefs of adolescents are assumed to have developed from an

egocentric orientation to a more complex social orientation (Bar-Tal & Nissim, 2011; Raaijmakers, Engels & Van Hoof, 2005). Barnett and Moore (n.d.) as well as Morris, Eisenberg and Houtberg (2011) continue and propose that moral development of adolescents consist of three components, namely the emotional, behavioral and emotional components. These components encourage the development of empathy and social understanding which can contribute to adolescents' understanding of the family's financial dilemma.

The section above illustrated how children and adolescents develop morally as part of their growth process through life. An integral part of the growth process of children and adolescents is the role and function of the family. It is argued that the stage of development in which children or adolescents is, plays a role in children's experience of the importance of the family, which in the end forms an integral part of children's or adolescents experience of the family's financial realities.

### **3.3.7 The role of the family during middle childhood and adolescence**

A family serves various functions in order to meet the needs of its members. For children in middle childhood, the family provides food, clothing and shelter, assists in the mastering of academic and social skills, aids in the development of self-respect, the nurturing of friendships and the provision of harmony and stability (Berger, 2006). Although the family has the above mentioned functions for children in middle childhood, the role of the family has a different purpose (meaning) for adolescents..

Children in middle childhood start to spend less time within the family setting and more time away from home in the company of peers (Meece & Daniels, 2008). The relationship between parents and children in middle childhood can be seen as a

process of co-regulation (the process by which parents shift control from the adult to the child) which prepares children for adolescence by allowing them to conduct their own decision making (Berk, 2012; Louw & Louw, 2007; Maccoby, 1984).

During adolescence, on the contrary, the family practices change, as adolescents strive towards autonomy and independence which, at times, can give way to conflict (Louw & Louw, 2007). According to Louw and Louw (2007) the reasons for the change in interactional patterns between parents and adolescents are related to the following:

- The physical changes caused by hormonal secretions which cause mood swings;
- Cognitive changes, which cause an increase in questioning, idealism and proneness to argumentativeness;
- Development of own identity;
- Increased independence due to development of identity;
- The onset of adolescence overlaps with parents' own development in midlife, where hormonal changes are also involved (p. 326).

Even though children in middle childhood and adolescence have different needs of the function of a family, the basic characteristics are the same. Callaghan and Minuchin (as cited in [http://pages.towson.edu/anemerof/family\\_functions.htm](http://pages.towson.edu/anemerof/family_functions.htm)) suggest the functions and characteristics of healthy families as opposed to the characteristics of dysfunctional families. A comparison between healthy and dysfunctional families is presented below:

Table 9

Healthy and dysfunctional families (Callaghan & Minuchin, n.d.)

HEALTHY FAMILIES	DYSFUNCTIONAL FAMILIES
<p>Clearly identified hierarchy.</p> <p>Well-defined parental roles.</p> <p>Flexibility &amp; adaptability–Can respond to situational &amp; maturational crises.</p> <p>Consistent, clear rules &amp; expectations.</p> <p>Consistent affection.</p> <p>Consistent limit-setting.</p> <p>Open bi-directional communication.</p> <p>Increased degree of support nurturance and acceptance of family members.</p>	<p>Rigidity–lack of flexibility.</p> <p>Lack of individuation–enmeshment / loss of autonomy.</p> <p>Extreme detachment.</p> <p>Scape-goating of family members (often children) who are the object of displaced conflict / criticism.</p> <p>Triangulation–Detouring conflict between two people by involving a third person, thereby stabilising the relationship between the original pair.</p> <p>Faulty problem solving skills.</p> <p>Conflict avoidance.</p> <p>Inconsistent application of affection / discipline.</p> <p>Low levels of support / nurturance /</p>

	<p>acceptance.</p> <p>Increased degree of expressed hostility towards each other / other family members.</p>
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In viewing the table above, it can be noted that the impact of financial difficulty can cause families to move from healthy families to dysfunctional families. Extreme detachment, faulty problem solving skills, conflict between people, inconsistent application of affection and discipline as well as low levels of support and nurturing can all be possible causes of parents who suffer from stress due to the effects of an unstable economy, for example, unemployment or the lack of income.

The section to follow aims to integrate the above discussed developmental theory with its relevance to economic instability as well as the theories that form the theoretical underpinning of this study.

### **3.4 The integration of human development, theories and the economy**

This chapter is focused on the development of children and adolescents respectively. The motivation for discussing these developmental aspects was of importance, since it serves as a backdrop to truly understand the way in which children and adolescents function within themselves and the world. As the focus of this research is on the effects of economic instability, the integration of the developmental theory of children and adolescents, ecological systems theory (Bronfenbrenner, 1977), field theory (Yontef, 1993) as well as the occurrence of financial instability is fundamental.

During the study of literature it was derived that the dynamics of human development as well as the ecological systems theory (Bronfenbrenner, 1977) and field theory (Yontef, 1993), as theoretical underpinning of this study, are interlinked and cannot be separated and should be viewed as an integrated approach.

Theories on development indicate that humans move through life in accordance to developmental stages. These stages are highlighted by the developmental theory which provides insight into understanding individuals and the world surrounding them. Developmental theories further postulates that the course of the development of individuals is not static and is influenced and affected by external factors/systems, like family, peer relations etc.

It is argued that this statement is echoed in gestalt field theory, as individuals cannot be viewed in isolation and external fields (systems) cannot be disregarded. Individuals are therefore understood through interactions with the environment as an interrelated relationship between individuals and the environment exists. This resonates with the ecological systems theory, as it can be argued that systems interact with the environment and that there is a mutual correspondence between the two.

The environment has an influence on systems and systems have an influence on the environment. Should a change within the environment occur, like economic instability, the assumption can be made that individuals will be affected to some extent. Since individuals are influenced by their interactions with other systems, fields, environments, they do not function in isolation but as a summation of all the aspects to comprise one unified whole.

As a means of graphically depicting the argument above, a model was compiled for viewing the impact of economic instability on individuals as holistic beings. Below is an illustration of the connectedness between these various ideologies:

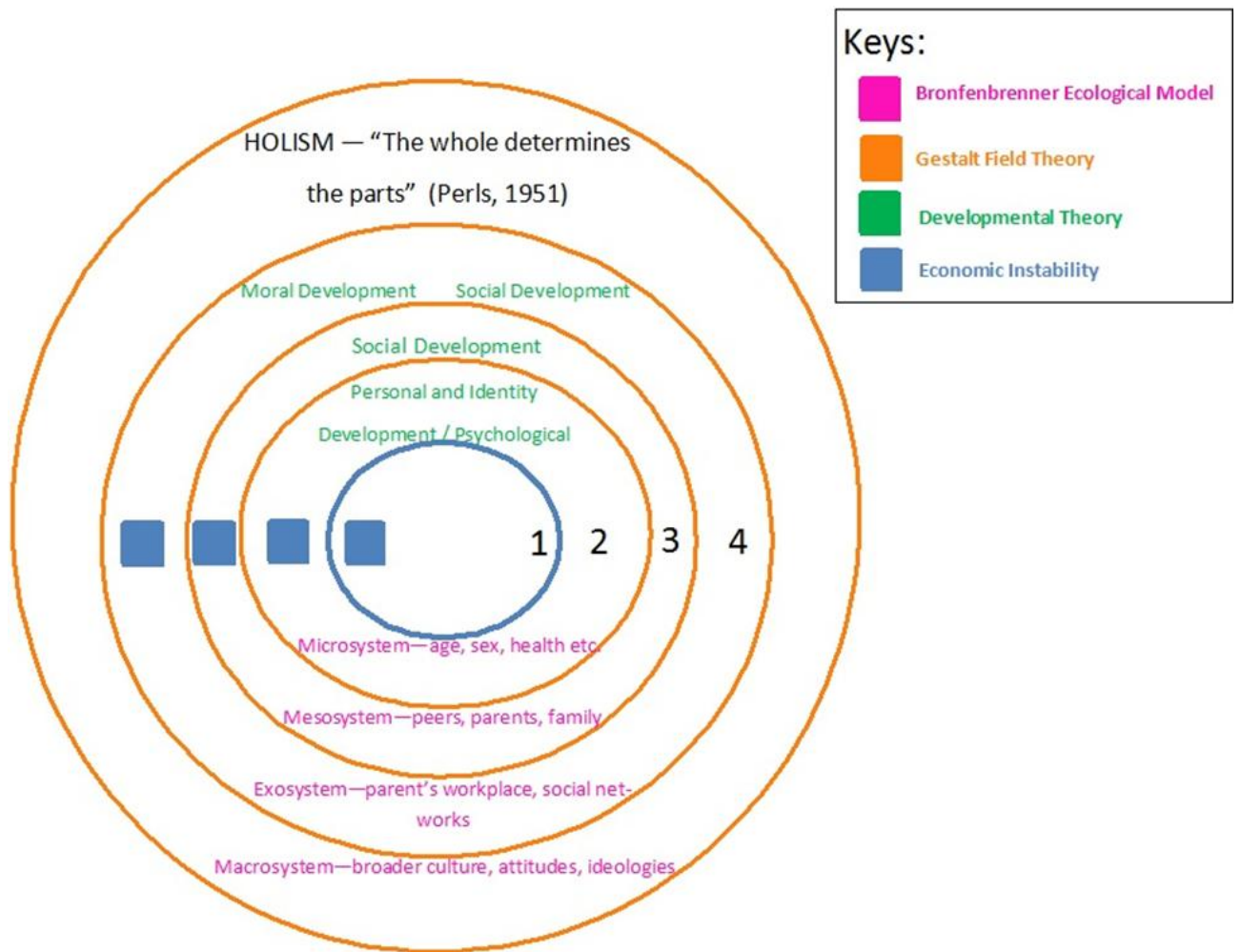


Figure 14

The ecological developmental model for understanding the effects of economic instability on individuals

The model above can be explained as follows:

Area 1: The micro system (gender, age, health etc.), is the system in which individuals function directly. It can be seen as the field or system in which physical and cognitive development of individuals take place. This area of the system is directly related to individuals. In integrating this with an economic unstable perspective, it can be argued that individuals' cognitive development and physical development can be affected due to a lack of finance. During middle childhood, as well as adolescence, significant changes in physical and cognitive development take place which can easily be affected by a lack of or change in finance. For example, if parents are not able to afford appropriate education and extracurricular activities it is to the detriment of the children's development.

Area 2: Within the meso system, peers and family can be viewed as an integral role in the development of identity of individuals' development. The fact that economic instability places stress on the functioning of the family as well as the fact that due to a decrease in finance, parents are not able to provide children with the latest trends (games, clothing etc.) effecting their interaction among peers, which has an influence on individuals. Especially during adolescence the development of identity is significant which stresses the influence that a lack of finance can possibly have on adolescents.

Area 3: The exo system views the wider community as a part of social development of children and adolescents. Children and adolescents develop through interaction with the wider society. Evidently, it can be argued that the unstable economic climate impacts this system, as explained in Chapter 2. The fact that families are possibly not able to socialise to the extent they used to, proves to have an impact on the social development of children. It is also true that children and

adolescents are not able to attend all the social gatherings (parties) offered by peers due to the fact that parents are possibly not able to afford numerous gifts.

Area 4: The global economic crisis impacts on the broader ideologies of the larger society which not only affects selected groups, but the world, as was discussed in Chapter 2. The macro system is impacted on by the economic unstable situation, which proves to have an impact on employment security, which lastly has an impact on the social and moral development of children.

In viewing all four areas, it is encompassed in an overall field which consists of various intertwined fields which affect and impact on each other. All of these different fields form part of the overall field in which individuals function which is supported by the notion of holism within the Gestalt paradigm.

### **3.5 Conclusion**

In this chapter, areas of development have been discussed as it pertains to understanding the impact of economic instability on children and adolescents. Specific aspects on middle childhood and adolescence were presented to exemplify their inimitability.

The integration with the theoretical framework of this model (figure 14) illustrated and underlined the impact that change in the economy can have on families and especially children. The interconnectedness of the concepts of the ecological systems theory, gestalt field theory, developmental theories and economic instability, was graphically depicted at the end of the chapter. This model illustrated the nature and extent to which financially unstable conditions can affect and infiltrate into the functioning of individuals and families.

The following chapter will provide the reader with the background of what was used to design assistance for parents to help children deal with the effects of economic instability within the family system.

## **CHAPTER 4**

### **CONCEPTS IN THE DEVELOPMENT OF ASSISTANCE FOR PARENTS**

#### **4.1 Introduction**

The preceding chapter provided the reader with an overview of the development during middle childhood and adolescence as a means of illustrating the unique manner in which financial changes within the family affect children in middle childhood and adolescents. The aim of this research was to develop assistance for parents to help children and adolescents cope with the effects of financial changes within the family, hence this chapter will focus on gestalt theory and play therapy which served as the conceptual framework of this study.

In this chapter to follow, the main concepts that form the underpinning of this study will be discussed. A discussion on play and play therapy as intervention medium will follow, after which Gestalt as chosen approach will be presented with specific focus on the relationship between parents and children. The theoretical background of websites and the use of multimedia features will be discussed. Finally, this chapter will conclude with a summary of the principles of these concepts that were used in the design of the website and activities.

#### **4.2 Discussing financial matters in conversations**

“Finance” is often viewed as a difficult topic for parents to discuss with their children. A survey that was conducted (Tysiac, 2012) indicated that parents avoid having to talk to their children about their finances. The results from the study indicated that just 13 percent of parents surveyed talk daily with their children about

financial matters. It was indicated that parents prefer to talk to their children about: the importance of good manners (95 percent), the benefits of good eating habits (87 percent), importance of getting good grades (87 percent), the dangers of drugs and alcohol (84 percent) and the risks of smoking (82 percent). These findings clearly illustrate the difficulty parents experience in facilitating conversations about financial matters with their children. This notion is supported by Staff (2012) who states that parents would rather talk about bullying and smoking or drugs than about finances in the family. Carlozo (2012) as well as Kahan (2012) note the difficulty parents experience in discussing finances in the family.

In addition to the section above, it is recommended and supported that it is advisable for parents to talk to their children and adolescents about finances in the family. Clark (2012) and Newman (2011) state that parents should portray that finance is not an unmentionable subject and children and adolescents need to be made aware that the financial situation is not due to a fault of their own and the financial situation should not be overstated (as this could cause a rise in anxiety levels of children and adolescents).

In reference to the stated above, it is evident that a medium of support for parents is desired. This study intercepts this lacuna with the design of a website with multimedia features which offers parents practical guidelines and activities to use with their children and adolescents. The concepts that were used as backdrop in the design and compilation of this are presented accordingly after which a summary prior to the conclusion will be offered.

### 4.3 Play and play therapy as intervention medium

“Children must be approached and understood from a developmental perspective. They must not be viewed as miniature adults. Their world is one of concrete realities, and their experiences often are communicated through play” (Landreth, 2005, p. 9). Play is viewed as the activity which consumes an appreciable portion of children’s time (Smith, Cowie & Blades, 2011; Smith, 2010) and play and activities are the medium which facilitates children’s expression and exploration of their world (Giddens, 2011; Landreth, 2005). There are various definitions of play, different forms of play, functions of play as well as the therapeutic value of play. Some definitions of which have been more investigated than others.

In the subsequent section *play* as well as *play therapy* as motivation for this chosen modality will be explored. These concepts have been used in the design of assistance (website and activities) for parents to use with their children and adolescents as a means of dealing with the effects of economic instability in the family.

*Play* is defined as a physical or mental leisure activity that is undertaken purely for enjoyment or amusement and is undertaken for own interest (Lindon, 2001; Play Therapy United Kingdom, 2012). It is also described as an antithesis of work as it should be freely chosen, intrinsically motivated, nonliteral, freely chosen and an active engagement (Lifter, Mason & Barton, 2011; O’Connor, 2000, p. 3). For a significant part of life, parents are involved in the play of their children. Play is noted to serve various purposes and functions. The views of different theorists on types of play and their functions are presented in the successive table:

Table 10

## Types of play and their functions

<b>BLOM</b> <b>(2006, p. 196-201)</b>	<b>KEENAN</b> <b>(2002, p. 201)</b>	<b>RUSS &amp; NIEC</b> <b>(2011, p. 202)</b>	<b>SMITH</b> <b>(2010, p. 8-9)</b>
<p><i>Relaxation play:</i> This serves the purpose of creating an atmosphere for therapeutic input.</p> <p><i>Assessment play:</i> This form of play is utilised in order to observe the cognitive, perceptual, emotional and cultural background and motivation.</p> <p><i>Biblio-play:</i> This includes the use of books, written word and audiovisual</p>	<p><i>Cooperative play:</i> The most complex form of play. It includes formal games, social pretend play and constructive play.</p> <p><i>Associative play:</i> Occurs when children talk to each other and share the same materials in their play.</p> <p><i>Parallel play:</i> Occurs when children play <i>beside</i> other children rather than <i>with</i> other</p>	<p><i>Functional play:</i> Children's appropriate use of objects.</p> <p><i>Symbolic/ Pretend play:</i> It requires the ability to manipulate objects to represent real- world interpretations.</p> <p><i>Social play:</i> Less object focused, as it involves social interaction.</p>	<p><i>Social contingency play:</i> Games such as peek-a-boo where the enjoyment lies in the response of others.</p> <p><i>Sensorimotor play:</i> Involves activities with objects that are based on the sensory properties of the object (banging blocks together).</p> <p><i>Object play:</i> This involves play with objects such as Lego blocks,</p>

<p>utilities.</p> <p><i>Dramatised play:</i> This provides children with the opportunity to play out situations within a safe environment.</p> <p><i>Creative play:</i> This includes aspects of art therapy, such as drawing, painting and clay work which provides children with the opportunity to express emotions.</p>	<p>children.</p> <p><i>Onlooker:</i> Children watch other children play but do not join in.</p> <p><i>Unoccupied play:</i> Takes place when children do not play with anything but simply watch others.</p> <p><i>Solitary play:</i> When children play by themselves in a way that is noticeably different from those around them.</p>		<p>modelling clay etc.</p> <p><i>Language play:</i> Children can play with noises, syllables, words and phrases.</p> <p><i>Physical activity play:</i> This refers to gross bodily movements in the form of running, jumping etc.</p> <p><i>Fantasy or pretend play:</i> This involves the nonliteral use of objects, actions and vocalisations such as role play, miming etc.</p>
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The table above illustrates the different types of play and the functions these serve in the development of children and adolescents. In applying this to the age groups of the study, it is evident that children during middle childhood become increasingly more involved in concrete operations such as skills learning, self-

evaluation and more purposeful, productive play, whereas adolescents have an increased interest and involvement in socialisation (Newman & Newman, 2011). The activities that were designed in this research, were designed to such an extent that these activities suite and fit the description above. The designing of activities were embedded in the modality of play therapy. It is of vital importance to acknowledge that the aim of the website and activities is not to replace the role of therapists or to mould parents into therapists. The aim thereof is to empower parents by making them more aware of the impact of finance on children, and to equip them with activities to facilitate conversations with their children about difficult financial matters.

*Play Therapy*, conversely, is contextualised as a “variety of play and creative arts techniques to alleviate chronic, mild and moderate psychological and emotional conditions in children that are causing behavioral problems and/or are preventing children from realising their potential” (Play Therapy United Kingdom, 2012, par. 1). Landreth (2012) agrees with this definition. It is important to make mention of the distinguishing characteristics and differences between play and play therapy. Play Therapy United Kingdom (2012) presents the following as contextual definitions and differences:

Table 11

## Differences between play and play therapy

<b>LEVEL</b>	<b>PLAY</b>	<b>PLAY THERAPY</b>
<b>VARIABLE</b>		
Objectives  (Level of functioning)	Enjoyment  Individual learning  Self-development  Normal	Mental health & emotional well-being (Preventative and curative)  Chronic mild, moderate and severe conditions  Mild to moderate and severe conditions  Impairment
Description & role of provider(s)	None	Form a therapeutic relationship—short to medium or long term (months/year). This relationship will normally be between the therapist and child but may also be between a therapeutic team and a child.
Age range  (Emotional)	Any	3-14 years
Play content	100%	80-90%  Assessment  Case management  Outcome measurement
Psychological theories	None	Intermediate

Type of intervention	None (Self-help)	Integrative play therapy techniques
Safety	Physical	Physical  Emotional & psychological safety  Confidentiality
Clinical supervision	None	Essential
Quality management	None	Complex – multiple outcome measures

The table above illustrates the significant differences between play and play therapy. One of the main differences between play and play therapy is presented as play therapy having to be clinically supervised and quality management thereof is essential.

According to Kreitler, Oppenheim and Segev-Shoham (as cited in Kreitler, Ben-Arush & Martin, 2012) as well as Malchoidi (2005) different modalities of expressive therapy, as conducted by a qualified, registered professional within a therapeutic process (Ray, 2011), exists such as art therapy (use of art media, images, and the creative process), music therapy (music), drama therapy (systematic and intentional use of drama and theatre processes), dance/movement therapy, poetry and biblio therapy (use of various literature sources) as well as sand play therapy (use of sandbox and miniatures).

