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## Children's relational experiences with the financial crisis in Greece

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#### Abstract

When Greece was hit by the global financial crisis in 2009, families with children paid the heaviest toll. In this article, we draw on individual interviews and focus groups with 17 sixth graders, six teachers and six parents at a primary school in the Magnesia region. We use a relational approach to unpacking everyday austerity as it is lived, felt and experienced by Greek children. The empirical material shows how children's well-being is conditioned by the well-being of their families, where emotional stress spills over through witnessing parents' worries. Relational agency enables children to contribute to adversity relief, which seems to enhance not only their well-being but also their resilience, as it is embedded in relations of mutual empowerment and development. Lastly, the study documents how macro policies of austerity measures trickle into the fabric of children's everyday lives and shape familial and intergenerational practices of care and responsibility.

#### **KEYWORDS**

agency, children's perspective, financial crisis, poverty, relational, resilience, well-being

## INTRODUCTION

Greece was hit by a global financial crisis in 2009 and spent almost a decade under austerity measures, fiscal reforms and planning for debt sustainability until August 2018 and its formal bailout.

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Ten years of recession brought unprecedented consequences in the health and educational system, labour market and social structure (Gourinchas et al., 2017). The Greek economy shrunk by one-quarter, 300 000 people emigrated, the unemployment rate reached 27% in 2013 (Kraatz & Dessimirova, 2017) and the monthly minimum wage dropped from €598 in 2009 to €376 in 2014 (ELSTAT, 2019). Even today, the unemployment rate in Greece remains the highest in Europe, over twice as high as pre-crisis (UNICEF, 2020). The toll of the economic crisis was heaviest for families with children. Greek households cut down on expenses by 30% and in 2015 almost half of the children in Greece lived in a state of material deprivation (Kaplanoglou & Rapanos, 2018; Papatheodorou & Papanastasiou, 2017). Children faced problems regarding food, clothing and affording school equipment, school trips and extra-curricular activities (Kakana et al., 2017).

Even though children make up a disproportionate amount of those living in poverty in Greece, research exploring children's perceptions and experiences of the financial crisis remains limited (for exceptions see Akrivou et al., 2016; Christopoulou, 2013, 2014; Doliopoulou, 2013; Kafterani, 2017). As Aufseeser (2020) argues, although children's stories enable us to frame poverty as a dynamic process rather than a snapshot, there has been surprisingly little focus on children's perceptions in poverty studies. In this paper, we use a relational approach to unpack everyday austerity as it is lived, felt and experienced by Greek children. By exploring children's complex relationships of interdependencies in times of austerity, this study differs from previous research exploring children's experiences in crisis from an individualistic perspective (Akrivou et al., 2016; Doliopoulou, 2013). Inspired by Hall (2019), we recognize that a focus on everyday social relationships brings forth new understandings of how macro policies bleed into the very fabric of children's everyday lives. By using children as our 'entry point', we acknowledge both the differentiated relations of power and differential access to resources across generations within the family, and family members' individual (though often interconnected) sites of (economic) interaction (Smith & Stenning, 2006). As such, the article expands on burgeoning literature on relational accounts of economic crisis, documenting how it spreads through households, communities and countries (Hall, 2016; van Lanen, 2020).

The overall aim of this article is to increase our understanding of the economic and social pressures that children faced during the financial crisis in Greece. More specifically, our research objectives are: First, to explore children's reflections about and experiences of the economic crisis. Second, to examine their responses to challenges encountered due to the economic crisis. In this lies a curiosity in how children make sense of the crisis in their everyday lives and how they resonate around their (re)actions and navigations in the landscape of economic difficulty. We first provide an outline of the Greek debt crisis. Next, we present relationality as a venture point in exploring children's agency, well-being and resilience. Then, we offer reflections on methodology and ethics. The analysis follows, examining the relational implications and imbrications of crisis in children's lives. Lastly, we offer concluding reflections.

#### THE GREEK DEBT CRISIS

According to the US Government's Financial Crisis Inquiry Commission, the onset of the 2008 financial crisis in the US was caused by a surplus of investments in mortgage-backed securities grounded in high-risk loans to people who could not afford them (Karanikolos et al., 2013). As a result, banks were also in debt and the value of mortgage-backed securities dropped. As many of these mortgage-backed securities were sold in Europe, the crisis spread to European banks (Karanikolos et al., 2013). Countries such as Greece, Ireland and Portugal were deeply affected,

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which, in combination with unemployment costs, led to large government deficits. To combat this, the Troika (International Monetary Fund, European Commission and European Central Bank) imposed austerity policies as a requirement for financial rescue packages (Karanikolos et al., 2013).