The motivation to make use of the foundations of play therapy lies in the notion that play therapy encompasses comprehensive forms of expression, as opposed to just focussing on, for example, drama or literature. The motivation for the use of play therapy is confirmed by the writings of Landreth (2012) as well as Ray (2011) who suggest the following uses of play therapy:

*Fun:* The use of play provides children with an experience of enjoyment. This serves to lower children's resistance which makes children more receptive;

*Symbolic expression:* Feelings and thoughts of children can be symbolically expressed, as the views of Piaget (Piaget, 1972) and Vygotsky (Vygotsky, 1978) confirm that children use symbols for the acquisition of language, cognition and the expression of emotion;

*Catharsis:* Play allows children to work through issues of the greatest consequence to them;

*Social development:* Play encourages the expression of children's word and promotes communication between the self and others;

*Mastery:* This enables children to take control over their world. They have the capability to take control over anything;

*Release of energy:* Unused energy is freely expressed.

Reddy, Files-Hall and Schaefer (2005) as well as Schaefer (2011) also note that the benefits of play therapy, as an expressive therapy, are endless. It is stated that it results in children becoming more responsible for behaviors and developing more successful strategies, new and creative solutions to problems are developed, respect and acceptance of self and others are learned and children learn to

experience and express emotion. This is also noted by Hall, Schaefer and Kaduson (2002) as well as Sheridan, Howard and Elderson (2011). Play therapy cultivates empathy and respect for thoughts and feelings of others whilst learning new social skills and relational skills with family. It develops children's self-efficacy and thus a better assuredness about their abilities (Reddy, Files-Hall & Schaefer, 2005; Sheridan, Howard & Elderson 2011).

As play therapy was chosen as the intervention medium in this research, approaches were investigated. There are various approaches to play therapy of which psychoanalytic, humanistic and cognitive behavioral tend to dominate literature and clinical practice (O'Conner, 2000). For the purpose of background information as well as the motivation for choosing gestalt as the approach in this research, psychoanalytic, objects relation therapy, cognitive behavioural, narrative and structured therapy (gestalt) will comprehensively be discussed. Note that the role of the therapist also differs in each of the following modalities:

*Psychoanalytic approach:* Children's play was seen to take place, without the analysis of an adult. The task of the therapist is to interpret the symbolic content of children's play (Wilson & Ryan, 2008) In this approach therapists serve the purpose of an interpreter as they reflect on what children bring to the session and reflects it back to children to facilitate insight (Malchiodi, 2012; O'Conner, 2000).

*Objects relation therapy:* Play is viewed as a cardinal part in the therapeutic experience. The person-to-person relationship with the therapist is crucial. It is also stated that play is a means by which children manage the transition between the inner world of the psyche and outer reality and thus "always on the theoretical line

between the subjective and that which is objectively perceived” (Goldberg & Goldberg, 2012; Wilson & Ryan, 2008).

*Cognitive behavioral:* This approach postulates the different aspects of an individual’s internal functioning. The therapist and child work together to determine goals of intervention, which is based on positive reinforcement of positive behavior in order to illuminate negative behaviors (Kendall, 2012; Wilson & Ryan, 2008)

*Narrative therapy:* The underlying principle is that people’s lives are constituted by stories which they tell themselves. This enables the interpretation of lives through a frame of reference (Goldberg & Goldberg, 2012; Wilson & Ryan, 2008). The narrative therapist focuses upon narrative in the therapy. The narrative therapist is a collaborator with the client in the process of developing richer stories or narratives (Turner, 2011).

*Structured play therapy (Gestalt framework):* In this type of therapy therapists use a variety of techniques to guide children directly or indirectly into areas of play. Specific areas of children’s experience are then worked with (Wilson & Ryan, 2008).

In addition to the above mentioned, it is stated that the use of play therapy as modality in the design of the website and activities does not aim at facilitating a therapeutic process. The motivation therefore is that the designed activities create a platform to facilitate conversation between a parent and child in an attempt to facilitate awareness which will assist children and adolescents in dealing with their feelings caused by the unstable financial position of the family.

The foundations of Gestalt are rooted within Play therapy. The section to follow will be dedicated to a discussion on the main concepts within the gestalt paradigm.

#### 4.4. Gestalt as basis of play therapy as intervention

*Gestalt* is a German term which generally refers to a pattern, form, shape or configuration which relates to a person in totality (Mann, 2010; Schaefer, 2011). A gestalt therefore represents a whole experience based on the satisfaction of a specific need (Mann, 2010).

Within Gestalt theory, the central human activity is viewed as people's need to give meaning to their perceptions, their experience and their existence. The Gestalt approach is therefore concerned with defining the nature of human lives in terms of meaningful wholes, whether these are biological or spiritual (Mann, 2010, p. 3).

The three main foundations of gestalt are referred to as the "three pillars of Gestalt" which are the field theory, phenomenology and dialogue according to Mann (2010). The first pillar, *field theory*, suggests that the context of persons determine their experience. The field perspective views all occurrences as part of an inextricably linked web of relations and interactions, called the field (Nevis, 2000). From this point of view, objects, humans and ideas exist by virtue of interplay among each other and in their relation to the field (Corsini & Wedding, 2010). A person cannot be separated from the field and everything that changes within the field, has an impact on the other part of the field. The views of Kurt Lewin (Lewin, 1967) and Gary Yontef (Yontef, 1993) can be summarised as follows:

A field can be defined as a dynamic, interrelated system, where one part influences other parts in the system. It assumes that behavior and cognitive processes are part of a field that affect each other. A field is also continuous in space and time and everything is of a field which defines phenomena. Any change that

takes place in a part of a field affects everything else which emphasises the dynamic nature of the field. Finally, any change in one process changes the entire pattern which can exist at many levels.

In viewing the above mentioned, economic instability and the effects thereof on the family, can be viewed from the field theory perspective. It can be argued that when economic changes occur, it can have a financial impact on the parents within the family system. This change in the field brings about change in the individual. If the economy causes change within the family, it can bring about change for the parents which will in turn affect the children.

The above mentioned illustrates the dynamic nature of the field and the fact that the field determines phenomenology, which is also viewed as the second pillar of gestalt. The term *phenomenology* refers to the search for understanding of what is revealed instead of the interpreter's observation (Mann, 2010). According to Yontef (1993), phenomenology is a discipline that enables people to separate residue from the past, from what is actually perceived. Blom (2006) adds that the phenomenological basis of gestalt implies that people create their own world in a distinctive manner. Phenomenology assists people to avoid the ordinary way of thinking, enabling them to distinguish between the actual perception, feelings and previous experience residue (Yontef, 1993). Gestalt phenomenological exploration is therefore aimed at awareness or insight. The concept of phenomenology will play a prominent role in viewing the effects that economic reality will have on children. Children's preconceived view of money, as well as receiving things of monetary value, will impact the ease with which children will accept financial change. In the case where children are not predisposed to having things, easily receiving luxuries, the sudden absence thereof will not have a dire effect. However, if children value

items of luxury to an extent where it is a necessity from the children's phenomenology, the absence of a specific luxury will be more distressing. Van der Veen (2003) states that luxuries can be referred to as the non-essential nature of goods using terms such as "extra, extravagance, indulgence, treat, affluence, sumptuousness and splendour" (p. 406). All of which is in jeopardy for some families due to the impact of the economic climate.

The above argument highlights the importance of assisting parents in facilitating these financial changes in the family with their children. The activities were designed in such a manner that dialogue becomes the vehicle for helping children deal with these changes in the house. *Dialogue* is regarded as the third pillar of gestalt and is concerned with what happens between two people within the relationship and what emerges from this relationship. The term refers to more than just the presence of speech (Joyce & Sills, 2001). Gestalt theory suggests the dialogic relationship which is described by Buber (as cited in Joyce & Sills, 2001) as an attitude of "genuinely feeling / sensing / experiencing other persons as a person (not an object or part-object), and a willingness to deeply 'hear' other persons' experience without prejudgement ... to hear what is not being spoken and to see what is not visible" (p. 43).

The relationship between two people and the existential dialogue that takes place is the vehicle for true healing. Existential dialogue, according to Yontef (as cited in Turner, 2011; Woldt & Toman 2005; Yontef, 1993) should include the following characteristics: *Inclusion* which refers to more than just an empathetic stance towards other persons. It implies the position of imagining oneself into the experience of other persons without losing the sense of self. The *confirmation* of the existence of people takes place by practicing inclusion and by accepting other

persons as separate beings (Bar & Levine, 2012; Yontef, 1993). *Presence* takes place when persons are authentically present as persons as opposed to “seeming”. The key to understanding true existential dialogue, is meeting other persons in the present (Buber, 1947: xii; Joyce & Sills, 2001; Wollants, 2012). The two parties commit to the dialogue that takes place and construct the outcomes of the interaction themselves. Blom (2006) suggests that the relationship between two people and gestalt therapy can be:

considered an existential, phenomenological and holistic approach, with the emphasis on awareness in the here and now in the interdependence between people and their environment. This improves organismic self-regulation in that people become aware of choices they can make in respect of their behavior and they can thus define significance of their life (p. 19).

Relationships in Gestalt are viewed as an I-Thou relationship (Yontef, 1978). Relationships therefore, play an important role in Gestalt therapy and philosophy as such.

Literature (Beisser, 1970; Perls, Hefferline & Goodman, 1951) posits various main concepts that underline the gestalt philosophy and approach to therapy. These concepts were used as foundation in the design and compilation of the website and activities to assist parents in helping children and adolescents cope with financial instability in the family. The designed activities serve as an instrument to create conversation between parents and children which aids and encourages awareness of feelings about financial realities which in the end aims at facilitating healing.

As the gestalt approach is such an extensive paradigm, underpinned by various concepts, only the concepts that are applicable to this research will be discussed in the section to follow:

#### **4.4.1 Holism**

“One of the most observable facts about man is that he is a unified organism” (Perls, 1973, p. 8). The individual called the self is a unitary concept encompassing physical, emotional, cognitive aspects (Woldt & Toman, 2005). This understanding of man regarding the physical aspects, the emotional aspects, thoughts, all mental events, are all expressions of a unified being; of each individual (Barlow, n.d). Holistically an adequate concept of self cannot be attained by merely adding individual parts of the self together – the whole is greater than the sum of its parts. Holism asserts that humans are inherently self-regulating, that they are growth oriented, and that people and their symptoms cannot be understood apart from their environment. Holism and field theory are interrelated in Gestalt theory (Yontef & Jacobs, 2011).

The concept of holism can be linked and integrated into the understanding of unstable economic conditions. This concept can also be linked with the ecological systems theory and field theory. The change within the economy takes place in a macro system/field which has an impact on the family (micro field/system) and therefore the parents within a family are affected which then in turn has an effect on children within the family. Children within the family system therefore cannot escape the effects thereof as they are part a unified whole. It is also important to note that children and adolescents as individual beings should be viewed as a whole, consisting of physical, emotional and spiritual aspects. Parents should take into

account that their children are holistic beings and that children have a process, personality, configuration of experiences, as well as a unique level of development. It can also be mentioned that the relationship between family members should be viewed as a holistic system/field, consisting of more than just the sum of the members and the relationship between them.

#### **4.4.2 Relationship between parents and children**

“Nothing happens without a thread of relationship” (Oaklander, 2006, p.20). Gestalt therapy focuses on the importance of the relationship as the vehicle for healing. The family setting and the relationship between parents and children or adolescents are the perfect vehicle for both parties to deal with the effects of financial difficulty within the family. At times, parents can find it difficult to talk to their children about financial difficulties as they are also faced with their own emotions. Relationship is the pre-requisite when facilitating emotion and emotional expression cannot take place outside the safety of a relationship. Within the context of this study, the parents must facilitate this process and must find assistance within the pre-established parent-child relationship. As the core features of play therapy is relationship, the relationship between parents and children is the perfect container for the process of healing, facilitated by the designed activities. Schaefer and Kaduson (2006) state that a secure-base relationship is one in which children experience a sense of safety to explore their feelings and deal with the relevant issues.

It can also be argued that the capacity for a genuine and authentic relationship forms the cornerstone of the healing process and the fact that humans form relationships on a constant basis, emphasises the notion that humans are

inherently relational and this interhuman dimension manifests itself in dialogue between people as Hycner (1991) confirms. Hycner and Jacobs (1995) state that:

between is not an auxiliary construction, but the real place and bearer of what happens between men; it has received no specific attention because in distinction from the individual soul and its context, it does not exhibit a smooth continuity, but is ever again re-constitutes in accordance with men's meeting with one another(p. 3).

The notion can be put forward that the dialogical relationship should also be viewed from a holistic perspective as what happens in the 'between' is much more than just the sum of the two people engaging with one another. Mackewn (1997) recommends two stances of the dialogical relationship: I-it and I-thou. I-it describes a more objective style of relating which is a more task and outcome orientated style and includes functions such as analysis, judgement and reflection (Schultz, 2004). I-thou refers to a subjective attitude where persons address other persons as a person and they are open to meeting in mutual humanity, accepting and confirming the other as they are. Moments of I-thou have the greatest potential for healing (Schultz, 2004).

Oaklander (2006) theorises that the relationship between two people within a safe environment has certain fundamentals which prove to be highly significant in the engagement with children. These fundamentals can be made applicable to the relationship between parents and children and/or adolescents, as previously mentioned, when engaging in the designed activities as a means of dealing with the difficulties caused by financial challenges in the family. Oaklander (2006) proposes the following fundamentals which can be applied to the family setting instead of the

therapeutic relationship between therapist and client. It is suggested that the relationship between parents and children and/or adolescents, when engaging in the financial issue at hand, should encompass the following: The parents and children and/or adolescents should meet each other as two separate individuals, one is not more superior than the other; parents are as authentic as they can be, the parents will not use a teacher's voice, the parents will accept the children and/or adolescents as they are, without any expectations, the parents will respect the rhythm of the children and/or adolescents and will be present and make good contact. In this way, relationship flourish (Oaklander, 2006), which can give way to healing.

Due to the dynamic nature of the dialogic relationship, and especially the nature of a relationship between parents and children, the above mentioned principles should be strived for to create a safe environment in which these activities can be applied. The contrary is also true as disruptions in the dialogic relationship can occur which can be resolved in the following manner as put forward by Woldt and Toman (2005):

- The experience of both parties is accepted as a valid phenomenological reality;
- Responsibility for the interaction is attributed to both participants and their interaction;
- The outcome that emerges from true dialogue is the best possible in the circumstances;
- True dialogue is the relational context used to explain the emerging contact and developmental and characterological themes as they arise (p.97).

All of the above mentioned are born from the contact which takes place between persons or between persons and their environment. The concept of contact will be discussed in the section to follow.

#### **4.4.3 Contact**

Within gestalt theory, contact takes place as soon as the organism uses the environment to satisfy a need (Zinker, 1977) which is an integral part of experience, and therefore no experience can take place without contact (Blom, 2006). Nevis (2000) defines contact as “a quality of awareness which involves the meeting of differences” (p. 23). The process of contact takes place at the contact boundary with a process of contact and withdrawal in order to satisfy a need on the foreground.

The cycle/experience of contact can best be described as the process of satisfying a particular need. Woldt and Toman (2005, p. 31) as well as Brownell (2003) posit the following four stages of contact:

*Fore-contact:* This is the initial stage of contact during which a need emerges that initiates the figure background process.

*Contact:* During this phase, the self expands towards the contact boundary with the environment in search of a means of satisfying the need.

*Final contact:* The third phase is the stage during which contact with the environment takes place and the need is satisfied.

*Post contact:* During the final stage, assimilation of the satisfied need takes place.

In contrary to the above mentioned Blom (2006, p. 26) posits five stages of the contact cycle and refers to it as the process of gestalt formation which involves the following:

*Awareness/sensation:* Individuals experience a need or are disturbed by an environmental stimulus.

*Mobilisation/choice of relevant action:* The awareness of the need is followed by an attempt to satisfy the need.

*Final contact/action:* The action is chosen to satisfy the need and individuals are fully engaged in the process thereof.

*Post-contact:* Once the need is met, homeostasis is reached.

*Withdrawal:* During this stage individuals withdraw to a state of equilibrium which creates a fertile void for a new need to arise.

Mann (2010, p. 40) suggests the following table in illustration of the gestalt cycle of experience/contact cycle with reference to an example of a need of the body compared to the experience of bereavement:

Table 12

Gestalt Cycle (Mann, 2010, p. 40)

	<b>THIRST</b>	<b>BEREAVEMENT</b>
Sensation	Dryness of mouth and throat emerges.	A response of numbness and shock.

Awareness	Sensation is interpreted and a need for water moves into awareness.	Reality of the enormity of the loss begins to surface with associated emotional responses.
Mobilisation	Persons move to satisfy the emerging need, e.g. begin to mobilise themselves to get up to move towards tap.	Begin to contact emotions in reaction to the loss – for example sadness/tears.
Action	Move towards the tap, turn on tap, fill glass, lift glass to their mouths.	Move towards expressing the emotion, e.g. eyes begin to prick, breathing deepens, lips quiver.
Final contact	Drink water from the glass.	Emotions are expressed fully. Cries, feel the hurt of the loss.
Satisfaction	Thirst is quenched.	Organisms feel the force of the emotion expressed with associated response, e.g. relief, hopelessness.
Withdrawal	Move away from the activity, the need having been met.	Organisms withdraw from the emotion.
Void	Leave space for further need to emerge.	Space is left for the next need to emerge in the

		grieving process.
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The above described process is illustrated in the figure below:

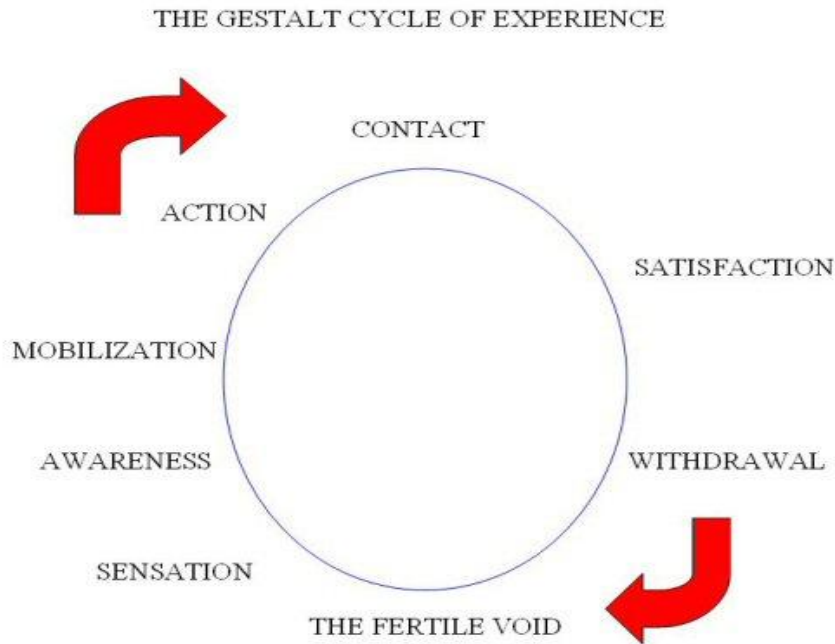


Figure 15

The Gestalt Cycle of experience (<http://www.nancyhine.co.uk/gestalt.shtml>)

The above figure and the table illustrate the process of contact making or the gestalt cycle of experience. The financial difficulties and instabilities that a family experience can be linked to the cycle of experience. Parents or children have a financial need, but due to a lack of or unstable finances, they are unable to meet such a need. Then the family or children make use of creative adjustment in order to maintain homeostasis although the need is not met. This then causes, at times, a presentation of “inappropriate behavior” whereas it is only the childrens’ means of satisfying a need that was not met.

The possibility also exists that a contact boundary disturbance can occur. This is defined by Yontef (1993) as the occurrence when the boundary between the self and the environment becomes unclear and it results in a disturbance of the distinction between self and boundary. Yontef (1993) as well as Blom (2006) suggest the following contact boundary disturbances:

*Introjection* takes place when contents from the environment are absorbed without discrimination and criticism (Joyce & Sills, 2001; Simkin, 1976). This takes place when persons sacrifice their own opinions for that of others. The polarity of introjection is rejection (Joyce & Sills, 2001).

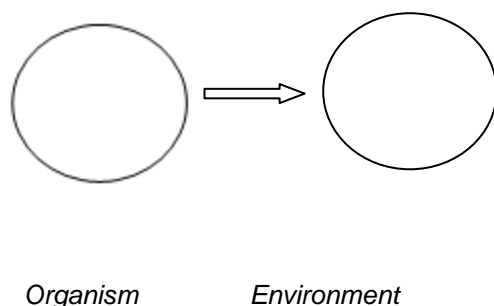


Figure 16

Illustration of introjection

*Projection* can be referred to as the tendency to hold the environment responsible for that which individuals are experiencing. This takes place when an individuals take a belief, opinion, assumption or feeling they have and impose it on to the environment (Korb, Gorrell & Van de Riet, 1989; Simkin, 1976). The polarity of projection, according to Joyce and Sills (2001) is ownership which entails individuals taking responsibility for themselves.

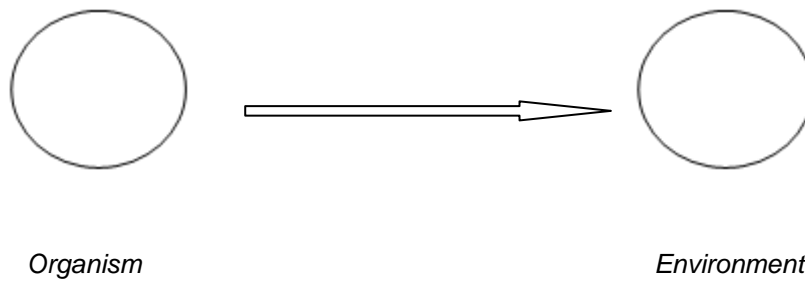


Figure 17

Illustration of projection

*Confluence* or fusion, takes place when distinction between the self and the environment becomes unclear. This causes individuals' beliefs, attitudes and feelings to merge with the surrounding environment (Zinker, 1977). The distinction between "me" and "not me" becomes unclear (Korb et al., 1989). The polarity of confluence is withdrawal which refers to the process of moving between confluence and withdrawal (Joyce & Sills, 2001).

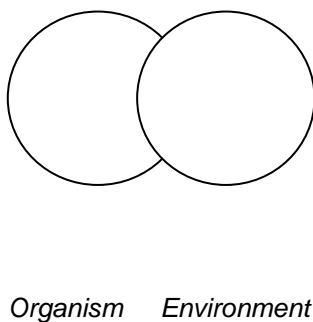


Figure 18

Illustration of confluence

*Retrospection* refers to a split within the self which causes individuals to do to themselves what they want to do to others. According to Yontef (1993) "a split is

within the self, a resisting of aspects of the self by the self. This substitutes self for the environment”.

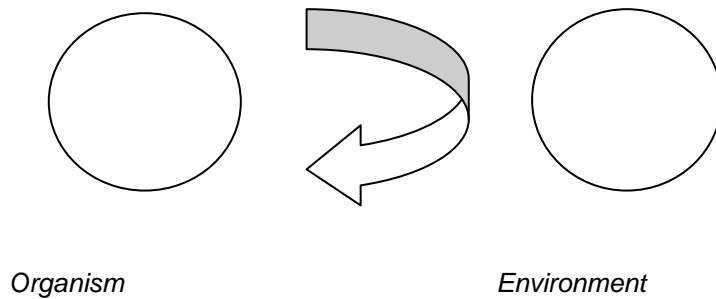


Figure 19

Illustration of retroflection

*Deflection* implies the breaking and avoiding of contact with people, such as breaking eye contact. Deflection is an avoidance of an environmental stimulus to prevent full recognition or awareness (Joyce & Sills, 2001), and contact (Yontef, 1993). The other pole of deflection is reception, which indicates that persons are available and open to full contact.

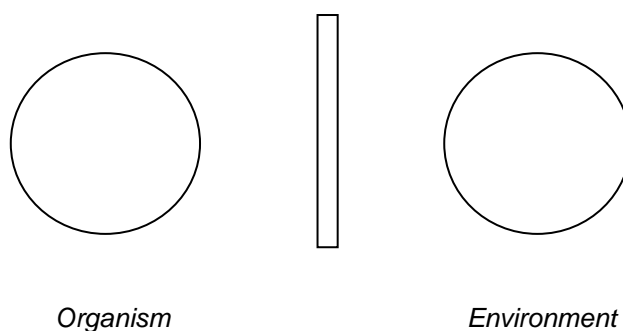


Figure 20

Illustration of deflection

*Desensitisation* takes place when the body is numbed to sensation. The existence of pain is thus kept out of awareness (Joyce & Sills, 2001).

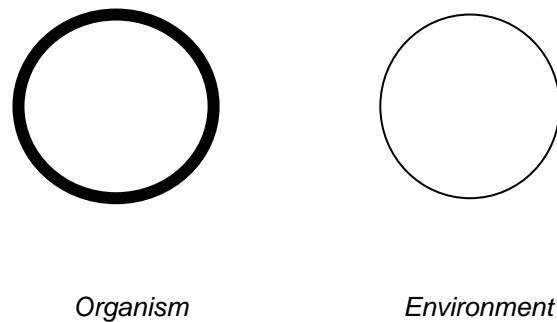


Figure 21

#### Illustration of desensitisation

*Egotism* is characterised by Joyce and Sills (2001) as well as Blom (2006) as the preoccupation with one's own feelings, thoughts and behaviors.

The emergence of a contact boundary disturbance can be caused by a need that is not met. Children contact the field to satisfy a need. Should the need be satisfied, children function in a homeostatic state. If, however, children's needs are not met, children can attempt to creatively adjust and in this attempt a contact boundary can emerge. With the absence of money, various needs which were previously met, might not be satisfied currently due to the change in the families' financial situation. For the children, the emergent need has not been met. For example: If children were used to doing expensive extra-mural activities (piano lessons), the change in the financial status of parents might not allow for piano lessons. The children have a need to play the piano and now that this cannot take place, they experience disequilibrium. This can give rise to a contact boundary disturbance such as retroflection where the children for example, internalise the need by punishing themselves.

The above mentioned emphasises the importance that parents should be made aware of the effects the financial reality can have on their children.

#### **4.4.4 Awareness**

According to Oaklander (as cited in O'Conner & Schaefer, 1994, p. 146)

“Awareness encompasses many aspects of life and of the individual. Along with becoming aware of one’s process, awareness of sensations, feelings, wants, needs, thought processes and actions strengthens one’s sense of self and self-determination”. Mann (2010) concurs that awareness is the aim of gestalt, which entails being in contact with one’s existence in the here and now. Laura Perls (as cited in Yontef, 1993) states that:

the aim of gestalt therapy is the awareness continuum, the freely ongoing Gestalt formation where what is of the greatest concern and interest to the organism, the relationship, the group or society becomes Gestalt, comes into the foreground where it can be fully experienced and coped with (acknowledged, worked through, sorted out, changed, disposed of, etc.) so that then it can melt into the background (be forgotten or assimilated and integrated) and leave the foreground free for the next relevant Gestalt) (p. 139).

The concept of awareness can be seen as follows (Woldt & Toman, 2005, p. 87):

- Relational within the gestalt therapy paradigm.
- It can be viewed as a self-process that takes place at the contact boundary of individuals and the rest of the field.
- Awareness is sensory, affective and cognitive.

- Awareness tends towards otherness, and the otherness is part of what and how one is aware.
- It includes observing self and other and knowing the choices that are being made.

Perls (as cited in Houston, 2003, p. 21) suggests three zones of awareness namely: *Internal world* (the organism working for its own preservation and evolution or working towards health), *external world* (the actuality of that which is outside) and the *maja* (the fantasy inside each person). The concept of awareness forms an important foundation in the design and assembling of the assistance for parents. The aim was to facilitate awareness through the use of all the activities, which serves the purpose of making the parents and children aware of the effects of economic instability on the family, and their possible hidden feelings caused by this reality.

All the designed activities were comprised and added to a multimedia website. The motivation for the design of a multimedia website, as opposed to a hard copy manual, is that the website offers parents with a cost effective, easily accessible means of gaining assistance to help their children deal with financial issues within the family. The details on multimedia will be discussed in the section to follow.

#### **4.5 The use of website with multimedia features as assistance for parents**

“We all belong from that land which has an enormous number of varieties for everything. Whether you talk about religion, caste, food, festivals, dances, music etc... everywhere we have a wide variety. And this thing of our country has made us the way that we cannot be satisfied with one thing. We want variety in everything and when we won't get it, we start to feel monotonous”  
(Animation and Digital Media Education Centre, n.d.).

The design of the website as host for guidelines and activities for parents, was developed in such a way that multimedia features were incorporated. Websites with multimedia features provide the difference and the variety that all humans seem to seek in everyday life.

Multi refers to “multisensory function, multi-facilities and multi-field application” whereas media refers to “the intermediary instrument between human and the real world” (Han, 2010, p. 320). Cemca.org (2012) in addition, defines multimedia as “an integration of multiple media elements (audio, video, graphics, text, animation etc.) into one synergetic and symbiotic whole that results in more benefits for the end user than any one of the media element can provide individually”. Multimedia therefore embodies written text, visuals, sound, movement and spatiality (Cranny-Francis, 2005).

Multimedia, according to Hartley (2008) and Cemca.org (2012), has numerous advantages compared to the use of hard copy text. This is encompassed in the following table:

Table 13

Advantages and disadvantages of the use of multimedia

<b>ADVANTAGES OF MULTIMEDIA</b>	<b>DISADVANTAGES OF MULTIMEDIA</b>
The pedagogical strength of multimedia is that it uses the natural information processing abilities that humans already possess.	Multimedia requires high-end computer systems.  Sound, images, animation, and especially video, constitute large

<p>It is cost effective to the user as well as the producer and developer.</p> <p>It is environmentally friendly, and its portability is a big advantage.</p> <p>It is also multi-sensory and entertaining to use.</p> <p>It is long life and has significant durability.</p>	<p>amounts of data, which slows down the computer, or may not even fit in a low-end computer.</p> <p>Unlike simple text files created in word processing, multimedia packages require good quality computers.</p> <p>Development costs in multimedia are very high and the process of developing effective multimedia takes time.</p> <p>Further, if the prerequisites for using multimedia include computers with related software, the user must possess a minimum level of computer literacy in order to exploit the capabilities of this medium for learning.</p>
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The power of multimedia is to engage a variety of learning modalities (visual, auditory and possibly kinaesthetic) which can appeal to various individuals (Nectac.org, 2011). Multimedia learning occurs when mental representations are built from words and pictures that are presented. The promise of multimedia learning is that people can learn better from well-designed multimedia messages consisting of words and pictures than from more traditional modes of communication involving words alone (Mayer, 2003).

The concept of multimedia can best be explained by the cognitive theory of multimedia learning by Robert Mayer (2003). The cognitive theory of multimedia is based on the following notion: “People learn better from words and pictures, than from words alone”.

The cognitive theory of multimedia is based on three assumptions as presented by Mayer (2003, p. 129): the dual channel assumption, the limited capacity assumption and the active learning assumption. The *dual channel assumption* is that humans hold separate information processing systems for visual and verbal depictions. For example, animations are processed in the visual/pictorial channel and spoken words (i.e., narrations) are processed in the auditory/verbal channel (Mayer, 2003). The *limited capacity assumption* is that the amount of processing that can take place within each information processing channel is extremely limited. For example, people may be able to mentally activate more animation per time limit than narration (Mayer, 2003, p. 129). The *active learning assumption* is according to Mayer (2003):

that learning occurs when people engage in active cognitive processing including paying attention to relevant incoming words and pictures, mentally organizing them into coherent verbal and pictorial representations, and mentally integrating verbal and pictorial representations with each other and with prior knowledge (p.129).

The theory is summarised by the following figure:

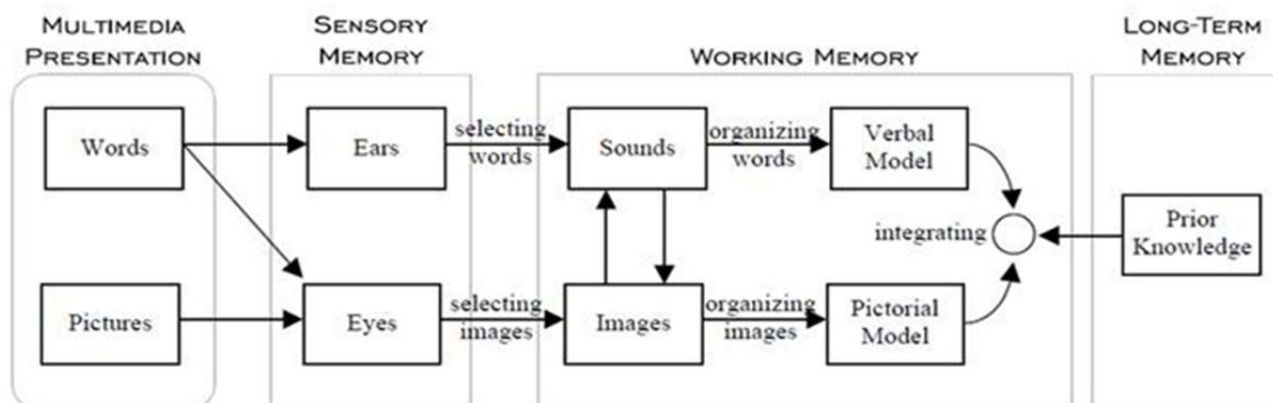


Figure 22

Cognitive theory of multimedia learning (Clark & Mayer, 2008)

The figure above illustrates that:

1. Visual and auditory experiences/information are processed through separate and distinct information processing “channels.”
2. Each information processing channel is limited in its ability to process experiences/information.
3. Processing experiences/information in channels is an active cognitive process designed to construct coherent mental representations (Clark & Mayer, 2008).

The motivation for the design of a website for parents lies in the fact that it links information worldwide and creates a platform. It is stated that the advantages of using websites as a medium for hosting information are endless, Adrian (2010) and Clinical Information Technology (n.d.), agree on the following advantages and disadvantages of using websites:

*Advantages:*

- Information is readily available to a large population and audience;
- The offered information is easily accessible as is available at any time and at any location;
- Websites refer users to other websites offering additional information on the same topic;
- Websites are environmentally friendly as no paper is wasted with a hard copy;

*Disadvantages:*

- Specific websites may be difficult to locate, especially if similar sites exist;
- Presented information may not be reliable as sources are sometimes unknown;
- In the case where difficulty with an internet connection is experienced, websites can be difficult to access.

The section above provides the advantages and disadvantages of the use of websites as a hosting medium. It can be argued that websites are the best medium for the provision of guidelines and activities to parents. The designed website provides the parents with comprehensive, integrated information (Han, 2010) which will assist them in facilitating the effects of economic instability with their children.

Multimedia offers more than just text and as children in middle childhood and adolescents' cognitive development is in the concrete and formal operational stage, they are able to comprehend and make the most of images, sound clips and other visuals. The choice of a multimedia website is explained with the writings of Blake,

Windsor and Allan (2011), Goran and Renolds (2005) and Sushant (2012) who all state that multimedia presents children with a diversity of entertaining aspects.

Children enjoy being entertained and multimedia offers interesting aspects which grab their attention. The motivation for the use of multimedia intervention for adolescence lies in the integrated part that technology plays, especially in the lives of adolescents. Computer, mobile phones, websites and computer games hold great appeal to adolescents (Brosnan, Fitzpatrick, Boyle & Sharry, 2008, p. 33). The use of the media by children and adolescents is supported by the views of Smith, Cowie and Blades (2011) who present the following table:

Table 14

Average number of hours spent with each media, in a typical day of 8-18 year olds (Smith, Cowie & Blades, 2011, p. 263)

Media type	Time spent (hours:minutes)		
	1999	2004	2009
Watching television content	3:47	3:51	4:29
Listening to music	1:48	1:44	2:31
Using a computer	0:27	1:02	1:29

The table above gives a clear indication of the fact that children and adolescents make use of the media more increasingly, motivating the decision to

develop web based assistance. A website with multimedia features was developed as opposed to the design and development of a hard copy manual for parents.

The guidelines of various authors and experts in web design (Beaird 2007, Van Duyne, Landay & Hong, 2003; Watrall & Siarto, 2009) were used to ensure the website is user friendly and easily accessible. According to Sklar (2012) websites are used for various purposes such as online trading, shopping, social networking, learning and gaming. Despite the fact that websites serve different purposes, all websites are based on general principles to ensure effectiveness. The principles entail good use of graphic visual elements, navigation functionality and clear text (Williams, n.d.). More attention to the specific elements of design will be presented in Chapter 5 and 6. For the purpose of this discussion, the choice to design a website with the aid of multimedia is hereby motivated and supported.

In the compilation and design of the guidelines and activities to assist parents in helping children and adolescents deal with economic instability in the family, concepts of play, play therapy and multimedia website design were used. The detailed discussion on each of these concepts encompassed this chapter. In reference to this, the following figure offers the reader with an overview and concise summary of the principles within each concept that which was utilised in the design of the guidelines and activities:

**GESTALT PLAY THERAPY:*****Principles incorporated:***

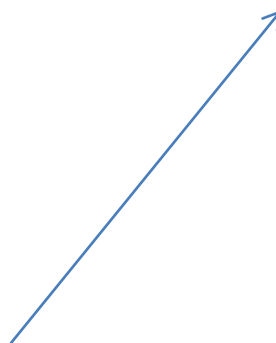
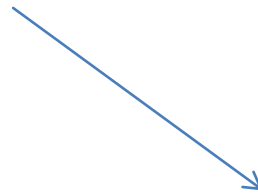
Awareness  
 Contact  
 Dialogue  
 Relationship  
 Expression  
 Empathy  
 Mastery

**PLAY:*****Principles incorporated:***

Fun  
 Enjoyment  
 Active engagement  
 Creative stimulation  
 Non literal  
 Intrinsically motivated

**WEBSITE*****With multimedia features:******Principles incorporated:***

Accessibility  
 Cost effectiveness  
 Availability of information  
 Environmentally friendly



**DEVELOPED  
 WEBSITE WITH  
 ACTIVITIES AND  
 GUIDELINES  
 THAT SERVE AS  
 ASSISTANCE  
 FOR PARENTS  
 TO HELP  
 CHILDREN AND  
 ADOLESCENTS  
 DEAL WITH  
 ECONOMIC  
 INSTABILITY**

## Figure 23

### Summary of principles used in design of website and activities

The figure above graphically depicts the principles of play, play therapy and website design that were used in the design of the assistance for parents. This tool enables parents to assist children and adolescents in dealing with effects linked to the financial changes within the family.

## 4.6 Conclusion

This chapter was dedicated to the discussion of the underpinnings that guided the development of the assistance for parents. Firstly, the basics of play and play therapy were discussed. Although parents are not trained therapists, the foundations of play and play therapy form an important backdrop in the design and compilation of the assistance for parents to help their children and adolescents cope with the realities of economic instability within the family.

Gestalt theory as the foundation of play therapy was discussed accordingly as a means of emphasising the main goal of gestalt play therapy which is awareness. The designed assistance aims at creating awareness between parents and children of the realities of the unstable economic realities within the family. By facilitating awareness, both parents and children will be assisted in dealing with all the change in the family caused by the financial difficulties.

Finally, website design was discussed in relation to the mentioned activities and guidelines as hosted on a website. The motivation for the use of multimedia features is grounded in the cognitive theory of multimedia learning which emphasises the importance of visuals and text as the advised way of facilitating

understanding. The chapter concluded with a summary of the principles within the concepts of play, gestalt play therapy and web design that were used in the design of assistance for parents.

The chapter to follow will provide the reader with a detailed discussion of the research process that was followed in the design of the mentioned assistance for parents.

## CHAPTER 5

### RESEARCH METHODOLOGY

#### 5.1 Introduction

The previous chapter provided the reader with an overview of the foundations of gestalt theory and play therapy. This served as the theoretical framework for the development of the assistance for parents to help their children in middle childhood and adolescents cope with the effects of economic instability within the family. In the development of web-based assistance for parents, intervention research as a research methodology was used. Intervention research will be discussed accordingly and will be integrated with, and applied to this particular study.

Although already presented in Chapter one, the research goal of the study is hereby presented. The research goal is to develop web-based assistance for parents to help children in middle childhood and adolescents cope with the effects of economic instability within the family system. The research problem is encapsulated in the research objectives which are as follows:

1. To provide a theoretical foundation as motivation for the development of assistance in the form of a website for parents.
2. To develop a website which serves as assistance to parents in helping their children in middle childhood and adolescents deal with the effects of economic instability within the family.
3. To evaluate the website with parents of children in middle childhood and adolescents and adapt the website accordingly.

4. To explore the value of the adapted website with parents of children in middle childhood and adolescents.
5. To make recommendations for further amendments and application.

Intervention research provided a structure for the research process in the development of the web-based assistance for parents. The approach will be discussed in the subsequent chapter, integrated with the data collection methods.

## **5.2 Intervention research as research approach**

De Vos and Strydom (2011) as well as Fraser and Galinsky (2010) define intervention research as an applied action to enhance the functioning and well-being of an affected area or population. Intervention research can be described as a fresh view on applied research within human sciences. Fraser, Richman, Galinsky and Day (2009, p. 3) also make the following statement in reference to intervention research: "At the core, making a difference is what social work practise is all about. Whether at the individual, organizational, state or national level, making a difference usually involves developing and implementing some kind of action strategy".

It is suggested that five kinds of studies may be considered under intervention (De Vos & Strydom, 2011, p. 475):

1. Studies that attempt to understand problem phenomena, undertaken with the objective of developing interventions (akin to Knowledge Development).
2. Research on the process of helping (akin to Knowledge Utilisation).
3. Longitudinal studies that observe what happens to clients during and after their agency contact.

4. Studies that systematically design and develop interventions (Design and Development).
5. Full-scale experiments, testing clinical or social change strategies in agency, field and community settings.

Rothman and Thomas (1994), on the contrary, suggest three aspects of intervention research: Intervention Knowledge Development (KD), Knowledge Utilisation for Intervention (KU) and Intervention Design and Development (D&D).

The table below depicts a summary of these aspects:

Table 15

Summary of selected differences between Knowledge Development, Knowledge Utilisation, and Design and Development in intervention research (Rothman & Thomas, 1994, p. 7)

<b>FACETS OF INTERVENTION RESEARCH</b>			
<b>Areas of difference</b>	<b>Knowledge Development (KD)</b>	<b>Knowledge Utilisation (KU)</b>	<b>Design and Development (D&amp;D)</b>
<b>Objectives</b>	To contribute knowledge of human behavior.	To apply knowledge of human behavior.	To evolve new human service technology (e.g., treatment methods, programs, service systems, or policies).
<b>Methods</b>	Conventional social and behavioral science research methods.	Transformation and conversion of available knowledge into application concepts and theories relevant to given target	Emerging methods which include the means of problem analysis, intervention design, development, evaluation and

		populations, problems and intervention methods.	dissemination and related techniques.
<b>Outcomes</b>	Information about human behavior in the form of, for example, concepts, hypotheses, theories, and empirical generalisations.	Such applications as changes in the understanding or practices relating to populations, problems, or interventions in human service.	Such technical means of achieving human service objectives as assessments and intervention methods; and service programs, systems, and policies.