The Greek financial crisis originated in pre-existing weaknesses, such as fiscal and external deficits and public debt. In May 2010, Greece signed the first Memorandum of Economic and Financial Policies, the first out of three adjustment programmes. Troika imposed the Memorandum as a precondition for delivering financial aid of €110 billion towards the country's needs for the next 3 years. Upon signing the Memorandum, Greece committed to increased spending cuts and taxes, aiming to reduce the country's public deficit (IMF, 2010). Two more adjustment programmes followed, a second from 2012 to 2015 and a third from 2015 to 2018, amounting to an additional €216 billion in financial support (Alcidi et al., 2020). The rescue packages went along with austerity policies, including a decrease of 150000 jobs between 2011 and 2015, employment freezes, a reduction of minimum wages by more than 20% and additional cuts in public health care (Karanikolos et al., 2013). In 2018, after three economic adjustment programmes, Greece's bailout programme ended. European creditors like European Central Bank and IMF agreed to informally supervise the country's compliance with existing austerity measures for the following years until the debt is repaid (Amadeo, 2020).

The global financial crisis of 2007–2008 revealed a complicated and layered relationship between the effect of recession on the country's economy and children's well-being. Children were the most hit by the recession and the ones who will endure the crisis' consequences the longest (UNICEF, 2014). In 2014, Greece was among the five European countries with the largest increase in child poverty by more than 50% between 2008 and 2012 (UNICEF, 2014). A survey of Greek adolescents from 2014 captured the impacts of the crisis (Kokkevi et al., 2014): 14.5% reported that their family's financial state was 'not well off', 21.3% had at least one unemployed parent and 5% reported that their family could not afford food. The response to the unparalleled sociocultural crisis was a confined rise of welfare provision measures between 2012 and 2016 towards children from low-income families through food and fruit programmes in schools and complementary courses (Mpoutsi, 2017). In 2015, almost half of the children were living in a state of material deprivation and 2 years later, the rate of people at risk of poverty or social exclusion was 34.8% (ELSTAT, 2019; Papatheodorou & Papanastasiou, 2017).

#### THEORETICAL APPROACH: THINKING RELATIONALLY ABOUT CHILDREN IN CRISIS

When analysing the empirical material, how children's experiences of hardship not only depend on their material conditions but also on their immediate social environment became palpable. The poverty of children is usually the poverty of their parents, as children's well-being is firmly embedded in the social relations and structural factors that envelop their lives (Sarmento, 2010). As Morrow (2009) argues, the interconnections and interdependencies of childhood have yet to be fully elaborated and contextualized to understand financial crises from children's perspectives. Viewing children's lives and actions as deeply embedded in a multitude of relationalities, we used relationality as a venture point in our analysis, more specifically relational agency, wellbeing and resilience. Although these concepts are interconnected, *agency* allows us to explore children's scope of action, *well-being* focuses on children's emotions while *resilience* takes into consideration the ways in which children are coping.

Traditionally, agency has been broadly defined as an individual's capacity to be autonomous, make decisions and act (Clark, 2021; Oswell, 2013; Prout, 2005). Giddens' theory of structuration has been paramount, where agency 'concerns events of which an individual is the perpetrator, in the sense that the individual could, at any phase in a given sequence of conduct, have acted differently' (Giddens, 1984, p. 9). This conceptualization of agency has been associated with a range of individualistic (egocentric) conceptions such as selfhood, self-sufficiency, self-protection and self-interest, as well as freedom, rationality, will, choice and initiative, echoing the idea of the adult rational independent citizen (Clark, 2021; Raithelhuber, 2016). In the following analysis, we approach agency as *relational*, embedded within and enacted through relationships. Rather than being an attribute-something that one has or does not have-agency emerges in relational contexts (Burkitt, 2016; Landes & Settersten, 2019). Children (and adults) are no longer perceived as agents but rather as interdependents, and their agency exists in interconnectedness (Raithelhuber, 2016). Thus, all humans are both acting and enacted. As agentic action is 'temporally embedded' or 'constituted' within social relationships (Burkitt, 2016); relationships may either amplify or constrain agency (Landes & Settersten, 2019). Furthermore, relationships may also be composed of relationships with larger social structures or institutions (Burkitt, 2016), making agency bound not only by intrapersonal relationships but by larger social structures and historical contexts (Landes & Settersten, 2019). Hence, an individual's position within society, and the characteristics of their local settings, define the prospects for acquiring and exhibiting agentic behaviour.