In the table above, the differences between Knowledge Development, Knowledge Utilisation, and Design and Development are depicted. Knowledge Development (KD) is viewed as an aspect of applied research and it correlates with more conventional research (basic or applied) as both provide more knowledge with the possibility of practical application (Rothman & Thomas, 1994, p. 4). In KD, more practical questions are asked and the findings provide means for practical uses.

Knowledge Utilisation (KU) consists mainly of the conversion of knowledge in theory to acknowledge empirical research (Rothman & Thomas, 1994, p. 4), whereas Intervention Design and Development (D&D) embraces several “different approaches which seek to construct a systematic methodology for evolving human service interventions” (Rothman & Thomas, 1994, p.3).

D&D is imperative in this process as several approaches are encompassed which seek to construct a systematic methodology for evolving human services intentions. *Design and Development* is aimed at the determining of the extent to which an intervention is defined by explicit practice principles, goals, and activities (Fraser & Galinsky, 2010). The process of design and development can therefore be viewed as the actualisation process of intervention research (Du Preez & Roux,

2008) and researchers who make use of this approach within intervention research are committed to change (Fraser, 2004). Design and Development was applied to the current study as it was aimed at the design of a new intervention as assistance for parents to assist them in dealing with finances in the family.

Literature (De Vos & Strydom, 2011, p. 473) states that the D&D research model is a phase model consisting of the following six phases: problem analysis and project planning, information gathering and synthesis, design, early development and pilot testing, evaluation and advanced development and then finally dissemination. The process of intervention research is summarised in the table below:

Table 16

Phases and operations of intervention research (Rothman & Thomas, 1994)

Phase 1	Phase 2	Phase 3	Phase 4	Phase 5	Phase 6
Problem analysis & project planning	Information gathering & synthesis	Design	Early development and pilot testing	Evaluation and advanced development	Dissemination
<u>OPERATION 1:</u> Identifying and involving clients.  <u>OPERATION 2:</u> Gaining entry and cooperation from settings.  <u>OPERATION 3&amp;4:</u> Identifying and analysing concerns of the	<u>OPERATION 1:</u> Using existing information sources.  <u>OPERATION 2:</u> Studying natural examples.  <u>OPERATION 3:</u> Identifying functional elements of successful	<u>OPERATION 1:</u> Designing an observational system.  <u>OPERATION 2:</u> Specifying procedural elements of the intervention.	<u>OPERATION 1:</u> Developing a prototype or preliminary intervention.  <u>OPERATION 2&amp;3:</u> Conducting a pilot test and applying design criteria to the preliminary intervention concept.	<u>OPERATION 1:</u> Selecting an experimental design.  <u>OPERATION 2&amp;3:</u> Collecting and analysing data and replicating the intervention under field conditions.  <u>OPERATION 4:</u> Refining the intervention.	<u>OPERATION 1:</u> Preparing the product for dissemination.  <u>OPERATION 2:</u> Identifying potential markets for the intervention.  <u>OPERATION 3:</u> Creating a demand for the intervention.  <u>OPERATION 4&amp;5:</u>

population.	models.				Encouraging appropriate adaptation and providing technical support for adopters.
<u>OPERATION 5:</u>					
Setting goals and objectives.					

The table above summarises the different phases of intervention research as well as the operations within each phase. Each of these phases will be discussed throughout the chapter, integrated with the presentation of literature, the set research objectives and its applicability to this particular research.

Intervention research was chosen as the methodology, as the aim was to develop guidelines and activities for parents that will enable them to assist their children in middle childhood and adolescence in dealing with financial changes within the family. The research question that guided the study was: *How can parents assist children and adolescents in coping with the effects of economic instability in the family?*

Gray et al. (2009) state that a research question determines the boundaries of a study. In addition to this, Holland and Campbell (2005), mention that research questions complete three main functions. Firstly, the research question should provide a summary of the proposed research. Secondly the research question should set the perimeters for enquiry. Finally, the research question should provide a hint as to the methodology that will be used.

According to Hesse-Biber (2011, p. 50) the “how” questions in qualitative research are involved in the way in which meaning is constructed within a specific setting. The continuous use of “*how*” questions by researchers typically emphasise the production of meaning. Research orients to the everyday practices through which

the meaningful realities of everyday life are constituted and sustained. Questions that were used as guidance in this research are as follows:

\*To what extent do parents (from middle to upper class communities) experience economic instability within the family system?

\*What is the nature of intervention that parents are currently consulting as a means of assisting them to help their children and adolescents deal with changes in finances within the family?

\*What are the aspects of experiencing financial difficulty that parents need specific practical guidelines for?

\*What needs will the newly developed website address for parents of children and adolescents?

Each phase with operations and its applicability to this research will be discussed in the section to follow.

### **5.2.1 Phase one: problem analysis and project planning**

Mooney, Knox, Schacht and Holmes (2012) as well as Royce, Thyer and Padgett (2010) define a social problem as conditions that are detrimental to a large number of people, which is in need of a solution. It can be stated that the global economic crisis which was caused by the recession in 2008 can be viewed as a social problem. The motivation for this statement is portrayed in Chapter 2 as it highlights the effects of the economic crisis and the negative impact it has had, and is still having on communities and families.

Prior to this doctoral study, empirical work was conducted as part of the requirements for a Master's degree, to determine how children and adolescents experience economic instability within middle to upper class families. This study (Janse van Rensburg, 2010) confirmed that families are indeed affected by die economic situation and that finances have an impact on the family and among peers and can possibly have an impact on an emotional and psychological level as well. From the conducted research, it was evident that parents are not always equipped and empowered in handling financial dilemmas with their children. The current study was therefore aimed at addressing this lacuna. The design of assistance for parents can be utilised as a means of facilitation about finances with their children as well as adolescents in the family.

Identifying and involving clients, gaining entry and cooperation from settings, identifying concerns of the population, analysing identified problems, and setting goals and objectives are the operations which are important in the problem analysis and project planning phase.

Table 17

Phase one: problem analysis and project planning

<b>OPERATION WITHIN PHASE ONE</b>	<b>APPLICATION TO THIS RESEARCH STUDY</b>	<b>RESEARCH OBJECTIVE REACHED / RESEARCH QUESTION ANSWERED</b>
<u>Operation 1:</u> Identifying and involving clients.	Parents from four randomly selected schools in the northern suburbs of Cape Town were approached. Professionals	Preparation for the reaching of objective two (see Chapter 1).

	such as educators and therapists were contacted as well as experts in the field of Play Therapy.	
<u>Operation 2:</u> Gaining entry and cooperation from settings.	Permission from the Western Cape Education Department was obtained to contact principals of schools in order to distribute questionnaires.	Preparation for the reaching of objective two (see Chapter 1).
<u>Operation 3&amp;4:</u> Identifying and analysing concerns of the population.	Conversations were conducted with experts and educators. Parents of the selected schools were asked to complete a questionnaire (Refer to Appendix 2).  The data received from the questionnaires were analysed quantitatively.	Preparation for the reaching of objective two (see Chapter 1).
<u>Operation 5:</u> Setting goals and objectives.	The data from the questionnaires as well as conversations were analysed. This assisted in compiling the questions that guided the study.	The research goal of this study is to develop multimedia assistance for parents to help children and adolescents cope with the effects of economic instability within the family system.

The methods within each operation which were employed will be discussed accordingly.

#### **5.2.1.1. phase one – operation one: identifying and involving clients.**

De Vos and Strydom (2011, p. 477) state that “intervention researchers choose a constituency or population with whom to collaborate. A population is selected whose issues are of current or emerging interest to the clients themselves, to researchers and to society”. Goodwin (2003) and Maree (2007) refer to the population as all the sampling components that are relevant to the research question. Welman, Kruger and Mitchell (2005, p. 52) define the population of a study as “the full set of cases from which the sample is taken”.

This research was conducted with a population within an area which can be described as a middle to upper class community. This area was described as a middle to upper class area in reference to average income, as motivated by a press release that was done by the Western Cape Education Department (2011). Government issued the following notice by the Department of Basic Education which presented the following figures regarding funding allocations for schools within specific communities:

Table 18

National table of targets for the school allocation (2012-2014)

	<b>2012</b>	<b>2013</b>	<b>2014</b>
National quintile (nq) 1	R960	R1,010	R1,065
Nq 2	R880	R926	R977
Nq 3	R880	R926	R977

Nq 4	R480	R505	R533
Nq 5	R165	R174	R183
Overall	R633	R665	R747
No fee threshold	R880	R926	R977
National fees amount	R22,218	R23,373	R24,752

The information above reflects the National Norms and Standards for School Funding which indicates the areas which receive the most or least funding from Government. Quintiles can be regarded as an expression of the poverty factor of a community and therefore links with the schools directly. Government provides a subsidy to each pupil in the education system (government schools) according to the quintile allocated to the school and community Western Cape Education Department (2011). The table presents the amount allocated per child within the specific area. Quintile 1 represents communities and schools with the highest poverty factor and receives therefore more subsidies in comparison to, for example, schools from a quintile 5 area. The quintile 5 receives the least government funding and can therefore be described as communities within the middle to upper class income bracket. This income bracket encompasses the population on which this research was focused.

As this study aimed to equip parents in assisting children to deal with financial difficulties within the family, the population of this study therefore was parents of children and adolescents who live within the northern suburbs of Cape Town. The sample, as stated in Leary (2004) and McMillan (2008), refers to the elements/respondents from which the data have been obtained. Parents, who live in

the designated area and have children in these schools that fall within the quintile 5 area, were chosen.

The designation of the sample that was used in this study, was followed by the identification and analysis of concerns of the population. This will be presented in the section to follow.

#### **5.2.1.2 phase one – operation 2: gaining entry and cooperation from settings.**

Fraser and Galinsky (2010) as well as Rothman and Thomas (1994) note that it is of importance to work together with those who can facilitate access within a community. In an effort to gain comprehensive information about the concerns of the population, contact was made with various role players within the local community. Contact with parents (by means of random sampling), educators (by means of random sampling) and therapists (by means of snowball sampling) were made within the community as well as experts in the field of play therapy. The input of these role players was vital in the planned research and the design and development of the tools and activities. Although the focus of this research was on assisting parents, the voice of other significant role players added to an extensive understanding and comprehension of parents' need for assistance in helping their children and adolescents deal with financial difficulty in the family.

The input of educators, parents and therapists was consulted as a means of ensuring validity and reliability. Kumar (2011) and Marshall and Rossman (2011) agree that the trustworthiness of a study is determined by four indicators – credibility, transferability, dependability and confirmability. Reliability is concerned with the replicability and consistency of findings which imply that reliability indicates the

exactness of the measurement used in the research (Dane, 2011; Drew, Hardman & Hosp, 2008; Wilkinson, 2000). Goodwin (2003) proposes that reliability is of importance as it enables a researcher to have confidence that the measure taken is close to true measure and validity suggests that the measure actually measures what a researcher hopes it does. It is suggested that in order to ensure the reliability of a study, the following three aspects should be checked: 1) that the relevant dimensions have been selected and considered properly, 2) that the instruments for measuring the selected indicators are valid and 3) the items in indicators are valid (Flick, 2011). All of these noted aspects were ensured in this particular study.

In addition to the above mentioned, validity involves the truthfulness of the findings and it can also be stated that validity is not a goal of research, but should be viewed as a process whereby the research earns trustworthiness (Babbie, 2012; Thyer, 2010). According to Hesse-Biber and Leary (2011) the following are different criteria of validation in qualitative research: *Validity as craftsmanship* – this criterion is involved with the credibility of the research as well as the competence and integrity of the researcher. *Pragmatic validity* is concerned with the extent to which the research impacts those who are studied as well as the wider context within which the research was conducted. *Triangulation* as validity tool is employed when more than one method lead to the same findings (Hesse-Biber & Leary; 2011). Triangulation was utilised in this study as three different sources (parents, educators and therapists) were involved to enhance the credibility of this study (Guion, Diehl & McDonald, 2011). The collected data from the questionnaires were coded with the assistance of an independent coder to ensure above mentioned credibility of the study (May, 2011). According to Delpont and Roestenburg (2011), the main aim of questionnaires is to obtain facts and opinions about a certain matter and Wilkinson

(2000) is of the opinion that questionnaires are useful tools for collecting data from a large number of respondents.

#### **5.2.1.3 phase one – operation three and four: identifying and analysing concerns of the population.**

In an attempt to identify the concerns of the population, role players in the community were approached in the conducting of a needs analysis. According to Royce et al. (2010), the following reasons are stated why a needs analysis is necessary: to explore the extent of a problem with a client population or community, to prioritise the needs for intervention, to determine whether other means of intervention exist to address the problem and to determine whether barriers exist that prevent the population from accessing the intervention and lastly to obtain information for making amendments and tailoring a program for a specific target population (Royce et al., 2010). The mentioned needs analysis was conducted with the use of a structured questionnaire to determine the concerns of the population.

The structured questionnaire was developed by the researcher. A comprehensive literature review as well as the findings of the preliminary study (Janse van Rensburg, 2010) guided the development of the questionnaire. The main areas which were focused on in determining the concerns of the population included:

- Financial issues that parents experience within the family.
- The presence or absence of behavioral manifestations in behavior of children and adolescents with regards to financial change in the family.
- Parents' current managing and facilitation of finances with children and adolescents.

- Current available support for parents to assist them with the facilitation of financial matters with their children and adolescents.
- Parents' opinion on the feasibility and usefulness of the planned website with activities and guidelines.
- Aspects that parents would recommend should be encompassed by the website.

Available questionnaires which determine financial matters and its impact on families were consulted. The following was consulted: Family Stress and Support Questionnaire – FSCQ-A (Clinical Assessment Resource, 2011), Financial Stress and Relationships (Wesley Mission Research, 2006) as well as the InCharge Financial Distress/Financial Well-Being Scale (O'Neill, Prawitz, Sorhaindo, Kim & Garman, 2006). These questionnaires did not contain the mentioned aspects that was set to investigate, hence a questionnaire was developed and compiled.

The mentioned questionnaires in conjunction with informal conversations ensured the collection of rich and comprehensive data. In gaining access to a large number of parents, the Western Cape Education Department was approached to acquire permission to liaise with schools within the northern suburbs of Cape Town (refer to Appendix 1). The principals of two primary schools and two high schools were approached to ensure that the sample was representative of the population. Following the granted permission by the principals, questionnaires were randomly distributed to parents and educators as a means of obtaining their input. Questionnaires were developed after conducting a thorough literature review.

In addition to the approaching of parents, educators of four schools were also asked to complete the structured questionnaire (refer to Appendix 2) and informal

conversations were held with professional therapists and experts in the field of Play Therapy.

As the development of the website and activities focus on assisting parents, the views of parents were gathered during the needs analysis and will be presented in the section below. Firstly, an overall view of the distribution of the questionnaires to parents is presented:

Table 19

Distribution of questionnaires

<b>AGE GROUP</b>	<b>SCHOOLS</b>	<b>NUMBER OF QUESTIONNAIRES DISTRIBUTED</b>	<b>COMPLETED QUESTIONNAIRES RECEIVED</b>
Middle childhood	Primary school 1	210	169
	Primary school 2	185	
Adolescents	High school 3	160	57
	High school 4	160	
Total		715	226

The table above indicates the amount of questionnaires that were distributed for the needs analysis. A total of 715 questionnaires were distributed amongst two primary schools and two high schools. From the total amount of questionnaires that were distributed, 226 questionnaires were returned. 169 questionnaires from parents with children in middle childhood were received and 57 from parents with adolescents. A discrepancy is visible between the amount of questionnaires distributed and the amount of questionnaires returned. This occurrence can possibly be attributed to parents' lack of interest in research. It can also be argued that during

the adolescent phase, adolescents become less involved in family life, and increasingly more fixated on their peer groups. This can cause parents to be not that well informed on the activities adolescents engage in and the lack of response to the research can be mirrored in the unique adolescent phase and parental interaction during this time.

The processed data from the completed questionnaires by parents will be discussed in the section to follow as part of the first phase of the intervention research process. The input of parents were analysed with the use of a nominal scale (Blanche, Durrheim & Painter, 2006; Flick, 2011). According to Flick (2011) a nominal scale allocates objects with identical features with identical numerical value. The purpose of a nominal scale therefore, is to attach a numerical value (dependant variable) to the input of parents (Argyrous, 2011). Used questionnaires were compiled to such an extent that questions were standardised to ensure accurate data collection (Flick, 2011).

As a means of strengthening the notion of this research, correlations were determined between financial issues in the family and the behavior of children and adolescents, which will be presented accordingly.

The collected data were analysed with the use of *MoonStats 2 Programme* (Pearson product-moment). Each variable was assigned to a “yes” or “no” after which inferential assumptions were made. The numerical scores were used in a Pearson’s correlation coefficient test to determine significance in the relationship between financial strain and the behavior of children in the family. A Pearson product-moment correlation shows the strength of the relationship between two continuous variables (Blanche, Durrheim & Painter, 2006). The  $r$  value indicates the

strength of the correlation. An  $r$  of  $-1$  is a perfect negative correlation; an  $r$  of  $1$  is a perfect positive correlation and an  $r$  of  $0$  means there is no correlation. The  $p$  value indicates if the correlation is statistically significant. Raw data indicated the following variables that were considered (Flick, 2011):

Table 20

Correlations between financial issues and the behavior of children

Decrease in luxuries within the household	(LUXURIES)
Increase in parental conflict	(PARCONFLIC)
Moving house	(MOVING)
Peer pressure	(PEERPRES)
Anger	(ANGER)
Sadness	(SADNESS)
Over-sensitiveness	(OVERSENS)
Anxiety	(ANXIETY)

The following statistical results were obtained (a distinction will be made between the analysed data from parents with children in middle childhood and the data of adolescents). Only two examples are presented as an illustration of the impact economic instability can have on children within the family, therefore emphasising the need for assistance for parents. Only two examples are presented, as it is not the main focus of this study. These examples are merely for emphasising the notion of this research.

Table 21

## Correlations

Pearson product-moment correlation for luxuries and anger

<b>LUXURIES and ANGER (parents with children in middle childhood)</b>	<b>LUXURIES and OVERSENSITIVENESS (parents with children in adolescence)</b>
$r(x,y) = 0.32$ $n = 169$ $p = 0.000$	$r(x,y) = 0.24$ $n = 57$ $p = 0.069$

In reference to the correlation between luxuries and anger, the value of  $r$  is 0.32 which can be considered a moderately strong correlation. The  $p$  value is 0.000 which means that the correlation is significant. It can therefore be reported that *luxuries and anger are significantly correlated at the 1% level ( $r=0.32$ ;  $p=0.000$ ).*

In reference to the correlation between luxuries and over-sensitiveness, the value of  $r$  is 0.24 which can be considered a moderate correlation. The  $p$  value is 0.069 which means that the correlation is not statistically significant. *Luxuries and over-sensitiveness are not significantly correlated ( $r=0.24$ ;  $p=0.069$ ).*

The presented data above underline the correlation that exists between the presence of financial instability within the family, and the behavior of children. The correlation reflects that for example, a decrease in luxuries can cause children to behave with anger and that adolescents are oversensitive due to a decrease in

luxuries. This underlines the importance of equipping parents with tools to assist them in helping their children deal with the apparent financial issues in the family.

In addition to this, the input of parents were collected with regards to the usefulness and need for the proposed website, the current available assistance that is available to parents, and their suggestions on the specific elements the website should encompass. The data collected were analysed and presented accordingly:

Table 22

The facilitation of finances with children

	<b>MIDDLE CHILDHOOD</b>		<b>ADOLESCENCE</b>	
	N	%	N	%
I do not talk to my children about finances.	22	10.28	13	20.63
Discuss with children.	122	57.01	26	41.27
Explain financial situation in detail.	27	12.62	2	3.17
Explain financial situation without elaborating.	32	14.95	17	26.98
Involve children with budget process.	5	2.34	1	1.59
Ask for their suggestions.	6	2.80	4	6.35
Total	214	100.00	63	100.00

The table above illustrates that 214 responses (parents from children in middle childhood) in this section were received. 22 (10.28%) thereof indicated that they do not discuss finances with their children. However, 122 responses (57.01%) indicated that they do discuss finances with their children. A total of 63 responses were received from parents with children in adolescence from which 13 (20.63%) indicated that they do not discuss finances with their children while 26 responses (41.27%) indicated that they do discuss finances with their children. A substantial percentage of 57.01% and 41.27% of parents indicated that they do discuss finances with their children. This motivates the design and development of a tool which can

assist parents with these discussions. However, it is also evident in the above presented data, that a far smaller number of parents were willing to participate in the research as opposed to the number of feedback received from parents with children in middle childhood. This already raises the question of the actual impact of financial difficulty on adolescents. It can also be noted that among adolescents there might not exist a need to discuss these financial issues. True to their developmental phase, adolescents are more likely to revert to their peer group for support, as oppose to children in middle childhood.

An enquiry was made to determine if parents have made use of available professional support as a means of assisting children in dealing with financial changes within the family. The responses are represented in the table below.

Table 23

Support and Intervention

	<b>MIDDLE CHILDHOOD</b>		<b>ADOLESCENCE</b>	
	N	%	N	%
Have you used professional support?	6	42.86	2	66.67
Specify				
Psychologist	5	35.71	1	33.33
Speech therapist (irrelevant to finances as the topic of questionnaire)	3	21.43	0	0.00
Total	14	100.00	3	100.00

A total of 14 responses from parents with children in middle childhood, were received. Six responses indicated that they have made use of professional support to assist them and/or their children in dealing with finances in the family. A total of three responses were received from parents with children in middle childhood. Two responses from the adolescent group indicated that they have made use of professional support to assist them and/or their children in dealing with finances in

the family. The notion can be postulated that should a family's finances be affected, the affordability of seeking professional advice would be compromised. Hence parents' feedback and opinions on the viability of the proposed designed website to assist them with the facilitation of conversations about finances with their children and adolescents, were obtained.

Table 24

## Usefulness of website for parents

	MIDDLE CHILDHOOD		ADOLESCENCE	
	N	%	N	%
Will a website be helpful?	105	39.62	23	44.23
How much detail can/must be discussed at what age?	35	13.21	4	7.69
Correct manner/way to discuss/tell them.	52	19.62	10	19.23
Explaining the value of money.	26	9.81	2	3.85
Don't know where to start.	3	1.13	0	0.00
How to handle the situation better.	20	7.55	4	7.69
Difference between wants and needs.	4	1.51	3	5.77
How to save money and techniques	8	3.02	4	7.69
How to handle peer pressure.	12	4.53	2	3.85
Total	265	100.00	52	100.00

The table indicates that a total of 265 responses were completed by parents of children in middle childhood. 52 (19.62%) responses indicated that they would like advice on the most appropriate way of discussing finances with children. 35 (13.21%) indicated that they would like some guidance as to how much detail should be shared with children about the family's finances. 26 responses (9.81%) indicated that they would like assistance on how to explain the value of money to their children. 20 responses (7.55%) indicated that they would like assistance on how to handle their financial situation better. 12 responses (4.53%) indicated that they would like assistance helping their children to deal with peer pressure and 3.02% requested advice on how to teach their children to save money. 1.51% indicated that

they would like assistance in teaching their children the differences between basics and luxuries and finally, 1.13% indicated that they do not know where to start.

The table indicates that a total of 52 responses were completed by parents of adolescents. Ten (19.23%) responses indicated that they would like advice on the most appropriate way of discussing finances with children. Four (7.69%) indicated that they would like some guidance as to how much details should be shared with children about the family's finances. Two responses (3.85%) indicated that they would like assistance on how to explain the value of money to their children. Four responses (7.69%) indicated that they would like assistance to handle the financial situation better. Two responses (3.85%) indicated that they would like assistance helping their children to deal with peer pressure and 7.69% requested advice on how to teach their children to save money. 5.77% indicated that they would like assistance in teaching their children the differences between basics and luxuries and finally 0% indicated that they do not know where to start. This data effectively illustrates parents' eagerness for assistance in this matter.

As part of the intervention research process, it is important to be aware of existing interventions that are available for parents to utilise. Parents' feedback is presented in the table below.

Table 25

Available interventions for parents

	<b>MIDDLE CHILDHOOD</b>		<b>ADOLESCENCE</b>	
	N	%	N	%
Have you come across interventions assisting parents?	18	54.55	2	50.00
<i>Magazines and articles</i>	14	42.42	2	50.00
<i>Manual</i>	1	3.03	0	0.00
Total	33	100.00	4	100.00

The table above indicates that four responses were received in the section from parents with adolescents, enquiring whether they have come across any similar interventions. 2% indicated that they have come across similar interventions in magazines and articles and 0% has seen it in a manual. The table above indicates that 33 responses were received in the section, from parents with children in middle childhood, enquiring whether they have come across any similar interventions. 42.42% indicated that they have come across similar interventions in magazines and articles and 3.03% has seen it in a manual. This aided in establishing the goals and objectives of the research.

#### **5.2.1.4 phase one – operation five: setting goals and objectives.**

Setting measurable goals and objectives, according to Neuman (2006), is the final operation within this first phase of the intervention research process. Rothman and Thomas (1994) distinguish between goals and objectives as they define *goals* as the overall condition or outcomes desired by the population. *Objectives* are understood as the practices, policies and programmes that contribute to the overall goal (Rothman & Thomas, 1994).

The various aspects of the needs analysis indicated that the overall theme of parents' need for advice and practical tools to assist them in helping their children, deals with changes within the household which was brought on by a change in finances. In order to obtain this mentioned goal, the following set objectives with regards to the design of the website and activities were adhered to:

- A comprehensive literature study was conducted in order to obtain information of existing and similar successful and unsuccessful interventions.

- Natural examples of how community members attempt to cope with economic instability within the family were studied (by means of the conducted needs analysis).
- Other intervention attempts to address the effects of economic instability in the family were critically analysed (by means of the conducted needs analysis).
- Procedural elements for intervention, as obtained from the needs analysis, were designed and specified. A web designer as well as a graphic designer was approached to assist in specifying the procedural elements (by means of the conducted needs analysis).
- A prototype was designed in the form of a website which hosted age-specific activities for parents to use with their children and adolescents.
- A pilot study was conducted during which parents were asked to access and utilise the website. Feedback was gathered by means of focus groups.
- Feedback received was used to make the necessary amendments to the website as well as the activities (by means of pilot study focus groups).
- The website was applied to the field by conducting numerous focus groups to gather the feedback from parents.
- The data from the focus groups were analysed and themes were identified after which the findings and recommendations were compiled in this dissertation.

The section to follow will provide the reader with a discussion of the second phase of the intervention research process, Information gathering and synthesis.

### **5.2.2 phase two: information gathering and synthesis**

The operations within the second phase of the intervention research process will be discussed in the section to follow.

Table 26

Information gathering and synthesis

<b>OPERATION WITHIN PHASE TWO</b>	<b>APPLICATION TO THIS RESEARCH STUDY</b>	<b>RESEARCH OBJECTIVE REACHED / RESEARCH QUESTION ANSWERED</b>
<u>Operation 1:</u> Using existing information sources.	Use existing information with the conducting of a thorough literature review.	Objective 1 (see Chapters 1, 2, 3 and 4).
<u>Operation 2:</u> Studying natural examples.	Gather information from parents, educators and experts to establish the resources that parents currently revert to as a means of helping their children cope with the effects of economic instability in the family.	Objective 2 (see Chapter 1).
<u>Operation 3:</u> Identifying functional elements of successful models.	Existing literature and resources for parents are analysed to identify potential useful elements.	Objective 1 and 2 (see Chapter 1).

As the table above illustrates, this phase within the process of intervention research is referred to by literature as “not reinventing the wheel” (De Vos &

Strydom, 2011, p. 480; Rothman & Thomas, 1994, p. 31). Literature (Comer, Meier & Galinsky, 2004) states that it is important to understand and be aware of existing interventions that address the problem. The steps within this phase of intervention research are discussed accordingly:

#### **5.2.2.1 phase two – operation one: using existing information sources.**

Fouché and Delport (2011) as well as Rothman and Thomas (1994) state that a literature review consists of an examination of research, practices and innovations relevant to the particular issue being studied. A comprehensive literature review is essential as it serves the following purposes according to Berg (2009) and Gray (2009) : 1) A literature study provides insight into what is already known about the subject as well as which models are accepted and influential; 2) It provides a detailed description and critical analysis of the current state of knowledge as well as an updated understanding of the subject and its significance; 3) The study of literature identifies significant issues and themes and identifies possible lacunas for further research; 4) It guides the development of research topics and questions and assists future researchers in understanding the aim of a researcher which helps others to replicate the research process; and lastly 5) Literature studies present the kind of research methodologies and tools that have been used in other studies which may guide the design of a proposed study as well as provide an overview of how other researchers viewed and researched the topic.

Fouche and Delport (2011) as well as Rothman and Thomas (1994) state that a literature review consists of an examination of research, practices and innovations relevant to the particular issue being studied. National as well as international resources such as books, academic journals, articles and dissertations

were consulted. Search engines such as EBSCO HOST, Academic Search Premier and Psych Lit were utilised. Information on the following topics were reviewed: the global financial situation, economic instability internationally as well as on a national level, the impact of an unstable economy on families and children, play therapy as an intervention media and web based assistance. Chapters Two, Three and Four reflect a comprehensive literature overview.

#### **5.2.2.2 phase two – operation two: studying natural examples.**

It is useful to observe and determine how the selected community aims to address the identified problem (Rothman & Thomas, 1994). Interviews with people who have experience with this problem can be of use to a researcher to determine how these people cope with and manage this problem (De Vos & Strydom, 2011).

Various role players within the community were conversed with, as was mentioned previously, in order to determine how parents facilitate finances with their children.

#### **5.2.2.3. phase two – operation three: identifying functional elements of successful models.**

Following the collection of data, potential useful elements from existing tools for parents could be identified to assist parents in facilitating conversations with children about finances. The following statements are formulated from the literature and the input of role players to identify elements from successful other interventions:

-Availability of successful websites as assistance for parents.

-Specific unsuccessful websites.

-Aspects that contributed to the success or failure of the websites

Through the studying of elements of successful models of intervention, a few similar means of assistance for parents to help their children cope with the effects of economic instability in the family were discovered.

From Table 25 (Available interventions for parents, p.165) it can be derived that both parents with children in middle childhood and adolescents have only come across similar interventions in magazines and articles. This states that lack of existing programmes / resources such as the designed website.

The useful elements of resources such as magazines and articles are that these resources are user friendly and easily accessible. It is also elementary for parents to understand. However, magazines and articles are often not grounded in academic research, which can affect their viability. It was calculated that the website should be easily accessible and user friendly.

In the design of the website with tools for parents, a specific process was followed which is discussed in the section to follow.

### **5.2.3. Phase three: design**

Rothman and Thomas (1994, p. 33) suggest that two types of products result from intervention research: (1) research data that may exhibit relationships between the intervention and the outcomes that define the problem, and (2) the strategy/technique/product or programme as intervention. In the process of the design of the tools and website, the following operations were used as illustrated below:

Table 27

Phase three: Design

OPERATION WITHIN PHASE THREE	APPLICATION TO THIS RESEARCH STUDY	RESEARCH OBJECTIVE REACHED / RESEARCH QUESTION ANSWERED
<u>Operation 1:</u> Designing an observational system.	Self-monitoring and self-reporting measures were incorporated during the process of development.	Preparation for the reaching of objective 2 (see Chapter 1).
<u>Operation 2:</u> Specifying procedural elements of the intervention.	Specify the boundaries, procedures and target group of the prototype website.	Preparation for the reaching of objective 2 (see Chapter 1).

The operations in the table above will be individually discussed in the subsequent section:

#### **5.2.3.1 phase three – operation one: designing observational system.**

During this stage events related to the phenomenon should be naturalistically observed, as it is of crucial importance to pilot testing (De Vos & Strydom, 2011). The process of observation is closely linked to the process of design during intervention research.

De Vos and Strydom (2011, p. 482) as well as Rothman and Thomas (1994) suggest that an observational system consists of three working parts:

- Definitions of the behaviors or products associated with the problem are defined in operational terms.
- Examples and non-examples of the behaviors or products are provided to help discern occurrences of the behavior or product.
- Scoring instructions are prepared to guide the recording of desired behaviors or products.

Self-monitoring and self-reporting measures were incorporated during the process of development. These measures assisted in the selection of procedures and their refinement.

#### **5.2.3.2 phase three – operation two: specifying procedural elements for intervention.**

Rothman and Thomas (1994) state that the procedural elements for intervention include the use of information, skills and training, policy change etc. In this research the main procedural elements were compiled out of the data received during the needs analysis. Parents indicated that they would like to receive information on various topics (as indicated in section 5.1.1.2 identifying and analysing concerns of the population). From the information received from the needs analysis, main topics were organised which will host the different activities for parents to use in the following categories: Moving of house, fewer luxuries, peer pressure and increase in parental conflict.

Once the activities and information were compiled and designed and hosted on the prototype website, early development and pilot testing were conducted, which will be discussed in the section to follow.

#### 5.2.4 Phase four: early development and pilot testing

*Development* is defined by Thomas (n.d) as the “process by which an innovative intervention is implemented and used on a trial basis, developmentally tested for its adequacy, and refined and redesigned as necessary”. During this phase of development, the intervention prototype is developed and tested for the first time in real-world settings with the use of case studies or a selection of participants of the population (De Vos & Strydom, 2011; Fraser et al., 2009). This phase of the intervention research process is comprised of three operations as indicated in the table below:

Table 28

Phase four: Early development and pilot testing

<b>OPERATION WITHIN PHASE FOUR</b>	<b>APPLICATION TO THIS RESEARCH STUDY</b>	<b>RESEARCH OBJECTIVE REACHED / RESEARCH QUESTION ANSWERED</b>
<u>Operation 1:</u> Developing a prototype or preliminary intervention.	Develop a prototype website.	Preparation for the reaching of objective 2 (see Chapter 1).
<u>Operation 2&amp;3:</u> Conducting a pilot test and applying design criteria to	Conduct a pilot study with the use of four focus groups.	Preparation for the reaching of objective 3 (see Chapter 1).

the preliminary intervention concept.		
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The table above indicates the three main operations within the fourth phase of the intervention process. Each of these operations will be discussed accordingly.

#### **5.2.4.1 phase four – operation one: developing a prototype or preliminary intervention.**

Fraser et al. (2009) suggest that the development of a programme, manual or similar resource, is a defining feature of the intervention research process. A thorough literature study, in conjunction with the preliminary study, guided the design of the various elements of the assistance for parents.

The following examples provide the reader with a snapshot of the home page of the website:


http://www.wdct.co.za/leneweb/ - Windows Internet Explorer

http://www.wdct.co.za/leneweb/

Finances in the family: a guide for pare...

Home About Age Of My Child Reality in our House Possible Emotions Acknowledgements Q & A Contact Blog Videos

## FINANCES IN THE FAMILY: A GUIDE FOR PARENTS



### The story about Sam and Cath

Sam is a young turtle .... and Cath is a hip-and-happening teenager ...

They are very special characters as they are able to live underwater, as well as on land. Sam and Cath – both – face many challenges caused by a change in finances within the family.

Both Sam and Cath live in outer space and, due to circumstances, are forced to move to other planets... *Having to move / relocate* is one of the realities with which families are faced. Pulling up roots and moving can be so challenging that it can make one feel isolated : as if one is floating in space.

Internet | Protected Mode: On 100% 08:30 PM 2012/11/07

http://www.wdct.co.za/leneweb/ - Windows Internet Explorer

http://www.wdct.co.za/leneweb/


Finances in the family: a guide for pare...

Both Sam and Cath are faced with the reality of having to make do without the usual luxuries. Due to their parents' reduced finances, they now have to be content with only the basic and necessary items, just like one would have to if *stranded on an island*.

The lack of money and subsequent strained budget can easily result in conflict between parents ... and can remind us of a *volcano erupting*. See how Sam and Cath deal with their 'volcanoes'.

There are times when the opinions of others are very important to us and we soak it up like sponges ... under the sea ; especially when we are not able to "live up to the Jones's" due to strained finances. Imagine how children experience *pressure* and the opinions of their peers ... not being able to keep up with the latest trends in clothing, toys and pocket money. Find out how Sam and Cath deal with these challenges.

Come along with Sam and Cath and join them on their adventures ...



Internet | Protected Mode: On 100% 08:31 PM 2012/11/07

A decision was made to make the activities and tools for parents available on a website, as oppose to a hard copy manual. It can be argued that a website is the most accessible and effective way which enable a higher number of parents to make use of the offered tools and activities.

Loureiro (2012) as well as Porta (2009) state that successful websites should be innovative and aesthetic aspects such as color, visuals, font etc. should be considered. Good websites should also be user friendly, simple and easy to navigate. Although the website is designed for use by parents, the aspects and activities on the website (attractive for use by children) should also display these above mentioned aspects (Nielsen, 2010).

To ensure the presence of these principles in the website, both a graphic designer and a web designer were involved in developing the website and activities. The graphic designer assisted in graphically depicting the activities and other information, after which the web designer built a website as hosting space.

At this stage of the intervention process, the preliminary intervention procedures were selected and a researcher should have established the means of making contact with the selected group with who the product has to be tested, for example telephonically, workshops etc. (Rothman & Thomas, 1994). For the pilot study, parents who indicated that they are willing to participate in the research were communicated with via email. The participants, who indicated their willingness, took part in the focus groups for the pilot study.

#### **5.2.4.2 phase four – operation two and three: conducting pilot study and applying design criteria to preliminary intervention concept.**

After the development of the website and activities, a pilot study was conducted in order to test the website and activities. A pilot study is defined by Blaxter, Hughes and Tight (2002), as “the process whereby you try out the research techniques and methods which you have in mind, see how well they work in practice and, if necessary, modify your plans accordingly”(p. 135). Parents who indicated that they were willing to participate were contacted. Parents were provided with login details to the website and asked to evaluate the website according to presented guidelines (refer to Appendix 4). They were then requested to provide feedback during a focus group session. Two focus groups with parents who have children in middle childhood and two focus groups with children in adolescence were conducted. Data from the focus groups were transcribed and analysed after which the main themes were applied to refine the website.

During this stage relevant questions, as proposed by Rothman and Thomas (1994), served as a guideline in applying design criteria to the preliminary intervention concept. These questions were: Is the website relevant?, Is it practical?, Is it accessible and user friendly? and Does the intervention prove to be effective? These questions served as guidance in the refinement of the intervention before formal evaluation and field testing took place.

#### **5.2.5. Phase five: evaluation and advanced development**

De Vos and Strydom (2011) state that phase five of the intervention research model is comprised of three operations as presented in the table below:

Table 29

Evaluation and advanced development

<b>OPERATION WITHIN PHASE FIVE</b>	<b>APPLICATION TO THIS RESEARCH STUDY</b>	<b>RESEARCH OBJECTIVE REACHED / RESEARCH QUESTION ANSWERED</b>
<u>Operation 1:</u> Selecting an experimental design.	Parents of schools were randomly invited to participate in the research. Probability sampling (simple random sampling) was used in the selection of the sample.	Preparation for the reaching of objective 4 (see Chapter 1).
<u>Operation 2&amp;3:</u> Collecting and analysing data and replicating the intervention under field conditions.	Parents were asked to evaluate the website as well as test the activities. Feedback was given during focus group interviews.	Preparation for the reaching of objective 4 (see Chapter 1).
<u>Operation 4:</u> Refining the intervention.	Data from focus groups were analysed and the main themes that were obtained, guided the refining of the website.	Reaching of objective 4 (see Chapter 1).

#### **5.2.5.1 phase five–operation one: selecting an experimental design.**

Experimental designs (single subjects of between group designs) assist in demonstrating causal relationships between intervention and the relevant conditions targeted for change (De Vos & Strydom, 2011). It is stated that the factors which

determine the choice of design include: the goals and magnitude of change sought by clients, the types of behavior and the desired immediacy of changes, the stability of the setting or context and the goals of the research (De Vos & Strydom, 2011).

Probability sampling – simple random sampling – was used in the selection of the sample. The motivation for the use of this method of sampling was to ensure that each individual case in the population had an equal chance of being selected for the sample (Kothari, 2004; Leedy & Ormrod, 2005). Parents from schools (within the Quintile 5 as discussed in 5.2.1.1) were randomly invited to take part in the research.

#### **5.2.5.2 phase five – operation two and three: collecting and analysing data and replicating the intervention under field conditions.**

Participants who indicated that they would participate in the research were provided with the login details for the website and requested to evaluate the website and test the activities within the family (refer to Appendix 5). Participants were then requested to take part in a focus group during which feedback was requested. Four focus groups were conducted with parents who have children in middle childhood and four focus groups were conducted with parents who have children in adolescence. The collected data from the focus groups were transcribed after which an independent coder assisted coding the presented themes.

The themes that emerged from the focus groups are presented in the following chapter and were tested against existing literature.

#### **5.2.5.3 phase five – operation four: refining the intervention.**

According to Rothman and Thomas (1994), errors are informative and can be utilised to resolve problems with the intervention. The suggestions and input that

were gained in 5.2.5.2 assisted in refining the website and activities. Findings are discussed and recommendations are made in Chapter seven.

### **5.2.6. Phase six: Dissemination**

De Vos and Strydom (2011) state that the final phase of the intervention research process is dissemination. It is stated that after completion and evaluation of the intervention, the product (in this case the website) is ready for distribution and use by the community (Flick, 2011).

Operations within this phase include: Preparing the product for dissemination, identifying potential markets for the intervention, creating a demand for the intervention, encouraging appropriate adaptation and lastly providing technical support for adopters. Further dissemination possibilities have not yet been investigated. Possibilities for distribution and commercialisation of the website and activities may include the presentation of workshops to corporate entities and expanding the activities in story book ranges.

## **5.3 Conclusion**

The preceding chapter provided the reader with a detailed discussion of the research methodology that was followed with this particular research study. The chapter comprised of the phases within the intervention research approach which were integrated with the particulars of this study.

A needs analysis was conducted by means of the distribution of questionnaires, after which the analysed data were used for the design of the website and activities. The website and activities were tested during a pilot study which enabled the necessary amendments. The website and activities were then

tested in the field which assisted in the compilation of findings and recommendations.

The chapter to follow will particularly focus on the specific data that were collected throughout the course of the research process.

## CHAPTER 6

### PRESENTATION OF DATA

#### 6.1 Introduction

Both the background to this study as well as the research methodology was discussed in the preceding chapters. These chapters aimed to reflect on the impact of economic instability on families and how children and adolescents within their unique developmental stages experience this phenomenon. The chapters were also dedicated to important concepts that were used in the design of the website and activities to assist parents in helping their children and adolescents deal with effects of economic instability in the family.