In the following analysis, the concept of well-being will also be understood and approached relationally. We agree with Morrow (2009) in that in most approaches, the notion of children's well-being is reduced to discernable, individualizing and adultist measurables, aligned with the neoliberal agenda. A relational understanding holds that notions of well-being are socially and culturally constructed, rooted in a particular time and place (Atkinson et al., 2012). While most approaches share a common understanding of well-being as a quality that belongs to the individual, White (2015) argues that most people relate to important others when asked to describe the significance of well-being, thus deducing that well-being emerges through relationships with others. In this view, well-being is viewed as a process or flow, something that happens, rather than a state to be achieved. Relational well-being acknowledges that an individual's sense of well-being is conditioned by, and interdependent with, the well-being of important others, highlighting the reciprocal, interdependent and interconnected characteristics of social life (Ursin et al., 2022). Hence, the social conditions of well-being within a given network of care relations is being emphasized. As Duff and Hill (2022) describe, expressions of well-being emerge through care relations, which both draw from and contribute to a broader pool of common social, affective and material resources. Hence, how people feel about their lives cannot be abstracted from how they are doing in social, political and economic terms (White, 2015).

Lastly, we employ the concept of relational resilience as developed by Jordan (1992, 2013). Resilience is traditionally defined as the ability to 'bounce back' from adversity, manage stress effectively and withstand physical or psychological pressures without major debilitation or dysfunction (Jordan, 2013). Most models of child development are framed by the notion of growth toward becoming an independent, autonomous adult, echoing dominant masculine ideals of toughness and self-reliance (Walsh, 2003). Yet, as Jordan argues, these 'hallmarks of successful maturity and 'strength' are generally unattainable since we are ultimately interdependent beings' (Jordan, 2013, p. 81). Like the relational approach to agency and well-being, resilience is not perceived as residing in the individual. Rather it is perceived as the capacity for growth-fostering connections. According to Walsh (2003) and Jordan (2013), this is supported by a vast number of studies with high-risk

young people, concluding that 'having good relationships' is key to resilience. But while Walsh emphasizes the ability to 'reach out and forge bonds that can be lifelines in rebounding from crisis' (Walsh, 2003, p. 54), Jordan (1992) suggests that this view overlooks the need for mutuality and involvement and the capacity to extend one's interest beyond self. Relationships that enhance resilience and encourage growth are characterized by a two-way experience of connection, involving mutual empathy and mutual empowerment (Johansen & Studsrød, 2019):

[T]here is a need to give, to matter, to make a difference; we find meaning in contributing to the well-being of others. But we also need to feel cared for, given to and treated with respect. We need to feel that we matter, and that we can have an impact on the other person and the relationship (Jordan, 2013, p. 84)

All relationships arise within contexts. Thus, the socioeconomic and cultural context and structural constraints vigorously form the connections and disconnections that exist in people's lives (Jordan, 2013).

#### METHODOLOGICAL APPROACH AND ETHICAL CONSIDERATIONS

This article draws on data from an exploration of children's experiences during the financial crisis in Greece (Pardali, 2019). The two-month fieldwork took place at a primary school in a medium-sized town in the Magnesia district in 2018 and was performed by the first author. The regional economy of the Magnesia district is based on agricultural production, commerce, tourism and fishing. According to the latest data, the main pillars are agriculture and fishing (18.2%) and vehicle commerce (16.1%) (ELSTAT, 2014). The participants included 17 children (aged 11-12 years) in Grade 6, six teachers and six parents of the participating children. The school unit was chosen due to the family relations of the first author to the class teacher that enabled contact with other gatekeepers, for example, the principal, other teachers and parents. We used *purposive* or judgement sampling with an inclusion criterion of child participants who were born between 2006 and 2009 and raised during the financial crisis (thus without pre-recession experience). This implies a risk that the children's responses might not be related to the crisis but to financial hardship in general. To grasp the children's understanding of the crisis, we posed the following question early in the interview 'What does the crisis mean for you?' The answers varied, where some viewed the crisis as something temporary, a situation that hits a few 'unlucky' people or even as an imminent possibility that they should prepare for by saving money or offering their pocket money to their parents. Most of the children were not aware that Greece entered the crisis in 2009 but were familiar with its impacts on their everyday lives as the empirical material presented will demonstrate. At the time of fieldwork, financial and unemployment problems were still present in the lives of most of the participants' families. Of the six participating parents, three were state employees, two were unemployed and one was a farmer.

Various methods were employed to grasp the children's perspectives on the crisis and ways to fight back, triangulating the data: Semi-participant observation, drawings, ranking, individual interviews and focus group discussions. In this article, we mainly draw on the empirical material from the two latter methods. Semi-participant observation and field notes were an initial way to 'fit in' with the everyday practices of children at school. The observations took place from 08:00 AM to 1:30 PM on most days of the fieldwork, including classes, recess, sports matches and celebrations.