It is important to underline that the website and activities will not replace any form of therapy, nor does the website aim to make therapists of parents. It does however aim at assisting parents to help their children and adolescents by leading them into awareness of the impact of financial change within the family which empowers them with practical activities to assist them.

In this chapter, the results of empirical research will be presented and tested against existing literature. The research methodology and research questions of this study will briefly be revisited (section 6.2) to provide a backdrop for the presentation of the collected data.

## 6.2 Research methodology

A brief summary of the research methodology used is hereby presented. A detailed discussion of the research methodology is presented in Chapter 5 whereas the main focus of this chapter is on the data that were collected during the research process. The research question that guided this study will be revisited, after which the data that were collected will be presented.

### 6.2.1 Research question

The research question of this study is: *How can parents assist children and adolescents in coping with the effects of economic instability in the family?"*

The questions that guided this study were:

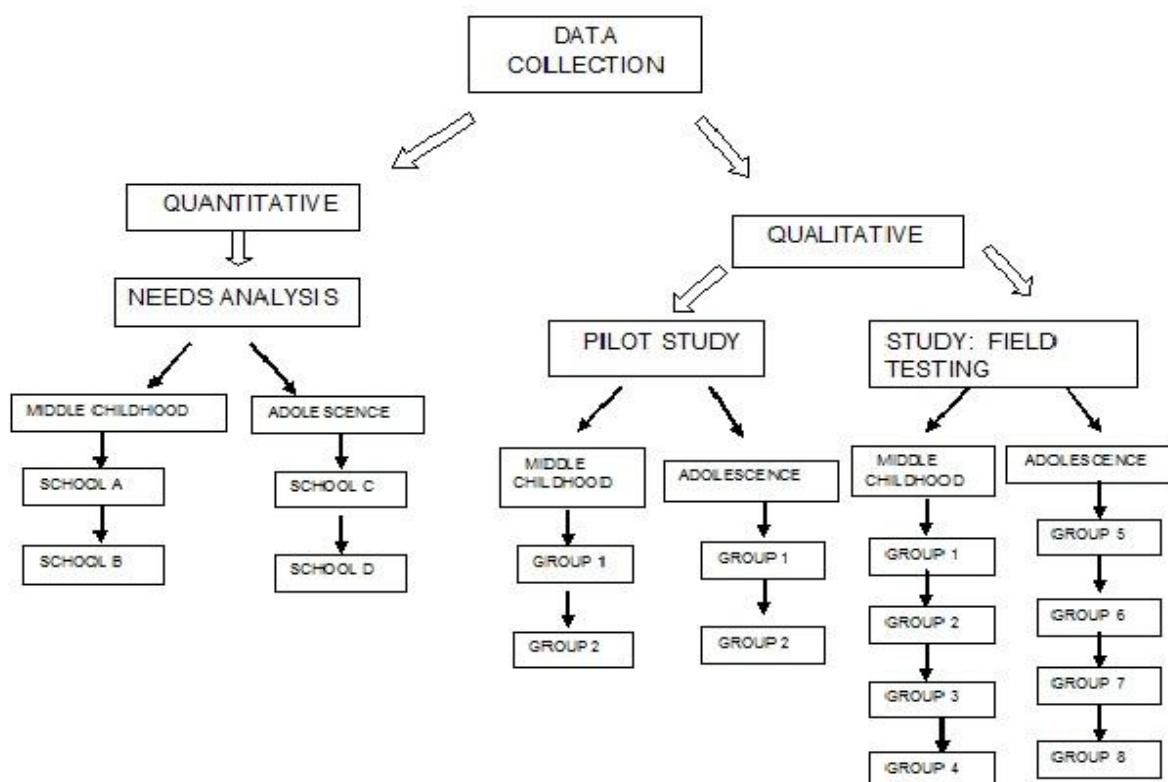
- To what extent do parents experience economic instability within the family system?
- What is the nature of intervention that parents are currently consulting as a means of assisting them to help their children deal with changes in finances within the family?
- What are the aspects of finances that parents need specific practical guidelines for?
- What needs will the newly developed website address for parents of children and adolescents?

### 6.3 Data collection

The areas of data collection are graphically depicted below to provide the reader with a comprehensive overview of the process of data collection for this study:

Figure 24

Graphic depiction of data collection procedures



Intervention research is a mixed method design (De Vos & Strydom, 2011); hence the data were collected by means of questionnaires (quantitative) and focus group interviews (qualitative) as illustrated above.

The needs analysis was conducted prior to the study during which four primary schools and four high schools were approached. Parents were asked to

complete a structured questionnaire after which the data were quantitatively analysed with the use of *Moonstats 2 Programme* (Blanche, Durrheim & Painter, 2006). The questionnaires indicated several aspects that parents need assistance with in reference to the facilitation and managing of financial issues with children and adolescents. This collected data were used in the design of the website and activities.

The prototype website was then tested during a pilot study. Parents were requested to evaluate the website (refer to Appendix 4) and provide feedback during four focus group sessions. The data collected from the pilot study were used to refine the website, after which another sample of parents was approached. Parents were requested to evaluate and test the website and activities (refer to Appendix 5) and provide feedback during eight separate focus group sessions.

The data from focus group interviews were digitally collected. The digital collection was handed to an external scribe who assisted in creating visual data from sound data. The scribe signed a declaration (refer to Appendix 3), stating that she has no access to any information that by any chance could reveal the identity of the participants and that she will adhere to this agreement with regards to the confidentiality of the collected data. The transcribed data were then coded and organised into themes.

### **6.3.1 Coding of data and establishing of themes**

Coding is the process by which qualitative data are analysed to identify categories, themes or dimensions (Creswell, 2012; Mouton, 2001). The coding of data was done with the use of different colors and numbers after which themes and subthemes were determined. This is not merely a technical task, but aids a

researcher in gaining of new perspectives which add to the value of the study (Schurink, Fouche & De Vos, 2011). An external person was involved in evaluating and testing the coding to ensure reliability and validity (as mentioned in Chapter 5). The coded data were structured and organised into main themes and subthemes which will be presented in this chapter.

#### **6.4 Data from pilot study**

The motivation for conducting a pilot study was to evaluate the designed website to determine and illuminate any possible flaws and also to ensure that the necessary amendments could be made prior to field testing. Pilot studies are a means of providing a researcher with a “test run” prior to the proposed research (Harper, 2012). It is stated that pilot studies enable a researcher to identify any possible ambiguities and difficult questions, to discard any unnecessary questions and to revise and amend any aspects of the proposed questions for the interviews. However, pilot studies are not always practical as researchers try to prevent the loss of valuable participants due to a limited database (Chenail, 2011).

During the pilot study participants were given the link and access details to the website and were asked to evaluate the website according to specific criteria (refer to Appendix 4). These criteria included: the overall functionality and structuring of the website, the accessibility of the website, general opinion of the available activities for parents to use as well as any shortcomings or suggestions parents might wanted to voice.

The data collected during the focus groups were transcribed and themes were identified which determined the changes that had to be made to the website. Focus groups consisted of five to eight members and were representative of both the

English and Afrikaans languages. Focus groups consisted of male and female participants and mainly from the white population group.

During the pilot study focus groups, the following themes were identified:

*THEME 1: General opinion of website and activities as assistance to parents.*

*THEME 2: Structure and functionality of the website.*

*THEME 3: Shortcomings and suggestions.*

These themes will be discussed accordingly.

#### **6.4.1 Theme 1: general opinion of website and activities as assistance to parents**

During the first part of the pilot study focus groups, the goal was to obtain parents' general opinion of the website and activities as a tool to assist parents in helping their children deal with the effects of economic instability within the family.

The general feedback of parents was that the website is insightful, as it makes them aware of the effects finances can have on children in the family which they were not aware of before making use of the website activities. Various participants made mention of the following:

*Participant: Financial difficulty is a reality everywhere. It is a reality in all households. The fuel prices, electricity ... everything is becoming more expensive which causes you to have to cut on spending elsewhere. Parents are not always aware of the impact thereof on children – the website makes you aware of that.*

Participant: *The website is very insightful. Often there are talked about the needs of adults, but what about the needs of children? Parents often think – oh ... the kids will be fine.*

Participant: *This website is applicable to everyone. Everybody is experiencing some form of this. The extent to which families experience a change in finances differ.*

Participant: *Families suffer, but parents don't want others to know about the difficulty they are experiencing. The website empowers these parents.*

Participant: *I would use this website, even though I am not going through a financially difficult time. It makes my children aware that there are other children who might be going through difficult times and this can help them to be able to treat those children in the correct manner.*

Participant: *It makes you feel that you are not alone – other people are also experiencing the same difficulties. It is empowering to know.*

Participant: *The website is good as it addresses the issue of – “But Mom, my friend has it, so I want it as well”.*

Participant: *The website gives some guidelines to parents – parents don't always know how to talk about these issues with their children.*

Participant: *People don't talk to each other about how bad their situation is. The website helps parents to feel they are not alone in this.*

Participant: *This is a fantastic tool for parents.*

Participant: *What I like about the website is that it illustrates that it does not have to cost you a lot of money to be able to help your child.*

The responses above provide the reader with an overview of parents' general opinions and feedback on the activities and website as tool to assist parents during financially challenging times. Specific input regarding the structuring and functionality of the website were also acquired.

#### **6.4.2 Theme 2: structure and functionality of the website**

The motivation for obtaining parents' input regarding the structure and overall functionality of the website is imbedded in the fact it ensures accessibility for all. Computer literacy amongst individuals differ, hence the design of the website was aimed at making it as user friendly as possible to ensure the accessibility to all parents. In evaluating the overall structure and functionality of the website, the following responses were received:

Participant: *The website is very user friendly and easy to understand.*

Participant: *Parents want a quick fix. They do not have time to read through a lot of information. The website is compact and provides parents with the most information in the shortest format.*

Participant: *The website is self-explanatory and easy to use.*

Participant: *The website is versatile as it allows a parent to apply its principles to other issues in life, other than finances.*

Participant: *The website is easy enough to understand. It is not too academic and written on the level of parents.*

Participant: *Not all parents are very computer literate. The website is easy enough to understand.*

Participant: *The website format is better than a hard copy book as it is more accessible.*

Participant: *The website is short, compact and to the point.*

Participant: *The website is attractive, colorful and modern.*

Participant: *The instructions are simple and logical to follow.*

Participant: *The website can be used and accessed by parent and child and then you can talk about it afterwards.*

The responses above illustrate the input of parents regarding overall functionality and structure of the website. It was also of importance to utilise this opportunity to obtain any contributions on possible shortcomings and suggestions.

#### **6.4.3 Theme 3: shortcomings and suggestions**

One of the aims of the pilot study was to determine any limitations and possible suggestions. The suggestions that were made were analysed and then comprised in a condensed list. Suggestions put forward by respondents mainly comprised of grammatical and visual aspects of the website. No suggestions with regards to the altering of content were made. The suggestions are presented below as well as how the amendments were made:

- *The heading on the home page should indicate: “A guide for parents” – the web designer was requested to add this suggestion to the title.*
- *The videos have difficulty in downloading – the web designer was requested to make the size of the video clips smaller.*

- *The activities in PDF format had difficulty opening – the graphic designer was requested to make the activities smaller to ensure quicker downloading.*
- *The activities should have a clear indication to the reader to illustrate navigation to the next page – the web designer was informed.*
- *The tabs “About” on the Homepage and “About” the research are confusing – the web designer was informed to rename the home page.*
- *A visible “print” icon should be added to indicate that the activities can be printed for use – the web designer was informed to add such an icon.*
- *A section should be added that suggests links to parents of activities that do not cost money – a web search was conducted and links were added for parents advising them on activities that are free of charge.*
- *The “Reality in our house” section’s drop down menus should have the ages of the groups again – the web designer was requested to add the age next to each phase (Middle childhood: 6-12 years and Adolescence: 13-17 years).*
- *The fonts on the website as well as the activities are too small – the web designer as well as graphic designer was informed to enlarge the font of both the website and activities.*

The website was amended according to the above mentioned suggestions of parents which assisted in the refinement of the website.

Subsequent to the completion of the refinement of the website, another sample of parents (pertaining to the set criteria for inclusion in the sample of this study as discussed in Chapter 1) was approached. They were requested to re-

evaluate the website by utilising the website and activities and to then participate in a focus group.

Participants were provided with the link and access details to the website and were asked to evaluate the website and activities (refer to Appendix 5). The aim was to obtain: 1) parents' general feedback on their opinion of the website and activities as a tool for parents, 2) their experience of the overall functionality and structure of the website and lastly 3) whether the website and activities succeed in assisting parents during financial difficulties in the families.

Focus group discussions were conducted to gather the input of parents in this regard. Although the focus groups were conducted with parents who have children in middle childhood and adolescence respectively, the feedback that was obtained did not indicate a significant difference. The themes that were identified during this data collection will be presented accordingly, and significant differences between age groups will be indicated.

### **6.5 Data from the study**

Following the parents' evaluation and testing of the website and activities, they were requested to attend separate scheduled focus groups. As mentioned previously, eight focus groups (groups varied between five and eight members per group) were conducted with parents of children in middle childhood and adolescence respectively. English and Afrikaans speaking male and female parents were involved.

The collected data were organised into overarching themes which are:

THEME 1: General feedback on the website

THEME 2: Awareness

THEME 3: Educational value of website

THEME 4: Addressing the issue of finances

THEME 5: Empowering tool for parents

THEME 6: Age appropriateness

Each main theme as well as the subthemes will be discussed and tested against existing literature accordingly.

### **6.5.1 Theme 1: General feedback on the website**

It was important to determine and obtain the voices of parents with regards to their overall experience when accessing the website. Firstly, parents' experience of the website's structure, functionality and overall appearance was determined. Literature (Anderson et al, 2010) suggests the following in understanding the experience of website users:

- People access and approach websites with different goals in mind. Some users read for enjoyment, whilst others access websites with a specific goal in mind.
- Offline readers are relaxed and passive readers whereas online readers are impatient and more task-orientated.
- Web readers do not like to read large amounts of information, they prefer more concise information which enables them to scan through it.

The above mentioned was taken into consideration in the design of the website. The responses of parents during the focus groups confirmed the importance

of a website's general functionality, structure and user-friendliness as illustrated in the subthemes below.

#### **6.5.1.1 subtheme 1: structuring and functionality.**

Beaird (2007) and Lopuck (2012) state that: "Good web design is determined by a strict usability stance which focuses on the functionality, the effective presentation of information, and efficiency" (p. 4). Watrall and Siarto (2010) emphasise that websites are focused on communicating information and that the content of a website should be well organised. The clever and logical organisation of information affects navigation for the reader (Lopuck, 2012; Watrall & Siarto, 2010).

The designed website was aimed at providing parents with hands-on information and activities which were based on these principles of good web design. The experience of parents when using the website, confirmed this notion:

Participant: *It is very logical. The instructions are clear.*

Participant: *Definitely user friendly (the website). You didn't wonder where to go or what to do.*

Participant: *The format (of the website and activities) was easy to read as well.*

Participant: *It was not too long (the website). As soon as you get pages and pages to read ... I don't have time. It needs to be quick.*

Participant: *It (the website) was easy for me to read and navigate.*

The responses illustrate and confirm the importance of structure in web based assistance. AIG Team, Smith and Osborn (2011) and Beaird (2007) confirm that it is of the essence that a website's navigation system should be easy to find and easy to use. Lopuck (2012) and Zeldman (2001) also note that: "Like all good designs, web

design is aesthetic, emotional, and largely unquantifiable. The value in the usability perspective is that it reminds web designers to create sites that people can actually use” (p. 16). Parents supported this statement:

Participant: *Even parents who do not spend a lot of time in front of a computer will be able to understand this (the website).*

Participant: *The one thing that I hate is when I have to click and click and click to find something, which made this one nice as it is only one layer deep. The functionality of the website is good.*

Participant: *I found the website very user friendly.*

Participant: *I liked the simpleness of the website.*

The structure and functionality of the website was reviewed in the preceding section. Data were also collected from parents in terms of their opinion of the visuals and overall appearance of the website and activities.

#### **6.5.1.2 subtheme 2: visuals and overall appearance.**

Choosing the correct visuals is of importance to the success of any website and it is stated that the color, texture, typography and imagery are important aspects that contribute to the success of any website (Agrawala, Li & Berthouzoz, 2011; Beaird, 2007). Nielson (2000) makes mention of the fact that the design of web pages is the most immediate visible part of web design.

This confirms the fact that the pages of the website should be attractive and user friendly. The design and layout of a website is the lens through which the reader views the website and experiences the content (Watrall & Siarto, 2009) and

especially the home page is viewed as the flagship of the site (Van Duyne et al., 2003). Parents commented in this regard:

Participant: *I think it (the website) was lovely. It was like a children's book. It was user friendly, the font was big ... easy to read.*

Participant: *I loved the colors and the accessibility (of the website and activities) is easy.*

Participant: *You immediately get a nice feeling. You want to read more.*

Participant: *I loved the colors, the characters and the whole look.*

Participant: *You can look at it once or twice and you have all the info. Especially people who do not have enough time. You don't have to read through pages and pages of information.*

Participant: *Visually, it will get a kid to actually look twice at it.*

As illustrated above, the first theme that was derived from the collected data was the overall functionality, structure and visual appearance of the website. The second theme that was derived from the transcribed data indicated that the website raised parents' awareness of the impact that financial strain can have on children in a family, as will be illustrated below. Comments and input with regards to respondents' disagreement or discontent with the website is presented in theme 2.

### **6.5.2 Theme 2: awareness**

Stephenson (1975) defines awareness within the gestalt paradigm as "The experience and description of current and on-going conditions reflecting the person's sensation and perception plus the derivative experience of more complex emotions

and attitudes” (p. 155). The collected data illustrated that parents are aware of the impact that change in finances can have on children.

The first subtheme will be discussed accordingly:

#### **6.5.2.1 subtheme 1: impact of change due to finances on children.**

Literature (Espey, Harper & Jones, 2010; Rankin & Aytac, 2009) states that the global economic climate poses difficulties for family life as unemployment, salary deductions etc. are realities families have to face. These challenges that parents are faced with poses various threats, not only to parents but to children as well, as was illustrated in Chapter 2. In addition to this, a study that was conducted by Princeton University (Deaton, 2012) aimed at determining the impact of the global financial crisis of 2008 on families. This study arrived at the conclusion that financial crises brought harm to many in reference to income, absence of employment and the overall well-being of individuals. The theoretical underpinnings of this study, the ecological systems theory (Bronfenbrenner, 1977) as well as the gestalt field theory (Yontef, 1993), are mirrored in the above statement. These theories indicate that a change within a system or field (in this case the global economy) can have a significant impact on children due to the fact that it has an impact on parents within families.

It can be stated that the above mentioned economic realities forced parents to deal with challenges in order to survive. It is confirmed by the writings of Espey et al. (2010) as they note that global economic realities pose a significant impact on families causing challenges for parents who now have to work even harder to manage and balance finances in the family. Being consumed by having to survive

these economic realities, may cause parents to not be aware of the impact it might have on their children. Responses of parents enriched this notion:

Participant: *We had to move recently from Natal to here. And I found it very interesting how it (the website) made you aware of feelings that they could have that you would not necessarily have been aware of. Often when you move for example, you are so aware of all the things that have to be done, and the children just seem like they are coping. But it was very good to go through the story and realise.*

Participant: *As an adult, you have certain questions or concerns. Your concerns are maybe money and more practical things around you. The moving, selling the furniture, selling the stuff, but when I read through this, you actually have an insight into the child's emotions whereas his concern was his friends and his toys ... it is very good to see it from a child's point of view.*

Participant: *As a parent you realise, it doesn't only affect you as an adult. You get so caught up in the crises around you (financial difficulties) and you tend to forget about your children. It makes you aware again of their emotions and actually how fragile they are.*

Participant: *It helps you to see the situation from your child's point of view and it makes you more aware of your child's needs and feelings. Their true needs and feelings. Rather than what you think they are.*

Participant: *It gave me a big wakeup call (with regards to the impact of finances in the family). Because personally we are in such a situation.*

Participant: *We (parents) don't realise that they (children and adolescents) have feelings about these things.*

Participant: *It (the website) is another resource that I can access. If I am in that situation where I need to ... and I am looking around and I come across that (the website) and I would think this is great. Because it is easy to read and understand and grasp and just to say ... hang on ...*

Participant: *It (the website) makes the parent understand what the child could be going through.*

Participant: *In a situation like this, you actually don't think about your children. You think that if you can provide for them in terms of education and a roof over their heads, and you don't really know the impact on how they experience it.*

Participant: *The website helped me to understand the views of my children. Sometimes we are so deep into our own stuff, that we don't think about our kids' emotions.*

Participant: *We often forget about the impact a situation can have on a child, because we want to protect them, but they pick it up anyway ... they are not stupid and there are effects.*

Participant: *I became more sensitive after reading this. I realised maybe kids do battle with these things.*

Participant: *Maybe especially men. They can be caught up in the problem and how to get out of it ... and if they should go to the website it can make them aware of how kids are struggling.*

Participant: *It gives you quite a reality check and it makes you more aware of what the kids are actually feeling during these times.*

Participant: *It is good to know that you should communicate these things with your child. You are not always aware of their feelings. You do not realise how intense they experience change.*

Fritz (2009) also emphasises that parents can cause children emotional distress due to a change in family income and / or relocation. This statement is underlined when reflecting on the ecological systems theory (Bronfenbrenner, 1977) and the field theory (Yontef, 1993) stating that a change within the field/system can have a significant impact. Parents also unintentionally stress their children due to the fact that they have to cope with these financial challenges (Boyden & Dercon, 2012).

The responses above confirm that financial stress and having to survive may cause parents to be unaware of their children's needs. The website aimed at addressing this notion by making parents realise these realities. Responses below illustrate the parents' opinion of having a website with activities to assist them to help their children deal with these financial issues in the family:

Participant: *I see it (the website) as being very beneficial. I wish we had something like that before we moved.*

Participant: *The questions (in the activities on the website) are so simple but so effective, because it helps you to see what they (children) see.*

Participant: *It makes you aware of the way you convey something to them (children and adolescents).*

Participant: *We get a lot of guidelines (on the website). How to eat right; do this ... do that ... This (finances in the family) is a very big subject that gets very little discussion.*

Parents seem to have gained awareness on the impact that finances in the family can have on children. The impact that finances in the family can have on children, is mirrored in the foundations of the ecological systems theory (Bronfenbrenner, 1977) as well as the gestalt field theory (Yontef, 1993).

Both these theories focus on the effect that any change within the environment can have on the system. The financial crisis occurred within a system or field which brought about repercussive change within other systems/fields. The global financial crisis had an effect on the South African economy which evidently (refer to Chapter 2) caused a change within family systems which prove to have a possible impact on children within the family. The aim of this research was to design a website and activities for parents to assist them in helping their children cope with the effects of these financial changes in the family.

During the focus group interviews, parents indicated the educational value of the website.

### **6.5.3 Theme 3: educational value of website**

This website was designed to assist parents within middle to upper class communities to help their children deal with economic difficulty within the family system. Despite the goal of the website, parents noted other possibilities for the application of this website. During the focus groups numerous parents noted that even if they were not affected by economic strain, they would still utilise the website with their children as part of educating them about moral values, character building and life skills.

The input of parents is presented in the section to follow.

### **6.5.3.1 subtheme 1: use of website as part as life skills education.**

Life skills are defined by UNICEF (2003) as psychosocial abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life. Kar (2012) adds to this definition by stating that life skills are the sum total of human skills needed, to add value and quality to our life.

NICEF, UNESCO and WHO (Socrates, n.d.) list the ten core life skill strategies and techniques as: problem solving, critical thinking, effective communication skills, decision-making, creative thinking, interpersonal relationship skills, self-awareness, building skills, empathy, and coping with stress and emotions.

Modern times make it necessary for parents to equip their children, in the best possible way, for life's adversities. Lion (2010) emphasises this notion and states that the education and preparation of children should entail more than just the content of subjects. Children and adolescents are required to face a world of many possible adversities and the author suggests that equipping children and adolescents with life skills can have several benefits:

- Improved health – with the education of important information on health, preventative behavior can be nurtured;
- Enhanced safety – by equipping children with skills on personal safety and risks, they will be able to better assess risky situations and protect themselves.
- Financial knowledge – by teaching children to manage finances, they will be able to practice and implement financial skills in later life (Lion, 2010).

In reference to equipping children with financial knowledge, parents stated that they would like to use the website, regardless of their financial situation, to educate children and to make them aware that peers might be exposed to financial difficulties and then equipping them to handle these situations in the appropriate manner.

Parents stated the following:

Participant: *Another thing that I saw in the story (in one of the activities) is something negative that happened, but it can help you as a parent to build your child's character.*

Participant: *Children know there is a difference between people (with regards to wealth). And they don't necessary know how to handle that. So (the activities) can help them understand their friends as well.*

Participant: *It can prepare your child for what might come and how to handle the situation.*

Participants: *It teaches them for when it happens to friends of them, to not ... to have a bit more empathy for the friend.*

Participant: *Even if you are not experiencing a financial crisis, to just go through the activities in a playful manner, would make them aware that there are children out there who might not be in the same financial situation as you are.*

Participant: *It helps children to have respect for other kids who might be under pressure.*

Participant: *I would like my kids to read this (website and activities), so that if something like this would happen in the future, they would know how to handle it.*

Participant: *It is an educational tool to say – guys this is what can happen. Maybe a kid in his class has gone through that so that they can have more empathy with that kid and to understand.*

Participant: *You can give your child tools for what might happen in the future.*

Participant: *I actually think teachers and schools should implement this in life skills or Life Orientation.*

Participant: *This (website and activities) is almost a necessity. Why do they not just teach it in schools?*

Participant: *Perhaps it can be used at schools under life skills.*

In reference to the statements of implementing such a tool in the curriculum, the Life Skills Curriculum as proposed by the Western Cape Education Department is presented. A National Curriculum and Assessment Policy Statement (Department of Basic Education, 2011) has been compiled to replace the current curriculum. Training and planning is currently taking place as implementation is scheduled for 2013. Life Skills content of both the foundation phase (Gr. R-3) and the intermediate phase (Gr. 4-6) contains different sections such as Personal and Social Well-being, Physical Education, Creative Arts and Visual Arts (Department of Basic Education, 2011). Specifically in the section on Personal and Social Well-being, equipping children to be aware of financial actualities could be added.

In addition to adding a tool such as the website to the formal curriculum in schools, parents indicated that in addition to teaching life skills, they would utilise the website as a preventative tool. This is mirrored in the statement by Harpham (as cited in Harlos, Nelson & Steneke, 2011): “The greatest gift you can give your

children is not protection from change, loss, pain or stress, but the confidence and tools to cope and grow with all that life has to offer them”.

#### **6.5.4 Theme 4: addressing the issue of finances**

The needs analysis that was conducted prior to the design of the website indicated that some parents have difficulty discussing topics such as finances with their children. Especially when parents are under some form of financial strain, they have difficulty in sharing this with their children. For some parents addressing certain issues with their children is more difficult than for others. Focus group interviews with parents indicated that the website and activities made it easier to discuss difficult topics, such as finances, with their children, as will be presented below.

##### **6.5.4.1 subtheme 1: conversation difficulties with regards to finances.**

Finances in the family can be regarded as a difficult conversation to some parents. It can be noted that due to the impact the global financial crisis has on families (for example, unemployment, possible relocation, decrease in luxuries etc. as illustrated in Chapter two) parents might possibly have increased difficulty in addressing financial matters with children due to the fact that they experience their own stress and pressure. Regardless of the fact that a financial crisis in the family may be a difficult discussion topic, children are very intuitive and by avoiding telling them the truth more harm can be caused.

Collected data indicated that parents have difficulty in facilitating conversations with children and adolescents.

Participant: *It gives you as a parent a way to talk about something that is big and can be uncomfortable.*

Participant: *Sometimes you don't know – it (finances) is such a big and heavy subject, how do you talk to your child about it without putting pressure on them or letting them worry? It made me feel empowered.*

Participant: *It (website) is very applicable. We do not always have the guts to say how we feel.*

The responses of parents accentuate the difficulty parents can experience with regards to talking about finances and may cause parents to avoid the conversation at hand. Literature states that to shield children from the truth may only heighten anxiety and cause children to feel isolated, lonely, and unsure about whom to trust (Harlos, Nelson & Steneke, 2011). It is also suggested that in communicating difficult topics with children, certain aspects should be taken into account, such as: the children's developmental stage, the conversation should commence in a conservative manner and the response of the children should be assessed and titrated accordingly.

Literature (Campbell, 2007; Pickhardt, 2011; U.S. Department of Education, n.d.) advises that in parents' attempt to communicate with children and adolescents the following principles should be taken into account:

- Parents should take the initiative in the commencement of the conversation.
- Parents should make children feel that their opinions and feelings are valued.

- Listening is a key element to be practiced by parents.
- Children have the need to know and the need to be known.

It can be put forward that the level of difficulty parents might experience when having to facilitate difficult conversations, can also be dependent on the developmental stage and age of the children or adolescents. During different stages of development, children and adolescents have different communication needs. Kolucki and Lemish (2011) suggest that during middle childhood children have the need to experience positive feelings about themselves, to explore and test their own ideas, to be guided in using their potential and to have their worries and feelings understood. In adolescence it is stated that adolescents have the need to be informed and guided into adult life, to have strong role models, to have their ideas and opinions respected and recognised and to be allowed to learn from mistakes. Especially in adolescence, communication can be demanding (Campbell, 2007).

The responses of parents indicated that the website assists parents in having to facilitate demanding conversations with children and adolescents, as the website reflects the above mentioned principles of effective communication. The website and activities initiate conversation, a safe platform is offered to children and adolescents to voice their feelings and concerns in addition to parents being offered the opportunity to inform them of financial realities within the family. Responses are as follows:

Participant: *It (activities) just opens the door for conversation and for the child just to be able to express their feelings is actually very helpful.*

Participant: *The stories (in the activities) serve as a connection point as the child is able to share and talk about issue that he/she does not want to talk about.*

Participant: *What I liked about it (activities), is that it brings up the issue from an objective point of view. You are not talking about the child, but as the story goes on, the child identifies more with the characters and it opens up conversation.*

Participant: *I think the website will give you an opportunity to have a stronger relationship with your child while a negative thing is happening at the same time.*

Participant: *It is a soft way to break the news (about finances in the family). But they won't worry afterwards.*

Participant: *With the website, you can create an environment that makes it easier for you to approach them and approach the subject.*

Participant: *You are in the situation, but with the interaction and the story, you are outside the situation. It is easy to tackle the issue, because you are a little more detached ... it is less threatening.*

Participant: *Maybe the parent is not comfortable speaking about it (finances) – and here is another way the two of you can discuss it.*

Participant: *The activities and stories help as we are not discussing our problem we are discussing her (the character in the story) problem and how kids can understand how the feelings they are feeling are similar to their (the characters) feelings.*

Participant: *Getting your kids input on these things in a playful way is great ... because he doesn't realise that he is actually sharing something and he opens up more.*

Participant: *It takes the sting out of the whole thing (finances).*

The website and activities prove to assist parents in addressing difficult issues with their children as was illustrated by parents' responses. In viewing the above responses of parents, it can be derived that the website and activities assist parents to discuss a difficult matter within a relaxed and safe setting. This supports the assumption that the website and activities serve as a medium of contact making between parents and children.

Contact, from a gestalt perspective as one of the theoretical underpinnings of this study, can be explained as an action during which two people meet at a boundary (Wollants, 2012). In this case, parents and children are offered the opportunity to meet in the here and now (Yontef as cited in Levine, 2012). This creates a platform for true dialogue (Cooper, Chak, Cornish & Gillespie, 2012) to take place which enable parents and children to voice feelings and concerns. This assists parents to help their children deal with possible emotions caused by a financial change within the family system.

The second last theme that was identified from the collected data encompassed parents' views on the website and activities as an empowering tool for parents.

#### **6.5.5 Theme 5: empowering tool for parents**

During economically difficult times, parents have to face various challenges. As was mentioned in previous chapters, the global financial crisis poses a strain and stress to families. Unemployment, salary insecurities, work pressure and increases in the cost of living (Pasma, 2010; Russell & McGinnity, 2011) are but a few of the changes that parents are faced with. In addition to raising and caring for children,

parents are now confronted with these mentioned financial adversities. The following statement of Bradley and Hayes (2007) confirms this:

It is widely accepted that the task of child rearing is exceedingly difficult in a context of rapid societal change which is reflected in the complexities of changing family structures, the challenge of work life balance and the social and environmental issues effecting communities (p. 2).

It is also known that economic hardship proposes that financial difficulties have an adverse effect on parents' emotions, behaviors, and relationships, which affect their parenting or socialisation strategies (Conger, 2005). From the focus group interviews, it was indicated that the website assists parents with a variety of these aspects of their lives:

Participant: *The first thing I thought was, I went through a divorce, I wish I had something like this (website and activities) when I had my crises in my life.*

Participant: *If a mother should sit and read this (website and activities), she can use it in another situation as well.*

Participant: *I think it relates to other issues as well. It empowers you to deal with similar situations. You can use it in other contexts as it empowers you to deal with the situation differently.*

The responses above indicate the versatility and applicability of the website which enhances the assistance parents are offered when accessing the website. It can therefore be put forward that the well-being of parents is often neglected and that "Sometimes, the very best thing people can do to help children is to help and support their parents" (Irons, 2009). The availability of assistance such as a website

support parents in dealing with financial difficulty in the family and the website can serve as a supportive and empowering tool as well. This was confirmed by the responses of parents who indicated that the website made them aware that other parents are also possibly experiencing the same adversities, which empowered them:

Participant: *It (finances) is something you can't talk to your friends about. I don't talk to my friends about my finances, so the website is really handy.*

Participant: *It's nice to know that somebody actually wrote it, in others it has happened somewhere out there to somebody.*

Participant: *By reading it you feel a little better. Obviously it is out there for many other parents.*

In reference to the above responses, Zinker (1977, p. 96) states that Gestalt enables and motivates individuals to:

- Move toward greater awareness of themselves, their body, their feelings, their environment and their process.
- Learn to take ownership of their experiences, rather than making others responsible for what they are feeling, thinking and doing.
- Learn to be aware of their needs and develop the skill to satisfy them without violating others.
- Become more aware of all their senses.
- Move from outside support to increasing internal support.

- Be able to ask for and get help from others and be able to give to others.
- Learn to take responsibility for their actions and the consequences of their actions.

Gestalt as theoretical framework of this research formed the underpinning for the design of the website and activities. The above writings of Zinker (1977) reflect the notion that the website can assist parents in gaining awareness, to take responsibility and to enable them to revert to others for help when experiencing financial adversities.

Parents' input with regards to the age appropriateness indicated a stronger motivation of the application of the website by parents of children in middle childhood, as opposed to parents of adolescents. This will be illustrated and discussed in the following section.

#### **6.5.6 Theme 6: age appropriateness**

The needs analysis that was conducted during the initial phase of the research process indicated that assistance is needed for parents with children in middle childhood as well as adolescents. Activities and guidelines were therefore developed for both age categories. Following the development of the website and activities, parents were required to evaluate the website and activities, as previously discussed. Parents' responses during the focus groups indicated that the website and activities are more applicable for children during middle childhood, as opposed to adolescents.

Responses that stated that the website and activities will be better received and responded to by children in middle childhood than adolescents are as follows:

Participant: *I think it (the activities) is a little bit basic for a 17-18 year old. But certainly up to 13-14 year olds will find it up to their level.*

Participant: *I think especially with teenagers ... my children won't do something like this (activities).*

Participant: *A teenager ... if I tell them go and read this story they will laugh at me.*

Participant: *It (the activities) is very young. I can see it working very well with the younger ones.*

Participant: *For younger kids it is stunning. I thought it was just beautiful for younger kids.*

Participant: *It is hard to get a teenager to sit with you and do activities.*

Participant: *Definitely for the younger children this is wonderful.*

Although the pilot study that was conducted prior to testing of the website and activities reflected the input of parents of adolescents, it can now be noted that the website and activities will have more applicability for younger children. The data that have been presented in theme 6, indicate that parents are of the opinion that adolescents will not participate and engage in the website and activities as was anticipated.

The above mentioned does not disregard the effectiveness of the website for the parents, as parents of adolescents indicated that they were indeed empowered by the website. However, it was noted that due to their developmental stage, parents will possibly experience some difficulty engaging their adolescents with the proposed and presented activities.

The adolescent developmental stage is viewed as a unique stage of development which can be characterised as a difficult “stormy” phase (Barbot & Hunter, 2012). As was illustrated in Chapter 3, adolescence is a challenging stage of development. During this phase it is true that adolescents experience a variety of physical, emotional and cognitive changes (Laufer & Laufer; 2011) which have various consequences. Adolescents are confused by a clutter of emotions, having to deal with physical changes and also starting to move or lean more towards peer interactions. This causes them to be confused and less interested in family activities, which can possibly result in them not being interested in engaging in activities of the website.

It can therefore be stated that the website and activities succeeded in empowering parents of both children in middle childhood and adolescence. However, it was significant that the willingness of adolescents to engage with the offered activities can be doubted and therefore recommendations for possible amendments will be presented in the following chapter.

## **6.6 Conclusion**

This chapter was dedicated to the presentation of data that were collected during the pilot study and testing of the designed website and activities.

The collected data illustrated that parents support the usefulness and viability of such a website, especially for children in middle childhood. The data reflected the possibility that parents of adolescents might have difficulty in engaging adolescents in the activities. Nevertheless, parents stated that regardless of the fact that the activities might possibly be better received by younger children, parents of

adolescents still value the contributions of the website to the support of parents. It emphasised the notion that parents can benefit from such assistance.

It was also indicated that the website raised parents' awareness of the impact that financial strain can have on children and adolescents and that this can manifest in behavior. As a means of reacting proactively, parents noted that regardless of their financial situation, they would like to utilise the website as a tool to educate their children and preventing the impact of future financial difficulties.

Finally, parents confirmed that the website and activities empowered them to be able to deal with the demands of economic instability within the family, which was set as the goal of this research study.

A summary of the findings, limitations and recommendations of this study will be presented in the chapter to follow.

## CHAPTER 7

### CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

#### 7.1 Introduction

Throughout this dissertation presented literature illustrated the impact the global financial crisis has on families. The financial crisis has proved to have continuous effects which imply parents having to deal with a variety of challenges on a day to day basis. These challenges include, amongst others, having to manage the effects of financial changes with children and adolescents. This study was aimed at the development of assistance for parents to help their children and adolescents deal with these effects of economic instability in the family.

In this chapter an overview of the conducted study will be presented, after which the study will be evaluated according to its strengths and limitations. The research objectives that were set in Chapter one will be revisited followed by a detailed discussion and proposed recommendations. All of these mentioned aspects will draw to a close in a conclusion stating and motivating the contribution of this study.

#### 7.2 Overview of the study

Prior to the commencement of an overview of the study, the goal and objectives of this study are revisited. The set goal of this study was to develop web based assistance for parents to help children and adolescents deal with the effects of economic instability in the family. The goal of this study was guided by the research question, which is: *How can parents assist children and adolescents in coping with the effects of economic instability in the family?*

An overview of this study is hereby presented:

**Chapter one** provided the reader with an overview and summary of the study. In addition to presenting the motivation for this study, the first chapter offered a description of the research methodology that was followed while conducting the research. The goal of this study was stipulated and the objectives were set in order to obtain the goal. Procedures, key concepts and the theoretical framework of the study were discussed after which ethical considerations were noted.

**Chapter two** examined available literature on the financial crisis and the impact thereof on families. A global perspective of the financial crisis was discussed after which the implications and impact on South Africa was sketched against the backdrop of the ecological systems theory and gestalt field theory. These theories, as the conceptual framework of this study, served as an emphasis of the fact that children and adolescents are affected by financial adversities in the family.

**Chapter three** offered a detailed discussion of middle childhood and adolescents as unique developmental stages. The motivation for a presentation of developmental theory was to illustrate the unique manner in which children and adolescents possibly experience financial challenges in the family system. Concluding this chapter, a model was presented as a means of illustrating the interconnectedness between the ecological systems theory, gestalt field theory as well as the financial crisis and developmental theory.

**Chapter four** delivered a presentation of literature with regards to the concepts and theories that assisted the design of the website and activities. Concepts such as play, play therapy, gestalt theory and web based assistance were incorporated and a table offers a concise graphic depiction of the utilised aspects of these mentioned concepts and theories.

**Chapter five** was dedicated to the detailed discussion of intervention research as methodology. This methodology was used in the conducting of this research and the compilation of this dissertation followed the steps set by the intervention process. Each phase of the process was noted and each operation within the phases was presented.

**Chapter six** presented a detailed discussion of the procedures that were followed during the empirical research of this study. In this chapter, the operations followed during the research process were discussed and the collected data were grouped in themes. These themes were integrated with existing literature, emphasising and underlining the viability of the study.

An overview of the study reflected the extent to which the objectives of the study were achieved in this study. In order to obtain the mentioned goal and aim of the study, the following objectives were set:

1. To provide a theoretical foundation as motivation for the development of assistance in the form of a website for parents.
2. To develop a website which serves as assistance to parents in helping their children and adolescents deal with the effects of economic instability within the family.
3. To evaluate the website with parents of children and adolescents and adapt the website accordingly.
4. To explore the value of the adapted website with parents of children and adolescents.
5. To make recommendations for further amendments and application.

In reference to the above noted, each objective will be discussed in addition to the achievement thereof.

The **first objective** states that a theoretical foundation will be presented as motivation for the development of assistance for parents. This objective was achieved in this study. Chapters two, three and four presented the reader with a thorough literature overview which highlighted the importance of this study. Literature with regards to economic instability as a global phenomenon and its impact on South Africa and families was presented. This was followed by a discussion of middle childhood and adolescence as unique developmental stages as a means of illustrating the impact of economic instability on each age group. Literature was integrated and rooted within the gestalt paradigm as well as the field theory, ecological systems theory and family systems theory which serve as the theoretical underpinnings of this study.

The process of development of the assistance for parents (website and activities), which encompasses the **second objective**, is stipulated and explained in Chapters five and six. These two chapters offered the reader with a detailed discussion of the intervention research methodology that was adhered to throughout the conducting of this research study. The empirical research that was conducted as part of the process of the development of the website and activities can be found in Chapter six.

After completion of the designed assistance, the website and activities were evaluated by means of a pilot study. It can be noted that the **third objective** was achieved, as four focus group sessions were conducted as a means of gaining the input of parents. Parents were requested to provide feedback on the website and

activities after which possible shortcomings were determined. This enabled the necessary amendments to be made prior to field testing. This was presented in Chapter six.