The prime objective of the focus groups was to boost a range of viewpoints on the topic rather than to direct people's thoughts (Brinkmann & Kvale, 2015). There were two kinds of focus groups: One with children (four groups of 4–5 children each) and one with teachers. The one with children was performed as part of the ranking activities, where the children presented to their peers and the researcher the consequences of the crisis along with coping strategies. All the children who participated in the focus groups were later interviewed individually as well. The second focus group consisted of five teachers in an out-of-school space to explore the social impact of the debt crisis. They were asked about their experiences with students in the crisis, to compare students before and during the crisis in school regarding equipment, clothing or nutrition and how parents react towards school expenses. The teachers drew upon experiences both with the child participants (indicated by pseudonyms in the analysis) and the student population more broadly (indicated by 'students' in the analysis).

Individual interviews were performed with child participants, one teacher and six parents. The interviews with the children lasted approximately 45 min and took place in the school library. A semi-structured guide was followed, starting either with ice-breaking questions or a fictional vignette; a letter from a father to his unborn child, explaining why he left Greece for work and a future (Infokids, 2015). Examples of interview questions were 'How do you spend your pocket money?' and 'Do you receive financial aid from relatives or friends?' In the interviews with parents, the short interview guide included thematic questions, exploring the definition of crisis, the family's financial difficulties and ways of dealing with them, support systems and their thoughts for the children's future.

The first author transcribed the 28 interviews and translated them from Greek to English. Following a reflexive thematic analysis (Braun & Clarke, 2022), the analytic process changed between inductive and deductive processes. Through the process of data familiarization, the first author initially identified a few dozen codes that were clustered together under two main themes: 'consequences of crisis' and 'coping strategies'. For this paper, we focused the analysis on the generated theme 'coping strategies', and we became interested in the underpinning articulations connected to agency, and relational dynamics among children, family and society, shifting thus to a more theoretical and conceptual analysis around the data. After reviewing the empirical data and employing the theoretical lens of the relationality of children's lives and actions, we developed three themes: well-being, agency and resilience. All three themes capture the relationality that drives children's lives in the financial crisis and motivates them to alleviate the crisis's consequences, showing the dominant role of relationality throughout the dataset.

The study adheres to the ethical guidelines of the National Committee for Research Ethics in the Social Sciences and the Humanities (NESH, 2021). In addition, written informed consent was obtained from the school principal, the teachers, the parents/legal guardians and the 17 child participants. Information about the town and the school was omitted and all participants were anonymized. Children chose their nicknames during activities but were later renamed to prevent parents from recognizing their children. Since experiencing economic hardship might result in shame and stigmatization, topics related to austerity are often considered sensitive. In line with relational ethics, the first author valued mutual respect, dignity and connectedness between the researcher and researched in the field (Ellis, 2007). This involved continuous reflexivity and sensitivity in which questions to pose when and to whom and alertness to both verbal and non-verbal cues, signalling discomfort or distress (Ramos et al., 2022). The first author discovered that the children discussed issues related to economic hardship with ease, both in individual and group interviews. For instance, when asking the children about pocket money, those who did not receive this, were not embarrassed to confide this matter in front of their peers but rather

talked with excitement about occasions when they had earned small amounts of money from other sources. However, some parents were anxious about what their children had disclosed and whether the data would be anonymous. This is understandable, considering the disclosure of financial status, debt or other sensitive personal information. As the first author is Greek and had family and friends who also were affected by the economic crisis, the field encounters became sites of emotion and proximity, reciprocity and rapport (Hall, 2017), creating platforms of common concern and understanding.

# RELATIONAL IMPLICATIONS AND IMBRICATIONS OF CRISIS IN CHILDREN'S LIVES

In the following sections, we delve into children's experiences and interpretations of how the crisis affected their lives and which strategies they employed to alleviate its consequences through the specs of relational well-being, agency and resilience. As the analysis will show, these three dimensions intersect and are partly mutually reinforcing.

## Children's sensitivity toward parents' financial stress and emotional anxiety

When the children were asked about the consequences of the crisis, the shortage of basic items was highlighted. They talked about a lack of food, clothes, school equipment, toys and little or no pocket money. Kosmas explained:

Usually, I earn pocket money from carol singing but since my parents need money, I give them half and save the rest...what I mean is I don't save it for myself but buy sweatpants and trousers as they are tattered.

All the children revealed awareness of the household economy, some in great detail, such as Stratos who stated: 'I heard that we need to pay around 127€, I think. And luckily it was only one [bill]. At times, there are more than one'. They were also familiar with municipality programmes for supporting low-income families. Anna explained the solidarity card:

We go to the city hall; there she [mom] gets a card with  $400 \in$  on it,  $100 \in$  for each person in the family. Each month you get this card, and you get free stuff. The government pays for it.

Discussions about the crisis permeated social life in all arenas, from everyday family talks to news broadcasting. Hence, children developed financial literacy at an early age, attaining an understanding of financial costs, concepts and risks, and the skills to apply such knowledge (Te'eni-Harari, 2016). Being aware of the family's expenses and what the family can afford also included increased consciousness of costs. For instance, both Grigoris and Giorgos listed in detail the costs of their leisure activities and equipment.

Children desired toys, gifts, clothes, leisure activities, sweets or trips, expenses that parents often could not afford. Despite occasional exceptions, most children toned down their demands or stopped asking. Katerina narrated:

I decided not to ask my mum to buy me toys or to spend a lot of money in general because then we won't be able to pay off the water and electricity bills and they will cut both. They cut it once, but only once. Then we paid the bills and electricity and water were back up running, so we could cook and shower.

Agapi remembered: 'Some time ago my dad was unpaid [from his job] and we tried not to buy many things, just the essentials and to eat what we already had'. Daly and Leonard (2002) found a similar pattern in children's demands when researching low-income families in Ireland. When the young people wanted to buy something their parents' finances would not allow, they ended up curtailing their wants and expectations.

Many children were privy to conversations around expenses, bills, parental stress and disagreements between parents, and some reported domestic quarrels. To illustrate this, Giorgos explained: 'If a man or a woman finds out, they can fight because [he/she] spent so much money to buy something they didn't need'. Giannis described an incident when the utility bills were over a specific amount and the parents ended up arguing over a small surplus. The children expressed worry about their parents and their financial situation, indicating that their sense of well-being was heavily curbed by their parents' stress and anxiety. In the drawing session, Elpida drew a child playing next to her parents sitting around the kitchen table. The mother says, 'Today I received the water bill 100€ and power bill 110€', to which the father replies 'Where are we going to find so much money?' Elpida described her drawing in the following:

I drew a poor family. They received the water and power bills, and they have no money to pay [for it]. The child doesn't understand what they are talking about. The parents smile so that the child won't understand what they are talking about. The child is playing with a bunny toy.

In Elpida's family, the child is shielded from parental worries. Yet, bearing in mind the age and mindset of Elpida, this does not seem always to be the case. Perhaps the girl with the bunny represents a child younger than herself? Either way, the empirical material shows the children's high sensitivity toward the financial challenges the families were facing. This is similar to a UNICEF report, stating that 'Children feel anxious and stressed when parents endure unemployment or income loss, and they suffer family downturns in subtle and painfully evident ways' (UNICEF, 2020, p. 44). Likewise, the Greek study of Kokkevi et al. (2014) revealed that nearly one in three adolescents described tensions in the family due to emotional distress in parents caused by changes in employment status. This suggests that during times of austerity, intimate relationships might become agitated or strained (Hall, 2019).

The economic and material scarcity as well as adults' worries and doubts reduced the children's wellness, revealing how their well-being was contingent on their mutual attachment with and dependence on their parents. Agapi, who lived in a lone-parent family, admitted:

Sometimes I get angry [when I don't get something I want] but then I think about it more and I understand that she [mother] can't do it. Sometimes when she has a difficult time, I get sad.

Grigoris also described how he feels sad knowing about the financial difficulties of his family without being able to help, stating 'If I know everything, then I feel worse'. The empirical examples suggest that each member of the family battles for their own well-being as well as for the well-being of others (White, 2015). As relational well-being is conditioned by and interdependent with the well-being of important others (Ursin et al., 2022), the financial crisis was not only an adult matter but deeply affected the children's well-being as well.

As poverty is strongly interrelated with social exclusion and rupture of social relations (Sarmento, 2010), the children's well-being depended on the relational well-being of their parents, which again was deeply embedded within 'a matrix of inter-locking formal and informal relations that guarantee the essential requirements of life' (Duff & Hill, 2022, p. 7). This included both the social and intimate textures of everyday life, such as having extended family to seek for emotional as well as economic assistance, and broader structural forces, including municipality programmes and the austerity policies imposed by the government as part of the Troika's adjustment programmes. Hence, how the children felt about their everyday lives was not only entangled with their material conditions but also the wider social, political and economic structures of Greece.

#### Children's vital contributions in the family sphere

As the well-being of the family was crucial for the children, many sought to contribute to improving this by alleviating the economic burdens as well as the workloads of their parents. For instance, six children said that they compared prices of supermarkets and looked in the school cantina for the cheapest lunch, including Grigoris:

When your parents give you money to buy lunch from the cantina, you can buy something cheaper or if you aren't hungry, not buy anything at all and keep it as pocket money. I buy something cheap and the rest I save for pocket money.

Financial literacy helped them accumulate pocket money to spend on toys and clothes. However, when listening to their parents worrying over unpaid bills, children sometimes also felt compelled to offer their savings to the household, as demonstrated above, in the case of Kosmas who gave half of his earnings to his parents and spent the rest on new clothing. Children were far from passive, wanting to take responsibility and contribute financially to the expenses of the household (Daly & Leonard, 2002).