The achievement of the **fourth objective** is displayed in Chapter six. Subsequent to the completion of the refinement of the website, a new sample of parents was requested to evaluate the website and activities in field conditions in order to evaluate its effectiveness. Focus groups were conducted during which input from parents was gathered to explore the value of the website and activities in assisting parents with children and adolescents. The data were organised into themes, tested and confirmed by existing literature as presented in Chapter six.

The final stage of the research process is encompassed in the achievement of the **fifth objective**. The completion of empirical research, as part of the final stage of the research process, enabled a compilation of a discussion of the strengths and limitations of the conducted study as well as a presentation of possible further research possibilities. The section to follow in this chapter will be evident thereof.

This section illustrates the achievement of the set objectives of this research. It can therefore be stated that this research study has obtained the set goal of developing web based assistance to help children and adolescents deal with the effects of economic instability in the family.

A detailed discussion of the study will be presented accordingly. The format of the discussion will be displayed in accordance to the strengths and limitations of the study.

### **7.3 Discussion: evaluation of the strengths and limitations of the study**

#### **7.3.1 The strengths of the study**

It can be put forward that this research study succeeded in the set goal as web based assistance was designed for parents to help their children and adolescents during times of economic instability. This proved to have contributed significantly as an original tool which aid in the well-being of parents, children and families. The research objectives of this study were achieved and the research question was answered as the website proved to assist parents to help their children and adolescents deal with economic instability in the family.

Throughout the research process, strengths of this study was derived which confirm the value of this study. These strengths are presented accordingly:

- *Website as functional tool:*

The responses of parents, during the pilot and field study, of this research indicated that parents view the designed website and activities as a functional tool. It was emphasised that the website and activities serve as assistance which can be utilised in all facets of life to feel supported during times of financial strain. Parents noted specifically that the website was user friendly and accessible and it succeeded in providing the readers with compact information which was time efficient.

The key to the success of this website lies in the versatility. Parents viewed the website and activities as a tool that can be used to assist them in other adversities of life, not only with finances in the family. Parents noted that the foundation and principles of the website and activities can be adapted which enable a parent to use it for other challenges (such as divorce) as well. This

notion emphasises the contribution of this study as it can be applied and adapted to a wide array of issues.

- *Increased awareness:*

It was found that the website and activities raised parents' awareness.

Parents noted specifically that they were not aware of the impact that financial strain can have on children, prior to using the website and activities. The website aided in their awareness in realising that children and adolescents are not unaffected by the consequences of economic instability such as possible relocation, peer pressure, increased parental conflict and the absence of household luxuries. It also became clear that parents were not aware of how the effect of these changes in the household, can be evident in children and adolescent behavior.

It can therefore be argued that in raising the awareness of parents, parents are better equipped to attend to their children's and adolescents' needs. This highlights the notion that by assisting parents with a tool such as the website, the well-being of children and adolescents is cared for.

- *Educational value of the website:*

Data collected during focus group interviews indicated the educational value of the website and activities. Parents were of the opinion that, regardless of their financial situation, they would in fact utilise the website as a tool to prepare their children for possible future economic hardships. It was also significantly noted that the website and activities not only assist parents in facilitating financial difficulties in the family, it can be viewed as an aid in moral development and character building of children and adolescents. In utilising the website, parents

are provided with the opportunity to engage with their children and adolescents and use the occasion to educate and prepare them for life's hardships. Special mention was also made by numerous parents that the content of the website and activities should be taught in schools as part of the curriculum of Life Skills.

The contribution of this research—with the website and activities as a product thereof—is underlined not only by stating that it can be utilised by parents as an educational tool, but this research opens possibilities for incorporation in the national curriculum.

- *Addressing financial issues:*

Parents indicated that they find it difficult, at times, to discuss financial matters with children. This proves to be a sensitive and difficult topic of discussion in many households and being such an uncomfortable topic for parents, it is often avoided which might cause unresolved matters in the family. The conducted research indicated that the website and activities offered parents a tool which creates a safe, comfortable environment which makes it easier to conduct sensitive conversations with children and adolescents.

It can therefore be stated that the website and activities assist parents by means of offering a less threatening setting for the discussion of difficult matters. In establishing a setting for conversation, important issues in the family are not ignored and by working through difficulties, sound family relationships are cultivated.

- *Empowerment for parents:*

Parents indicated that they experience a sense of empowerment in utilising the website and activities. It was noted that the website provides them with hands on tools that are easy and user friendly to access.

The website and activities therefore creates a sense of hope for parents, as the website brings them to the realisation that other people are also experiencing the same challenges and difficulties. In this lies power which is involved with the welfare of parents.

A discussion of the strengths of this study took place in the preceding section.

The limitations of this study will be presented accordingly.

### **7.3.2 Limitations of this study**

The limitations of this study can be summarised in the following three statements:

- In viewing the quantitative data of the needs analysis that was conducted prior to this research, it was evident that parents of children in middle childhood were more representative than parents of adolescents. A more comprehensive view could have been obtained from parents with adolescents concerning the need for assistance with the facilitation of finances within the family. This would have enabled the researcher to design the website and activities more age appropriate for adolescents. The discrepancies in this regard can be further investigated.
- Additional funding and financial support would have enabled the development of an even more comprehensive website. With the availability of funds, a larger variety of features on the website, for example interactive activities,

games etc. can be offered to the user, enhancing the uniqueness of the website and activities.

- Limited funding also did not make it possible to design a bi-lingual tool for parents. The website is currently only available in English, which complicates the use thereof by a part of the population.
- A possible limitation of the study can be due to the fact that the research was only conducted in the Durbanville area, Cape Town. A larger perspective can be obtained in consulting a larger population.
- This study was conducted only within one geographical area within the northern suburbs of Cape Town, namely Durbanville. The lack of diversity in this regard can be viewed as a limitation.

From the above discussion of the findings and limitations of the study, the recommendations are presented accordingly.

#### **7.4 Recommendations**

Following the discussion of the findings and limitations of this study, the recommendations are presented below:

- As previously mentioned, the development of a bilingual website and activities in other languages was not possible. For the purpose of this research and this dissertation, the website and activities were developed in English. It is therefore recommendable that the website and the activities are made available in other languages as well. This will add to the accessibility and universal appeal of the website.

- Due to the fact that parents made mention of the fact that the website, and specifically the activities, will not actively engage adolescents, (refer to Chapter six, section 6.5.6) it can be recommended that further research possibilities in this regard are investigated. However, regardless of the fact that parents were of the opinion that adolescents will not engage in the offered activities, parents still indicated that the website served an empowering purpose to them. It can be a viable study to develop an adolescent specific website which will match the unique developmental stage of adolescence.
- Parents made mention of the importance of integrating a tool like the designed website with schools. It can therefore be recommended that this tool be incorporated into the formal school curriculum. Life Skills within the National Curriculum and Assessment Policy statement (CAPS) can be the ideal host for implementing such a tool.
- It can be advised that more studies in a larger population group may provide a different perspective. This can open the possibility for other research possibilities.

## **7.5 Conclusion**

The concluding chapter of this dissertation was dedicated to the findings, limitations and recommendations of this study. In reflecting on the above central themes of the research, the following remarks are clear:

- Children and adolescents could find themselves neglected and possibly misunderstood in a reality of financial adversity whilst parents are ill sensitised and equipped to even notice or deal with these challenges.
- Literature supports and offers an understanding and confirmation of the undeniable impact of economic instability on both children and the functionality of parents.
- The understanding of human development, with special reference to middle childhood and adolescents, confirms the intersection of the systems, field and developmental theories and introduces the effect and impact of unstable economic conditions.
- Dedicated and appropriate assistance to parents is possible despite the lack of sensitivity, obliviousness, skills and strategies.
- Parents voiced the definite positive impact of the application of web based offered assistance.

It is the clear conviction of the researcher that the phenomenon of economic instability within society cannot be denied. This phenomenon implicates that emotional well-being and behavioral patterns in the lives of people are affected

The contribution of this study constitutes undeniably that appropriate mechanisms of support and guidance are essential as a means of combating any negative impact. The success of the designed assistance is embedded in the overall functionality, accessibility, cost effectiveness and user-friendliness of the guidelines and activities offered on the website.

Against the backdrop of unpredictable adversities in life, this study and product provides the necessary buoy of rescue to parents in the activity of caring for the well-being of children and adolescents.

## APPENDICES

### Appendix 1: Consent from WCED



**WESTERN CAPE**  
Education Department

Provincial Government of the Western Cape

### RESEARCH

awyngaar@pgwc.gov.za

tel: +27 021 476 9272

Fax: 0865902282

Private Bag x9114, Cape Town, 8000

wced.wcape.gov.za

**REFERENCE:** 20111102-0070

**ENQUIRIES:** Dr A T Wyngaard

Mrs Lené Janse van Rensburg

Centre for Child, Youth and Family Studies

North-West University

Potchefstroom

**Dear Mrs Lené Janse van Rensburg**

### **RESEARCH PROPOSAL: MULTIMEDIA ASSISTANCE FOR PARENTS AND EDUCATORS TO HELP CHILDREN COPE WITH THE EFFECTS OF ECONOMIC INSTABILITY WITHIN THE FAMILY SYSTEM**

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

1. Principals, educators and learners are under no obligation to assist you in your investigation.
2. Principals, educators, learners and schools should not be identifiable in any way from the results of the investigation.
3. You make all the arrangements concerning your investigation.
4. Educators' programmes are not to be interrupted.
5. The Study is to be conducted from **01 January 2012 till 01 June 2012**
6. No research can be conducted during the fourth term as schools are preparing and finalizing syllabi for examinations (October to December).
7. Should you wish to extend the period of your survey, please contact Dr A.T Wyngaard at the contact numbers above quoting the reference number.
8. A photocopy of this letter is submitted to the principal where the intended research is to be conducted.
9. Your research will be limited to the list of schools as forwarded to the Western Cape Education Department.
10. A brief summary of the content, findings and recommendations is provided to the Director: Research Services.
11. The Department receives a copy of the completed report/dissertation/thesis addressed to:

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

We wish you success in your research.

Kind regards

Signed: Audrey T Wyngaard

for: **HEAD: EDUCATION**

**DATE: 04 November 2011**

## Appendix 2: Needs analysis questionnaire

<b>NEEDS ANALYSIS</b>
-----------------------

Dear Parent

I am taking the liberty of consulting you, as an expert. I have recently completed my Master's degree with the topic *Middle childhood experiences of economic instability within the family system*.

During this study, I found that children are affected by financial changes within the family, without parents being aware of it. Due to the financial climate worldwide, parents are forced to make certain changes within the family as a means of making ends meet. Pocket money is reduced, luxuries in the house as well as trips to the restaurant decrease, children cannot have the most expensive paper for school projects, and possible moving of house (relocation) becomes a reality. It is also a fact that parents could be under immense financial stress which might cause an escalation in conflict between spouses.

As an extension of the topic, in my PhD study, I would like to focus on assisting parents in helping children to cope with economic instability within the family. My aim is to compile a **digital guide for parents to facilitate financial change within the family system**. The guide will be in the form of a website and will consist of practical tools and techniques that parents can utilize to help children cope with financial change in the family.

It is important for me to obtain your thoughts on this matter as well as the issues that you, as a parent, struggle with in facilitating finances with your child.

Please note that these letters were distributed *randomly* and that you can prefer to stay anonymous should you wish to do so. This is only a random survey – the actual research will only be conducted in 2012. PLEASE NOTE: your participation is voluntary and you are under no obligation to participate. By completing this form, you willingly give consent.

Please be so kind as to complete the attached form and return it to your child's educator by **Monday 5 December 2011**. Your assistance and feedback in this regard will be much appreciated. PLEASE NOTE that your participation is completely voluntary and you are under NO obligation to take part.

Yours sincerely, Lené Janse van Rensburg

## YOUR CONTRIBUTION

Please consider the following information, assess the applicability and mark accordingly.

### 1. AGE GROUP

Indicate the age group of your child:

(If you have more than one child, mark the age of the child whom you received the letter from)

0-5 Years	
6-12 years	
13-18 years	

### 2. NUMBER OF CHILDREN IN YOUR FAMILY (please provide their ages):

--

### 3. FINANCIAL ISSUES:

With reference to finances within the family, please indicate which of the following options have become a reality in your household:

Decrease in luxuries within the household (please specify).	
Children have emotional and behavioral responses to financial change within the family.	
Increase in interparental conflict caused by finances.	
Moving of house (relocating).	
Retrenchment of one / more parent.	
Children have emotional responses towards the conflict between parents due to finances.	
Reduction in pocket money.	
Children experience embarrassment amongst their peers due to limited availability of money.	
Other financial issues in your household (please specify below):	

### 4. EVIDENCE IN BEHAVIOR:

Research shows that children often present with certain behavior caused by their emotional experience of unstable finances within the family. Please indicate which of the following behaviors you have noted in your children:

Anger	
Low morale	
Ignorance	
Over sensitiveness	
Withdrawal	
Please add:	

### 5. HOW DO YOU NORMALLY FACILITATE FINANCES WITH YOUR CHILDREN?

I do not talk to my children about finances.	
This is how I handle it:	

## 6. SUPPORT AND INTERVENTION

*Have you made use of professional support (psychologist / therapist) in assisting you or your children in coping with financial issues / change in your family?*

Yes	
No	

*And if yes, please specify:*


## 7. ARE YOU OF THE OPINION THAT A WEBSITE ASSISTING PARENTS TO FACILITATE FINANCES WITH CHILDREN WILL BE USEFUL?

Yes	
No	

*And if yes, please note areas that you feel should be addressed in such a website:*


## 8. HAVE YOU COME ACROSS ANY INTERVENTIONS WHICH AIM TO ASSIST PARENTS IN ADDRESSING FINANCIAL ISSUES WITH THEIR CHILDREN?

Yes	
No	

*And if yes, please specify:*


## 9. FURTHER CONTACT

*Are you available for further contact and input?*

Yes	
-----	--

No	
----	--

*If yes, please provide your contact details:*

Name and surname	
Email address	
Contact number	

Your assistance in this regard is much appreciated.

Yours sincerely

Lené Janse van Rensburg

**Appendix 3: Declaration by scribe**

<b>DECLARATION BY SCRIBE</b>
------------------------------

I, **BENITA FAIERS**, declare that I

- Had no access to transcripts of the data that were collected for this study;
- Had no access to any information that by any change will reveal the identity of the respondents;
- Will adhere to the agreement with regards to confidentiality of the collected data.

Signed: **B. FAIERS**

Date: **NOVEMBER 2012**

## Appendix 4: Parents' evaluation sheet – pilot study

### EVALUATION OF WEBSITE – PILOT STUDY

#### **Background of the study:**

Due to the financial climate worldwide, parents are forced to make certain changes within the family as a means of making ends meet. Pocket money is reduced, luxuries in the home as well as trips to the restaurant decrease, children cannot have the most expensive paper for school projects, and the possibility of moving house (relocation) becomes a reality. It is also possible that parents are under immense financial stress which might cause an escalation in tension between spouses.

As a means of addressing this dilemma, this research focuses on the design of a digital guide for parents to facilitate finances within the family system. The guide is in the form of a website consisting of practical tools and activities that parents can utilise to help facilitate finances within the family. At the final stage of the research process, the website has to be evaluated by parents, such as yourself. This website provides you with information on the unique developmental stage of your child or adolescent, guidelines in managing conversations about finances in the family, possible emotions that children can present due to a change in finances in the family as well as activities that parents and children can do together in order to facilitate conversation.

Activities are specifically structured around the possible realities caused by unstable economic conditions, such as moving house, parental conflict, fewer luxuries and peer pressure. These activities serve as a conversation medium between parents and children / adolescents in order to create awareness of the children's feelings and experiences as well as to empower children by offering them the opportunity to verbalise these feelings. Although these realities may not be applicable to you and your family, your input is still of the utmost importance.

Please follow the instructions below and provide your input at the group session.

## **EVALUATION OF WEBSITE – PILOT STUDY**

---

**INSTRUCTIONS: OPEN YOUR INTERNET EXPLORER AND TYPE THE FOLLOWING ADDRESS: \_\_\_\_\_**

**Username: x x x**

**Password: x x x**

---

**Please keep the following in mind when viewing the website:**

1. General opinion of the website.
2. Structure of the website.
3. User friendliness and understanding of the website.
4. Visuals (fonts, colours etc.).
5. *ABOUT*: Is the research thoroughly explained?
6. *REALITY IN OUR HOUSE*: MOVING HOUSE, FEWER LUXURIES, PARENTAL CONFLICT, PEER ACCEPTANCE, LINK TO ACTIVITIES:
  - a. Are the activities understandable?
  - b. Are the activities user friendly?
  - c. Would you make use of such activities?
7. Is the website accessible?
8. How can it empower parents?
9. Shortcomings?
10. Suggestions?

## Appendix 5: Parents' evaluation sheet

<b>EVALUATION OF WEBSITE</b>
------------------------------

### **Background of the study:**

Due to the financial climate worldwide, parents are forced to make certain changes within the family as a means of making ends meet. Pocket money is reduced, luxuries in the home as well as trips to the restaurant decrease, children cannot have the most expensive paper for school projects, and the possibility of moving house (relocation) becomes a reality. It is also possible that parents are under immense financial stress which might cause an escalation in tension between spouses.

As a means of addressing this dilemma, this research focuses on the design of a digital guide for parents to facilitate finances within the family system. The guide is in the form of a website consisting of practical tools and activities that parents can utilise to help facilitate finances within the family. At the final stage of the research process, the website has to be evaluated by parents, such as yourself. This website provides you with information on the unique developmental stage of your child or adolescent, guidelines in managing conversations about finances in the family, possible emotions that children can present due to a change in finances in the family as well as activities that parents and children can do together in order to facilitate conversation.

Activities are specifically structured around the possible realities caused by unstable economic conditions, such as moving house, parental conflict, fewer luxuries and peer pressure. These activities serve as a conversation medium between parents and children / adolescents in order to create awareness of the children's feelings and experiences as well as to empower children by offering them the opportunity to verbalise these feelings. Although these realities might not be applicable to you and your family, your input is still of utmost importance.

Please follow the instructions below and provide your input at the group session.

## EVALUATION OF WEBSITE

---

**INSTRUCTIONS: OPEN YOUR INTERNET EXPLORER AND TYPE THE FOLLOWING ADDRESS: \_\_\_\_\_**

**Username: x x x**

**Password: x x x**

---

**YOU ARE HEREBY REQUESTED TO VIEW THE WEBSITE AND EVALUATE IT ACCORDING TO THE FOLLOWING CATEGORIES:**

***A. GENERAL OPINION***

***B. SPECIFIC ACTIVITY***

(These aspects will be discussed during the discussion group. You therefore do not have to send me any feedback prior to the meeting).

<b><i>SECTION A: GENERAL OPINION</i></b>
--

***Keep the following in mind when viewing the website:***

11. General opinion of the website.
12. Structure of the website.
13. User friendliness and understanding of the website.
14. Visuals (fonts, colours etc.).
15. How can it empower parents?
16. Shortcomings?
17. Suggestions?

<b>SECTION B: SPECIFIC ACTIVITY</b>
-------------------------------------

Click on: **REALITY IN OUR HOUSE** → **PEER PRESSURE** → **ADOLESCENCE**

These activities will begin to download. This might take a minute. Scroll down to view each page.

(Please note that these activities serve as a *medium* for conversation between parents and children. It can be amended and altered by parents to fit the level of the children).

**The particular issue that is addressed by this specific activity might not be applicable to you in any way. You are nevertheless requested to view the activity and reflect on the following:**

1. How did you experience it?
2. How can the activity establish conversation between parents and children?
3. To what extent can the activity evoke feelings in parents / children with regards to financial issues?
4. How can the activity affect parents' views on financial matters within the family?
5. Should you ever be in a similar situation, caused by a change in finances in the family, how could the activity assist you?
6. How can the activity affect parents' awareness of their children's needs and feelings?
7. What senses can possibly be used in viewing / using the website and activities?
8. How can the activity empower parents? Please elaborate.
9. How can this activity empower children? Please elaborate.
10. Do you think the website succeeds in raising awareness on the impact of financial issues within the family?

11. Should you ever be in a financial dilemma that affects the family, do you think yourself or your children will benefit from this website?
12. To what extent does this website assist parents in taking responsibility for children's feelings with regards to finances in the family?

## Appendix 6: Consent form of participants

<b>CONSENT FORM</b>
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Dear Parent

Thank you for your willingness to participate in this PhD research study. During this focus group, you will be asked to provide your opinion and input on the evaluated website.

Please be aware and ensured of the following conditions under which you partake in this session:

1. You were selected due to the fact that you are a parent of a child in middle childhood / adolescence and you live in the northern suburbs of Cape Town. You were not selected due to any assumptions that were made about your financial status.
2. You willingly participate in this session and you are under no circumstances obliged to take part.
3. Should you feel discomfort during any stage, you are free to withdraw without any repercussions.
4. Under no circumstances will your identity be revealed in any part of the research as well as the compilation of the dissertation to follow.
5. You will maintain a policy of confidentiality with regards to the information that is shared during this session and under no circumstances will the identity of other members of the group be revealed.
6. You do not receive any remuneration from participating in this research.
7. You are not allowed to distribute ANY of the information with regards to this research.
8. Should you have any questions or concerns, feel free to contact my supervisor, Dr Munita Dunn at 021 808 2028.

I \_\_\_\_\_ hereby give informed consent to participate in the discussed research.

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

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

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