The children also contributed through reproductive work. While most children helped at home with household chores like setting the table for lunch, washing the dishes, vacuuming, cleaning the car and caring for younger siblings, some assisted their parents in farm activities when their schedule allowed it. Two children explained that they worked every day after school, as described by Giannis: 'Usually, it is about an hour and a half to two hours [of work] if there are many olive crates. Last year we had 200 crates every day, and it was from two until five daily'. The children's contribution to household reproduction was sometimes recognized by parents through monetary reward but most often by allowing them to spend time on other activities or relax afterwards.

Their vital contribution suggests that the children are agentic beings, improving the conditions of their families. However, as the empirical material shows, their agency emerges in and through their relational and material contexts (Burkitt, 2016; Landes & Settersten, 2019). Their agency exists in, and is exhibited through, their interconnectedness with their families and local communities (Raithelhuber, 2016). Hence, in many cases, their relations with their parents nurture their agency. As their agency is immediate and brought about in relation with the surroundings,

it is temporally embedded and contextually situated (Burkitt, 2016). The agentic behaviour of the children experiencing economic hardship should not be mistaken as expressions of autonomy, self-sufficiency or self-interest but rather as bound up by the relations and structures in which their lives are embedded, both making them contribute to the household reproduction and affording (limited) ways to do so.

The negotiation of the child-adult relations highlights the interdependent nature of children's lives as they are socially bound up with the adults they depend on: Just as adults can respond to the needs of children in their lives, so do children respond to the needs of adults through contributing to work and care. Children's contribution in alleviating economic hardship reveals the status of parents as *interdependents*, where their relations with their children amplify their agency as they can, for instance, work longer hours if the child contributes at home. However, as Clark (2021) underscores, although adult-child relations are interdependent and reciprocal, they are also characterized by inequality, as children must act within adult-dominated relations and structures. In addition, the agentic expressions available for children depend on larger social structures, defining their prospects to acquire and exhibit agentic behaviour. As seen, children's agency is restrained by not having other opportunities to make money outside the family sphere, connected to their intergenerational position in the Greek society: As children, they are not supposed to be in salaried work.

The empirical material shows that the children felt good about participating at home and that the feeling of having something meaningful to offer in difficult times was appreciated. Giannis' words, 'I like to help my parents', echo Grigoris' sentiment of anguish when he was unable to help, as described above. As Ursin et al. (2022) note, children's participation in domestic chores in families experiencing difficulties can be associated with positive feelings of contribution, belonging and pride. To make a difference and have an opportunity 'to add value', in the words of Prilleltensky and Prilleltensky (2021), gives a sense of meaning, importance and satisfaction. The children's agentic contribution increased the collective well-being of the family: As the parents were relieved of a stress factor, they felt better, thus the children's sense of well-being improved. In this way, their sense of well-being is buttressed on available pathways for meaningful involvement (see also Prilleltensky & Prilleltensky, 2021). This again, affected their sense and experience of resilience, as further explored below.

#### The relational resilience of children, families and local community

Four out of six parents disclosed that they discussed economic issues with their children. This happened mainly when children asked for something they could not afford, as one father explained:

We talk when we get the utility bills, saying that we need to pay for the phone, electricity, and the residence tax. My son asked me the other day: 'Dad can we go to the football match of Olympiakos in Athens? When are you getting paid?' 'I am getting paid on the 10th. Well, it's too far to go. It costs a lot to drive, watch a game and then come back'.

The last two parents said that they avoid discussing financial constraints with their children, arguing, in the words of one mother, that knowing about this 'can kill their childhood, innocence and carefree mind'. Whether the parents deliberately discussed such issues or not, the children in this study were all aware of the economic situation of both their household and the nation. Walsh (2003) argues that honest and open communication about challenges might foster mutual empathy and tolerance, making children better equipped in handling difficult circumstances. Knowing also makes it easier to contribute to coping with these challenges. As Jordan (2013) contends, we find meaning in contributing to the well-being of others. In exercising relational agency within their families, children are not only being cared for but are able, enabled and allowed to make a difference despite the harsh socioeconomic conditions they face, as described above. However, as seen in the case of Grigoris—who felt bad knowing too much—this might come with a cost. By not sharing difficulties, parents might also relieve children of additional stress and reduce tension (Visser et al., 2022). However, when demanding financial discussions are silenced, the younger generation may miss opportunities to develop communication skills and financial literacy (Te'eni-Harari, 2016; Visser et al., 2022).

In the empirical material, we find that intergenerational relationships of interaction and interdependency also embraced grandparents. In particular, the children referred to their grandmothers as vital to their households, engaging in many activities extending from household care to childcare, such as in the case of Xaris:

It's nice that she [grandmother] lives with us. I like it. Sometimes when my parents are not there, she cooks and takes care of the house and me when I come home from school.

Grandmothers tended to either live in the same building or neighbourhood. While the children were recipients of care, the grandmothers enjoyed quality time with their family and, in some cases, had living expenses covered by the parents. Olga, a parent of four, confirmed this by explaining that she paid her mother's bills while in return, her mother bought presents or cooked for her grandchildren. The financial and practical exchanges among the three generations on an everyday basis can be justified by the times of austerity besides being a cultural trait of Greek society. This is confirmed by findings elsewhere, revealing that over 90% of Greek parents counted on family for help with childcare while fewer than 1% had no one to count on (UNICEF, 2020).

The extended family also provided care beyond financial and practical support, contributing with comfort and counsel in difficult times, illustrated by the words of Stefanos: 'When we go to bed and have trouble sleeping, our grandma tells us fairy tales to fall asleep'. This stands in contrast to the study of Visser et al. (2022) among Dutch families experiencing economic hardship, where the younger generations expressed a lack of familial love as detrimental to their development. The mobilization of kin to secure practical, emotional and economic resources established relational resilience, where the family members were interconnected through mutual support, collaboration and commitment (cf. Walsh, 2003). This kind of reciprocal action and problem-solving enhances, as well as depends upon, mutual empowerment and interdependence (Jordan, 2013). As Hall (2016) illustrates in research with UK families before and during the recent financial crisis, family and financial practices are indivisible and simultaneous. Financial support exercised in families cannot be separated from feelings of care, love, shame and responsibility. Yet, as Hall (2019) reminds us, the personal and political condition of austerity has the potential to redefine kin, and not always for the better, as some of the family tensions mentioned above illustrate.

The empirical material also uncovers other signs of relational resilience, extending beyond the intimate family sphere. Among the children, there were signs of reciprocal support among friends and peers, where friendships functioned as a bouncing ball for adversity. Xrisanthi, for instance, explained how she used to meet her friends and talk, 'We catch up on our news', referring

to updates about everyday life at school and home or even confiding secrets to friends. As Marina explained, many children asked their classmates for money or food: 'Children ask us if we have money left to buy them baked goods and to pay us back later'. Mobilizing social networks to relieve economic or social stress strengthens relational resilience (Walsh, 2003), where having the courage to ask for help is a strength. In addition, by being asked, the children have a sense that they can contribute to others and that they are part of meaningful relationships (Johansen & Studsrød, 2019), increasing their scope of action (as discussed above) while also boosting their sense of relational well-being and relational resilience by making others feel better and being part of something larger than the self (Jordan, 1992).

Similarly, the school gathered food supplies and money with the aid of students, families and teachers to deliver to poor families in the community. During Christmas and Easter, the school offered food to families in difficult circumstances. Lena, who was unemployed and a single parent of four, remembered when teachers and the principal knocked on her door to deliver such a box. At first, it was difficult for her to understand why she received it, as she had given her children 'food for poor people' that very morning before school. She felt embarrassed that the school considered her poor, but afterwards, she was glad: 'That was so impressive, I was glad. Look at these people. They thought of me. They think of people who are struggling, and they help them'.

The school's effort, with the aid of families and teachers, demonstrates that the financial crisis in Greece was perceived as a shared challenge, a view that fosters relational resilience (Walsh, 2003). Yet, as Jordan (2013) insists, rather than acts of altruism, such resilience prospers in *mutual* growth-fostering relationships, where we both need to give, matter, make a difference and feel cared for, given to, and treated with respect. When the school asked all students to bring whatever they could afford, they ensured that imbalances in mutuality did not become a source of pain for anyone (cf. Jordan, 2013). Lena's reaction of surprise when they knocked on her door shows the respectfulness of the act, safeguarding confidentiality. The school's effort to draw on a pool of available resources in the local community for redistribution demonstrates the community's creativity, flexibility and ability to adapt to change, rebounding and reorganizing (cf. Jordan, 2013). Furthermore, it shows their connectedness through mutual support and reciprocal collaboration and commitment while also being able to respect individual needs, differences and boundaries—all vital traits of relational resilience (Walsh, 2003). As Lena contended though, it was not easy to accept the gesture at first, feeling embarrassed of being on the receiving end. However, the ability to tolerate vulnerability and turn to others is a significant sign of resilience (Jordan, 2013). Of paramount importance in understanding resilience as fundamentally relational is to acknowledge that isolation and disconnectedness are primary sources of suffering. Lastly, the ability to donate to the church and school is also beneficial for the donors, as engaging in mutually supportive and meaningful relationships allows people to transform private pain and isolation into compassion and hope (Johansen & Studsrød, 2019; Jordan, 1992).

#### **CONCLUDING REFLECTIONS**

In this article, we have explored the experiences of Greek children living in and through austerity and examined their responses to challenges encountered through a relational lens. The socioeconomic context of the financial crisis in Greece highlights the relational well-being of children in families experiencing hardship, where their sense of wellness and peace of mind is contingent upon their parents' well-being and well-functioning family relationships. Children's awareness of the household economy and lack of indifference to their parents' struggles show that their well-being is not an individual goal marked by autonomy and self-interest but is rather deeply interdependent with their family's well-being, indicating the importance of the social conditions of well-being within a given network of care relations (cf. Duff & Hill, 2022). Economic as well as emotional stress spills over through witnessing parents' discussing or quarrelling about their worries. This documents the relational character of vulnerability, where children are prone to the economic as well as social vulnerability of their parents, confirming previous research on the social and relational character of poverty (Kokkevi et al., 2014; Sarmento, 2010). Although less articulate in the empirical material, we also expect that positive actions and expressions of well-being among parents and important others enhance children's well-being. This entails that when parents experience economic relief, children are either equally comforted or ignorant of the potentiality of the economic burden in the first place.

The children's well-being seems to improve when they are able and enabled to assist in household reproduction, alleviating parents' scarcity of time, energy or money. The children's everyday lives were heavily curtailed by austerity measures and fiscal reforms, manifested for instance in parents' reduced salaries or unemployment. The harsh structural and political conditions, however, do not reduce the children to mere objects. Rather, a relational approach to agency acknowledges the embeddedness of human life, where children (and adults) are interactants in complex webs of interconnections and interdependencies where agency is performative rather than innate. Children make crucial contributions to households in periods of economic setbacks. Yet, this contribution is conditioned by the relations and structures in which their lives and actions are nested, imperative to whether the child's agency will flourish or not. The empirical material not only exemplifies the relational character of children's agency but also indicates the interdependency and relational agency of their parents, providing them with an extra workforce (Clark, 2021).

As children seize opportunities to exercise agentic actions in their relational contexts, they move from merely being cared for to also caring for others. This is a vital step in enhancing not only their well-being but also their resilience, as resilience hinges on dialogical relations of mutual empathy, empowerment and development (cf. Jordan, 2013). As Walsh (2003) stresses, the ability to approach a crisis as comprehensible and manageable is key to coping. Greek children's financial literacy and their sensitivity to the household's economy in addition to their acts of care and contribution make the financial crisis seem more supportable, increasing their sense of aspiration in dire times. Feelings of hope and 'can-do' attitudes boost their resilience and perseverance, once again reinforcing their agentic positions and advancing their well-being. Yet, the involvement of children in economic discussions and distress might also be counterproductive in some instances, particularly in instances where children feel unable to contribute to relief. Recent research demonstrates how family cultures tend to transfer poverty and disadvantage from one generation to another (Visser et al., 2022). As argued above, this study also demonstrates that to be relationally embedded and invested, carries with it a vulnerability, for instance through a dependence on the well-being of important others. Yet, the empirical data also shows that the (extended) family is a source of resilience, the scope of action and well-being, where the children seem to be interwoven into blankets of relational resilience, perhaps some thicker than others.

Although the analysis reveals children's potential for agency and resilience through relations of interdependence, affiliation and collaterality, our aim is not to undermine the severe consequences of the financial crisis on children's lives but rather to shed light on mechanisms that help them to bounce back from a strenuous situation. As a relational approach runs the risk of ignoring broader contextual factors and structural injustices (Johansen & Studsrød, 2019), we

emphasize the need to raise the relational analysis to an imagined macro-level. Even though the child participants naturally pay the most attention to their close relations and everyday circumstances (Ursin, 2019), their interrelations and interconnections move beyond their family, school and local community through a global–local nexus. In the case of the children in this study, their connections can be traced to the failed economic politics of Greece, the structural adjustment programmes and austerity measures of the Troika and the economic crack in the US market. The study shows how macro policies trickle into the fabric of children's everyday lives and shape familial and intergenerational practices of care and responsibility. Their agency, well-being and resilience are conditioned by national politics as well as the global economic landscape, and the toll financial crises have on children's lives should be given much more attention in politics and policies of financial rescue packages at local, national and international levels.

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#### CONFLICT OF INTEREST STATEMENT

The authors do not have any potential conflicts of interest or competing interest to report.

## DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

#### ETHICS STATEMENT

The study adheres to the ethical guidelines of the National Committee for Research Ethics in the Social Sciences and the Humanities (NESH).

## CONSENT

Informed written consent was obtained from all individual participants included in the study.

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