

# BPNS AND WELL-BEING RELATED TO SOCIOECONOMIC STATUS

The relationship between basic psychological need satisfaction and well-being for parents in  
low-income households

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*“From my experience and interaction with the Leergeld Foundation, I learned they do amazing work by helping families that cannot afford to give things to their children that are found to be normal in other families. By doing this research, I am able to do something back for the Leergeld Foundation. I want to show people that it is great that such a foundation exists and that people from lower-income families can make their (financial) problems more noticeable to the direct environment. I never felt ashamed of the fact that I received help from the foundation and I hope to show other people to not feel ashamed as well. Leergeld Foundation, thank you for all your help! Because of your help, I am the person who I am today.”*

~ Linda Youssef (2018) ~

### **Abstract**

This research is about the relationship between basic psychological need satisfaction and well-being for parents in low-income households. Results from 75 parents from a charity foundation called ‘Stichting Leergeld’ were analyzed for a quantitative and a qualitative study with ages between 29 and 64 years old ( $M = 43.81$ ,  $SD = 6.93$ ). These results were used to examine how these parents feel about their psychological needs being met, their well-being, and about the help from the foundation itself. According to the analyzed data, the higher the parents score on socio-economic status (SES), the higher they score on basic psychological need satisfaction (BPNS), not need desire. There is no mediation effect of need satisfaction between SES and well-being and SES is not negatively related with autonomy and competence when their financial situation is internalized as being the person’s fault. This moderation effect is not found for relatedness. The results furthermore indicate that financial support by the Leergeld foundation is associated with feelings of inclusion by the children, reported by the parents. This means that the foundation is on the right way in achieving its goal and that their work is relevant and meaningful.

*Keywords:* poverty, socioeconomic status, need satisfaction, need frustration, need desire, well-being, financial strain.

## Introduction

The CBS (Centraal Bureau voor de Statistiek) indicated that in 2014, 329,000 children grew up in a low-income household (Geers, 2017). According to Marlier and Atkinson (2010), poverty is an important cause of social exclusion and not only has a financial, but also a social component (Geers, 2017). This social exclusion is about the experienced deficits as a consequence of the lack of financial resources (material deprivation), but also relational cases like social participation, societal engagement and integration. This social exclusion may prevent people's full participation in their environment (and society) (Marlier & Atkinson, 2010) and is about the relative position of groups in society (Geers, 2017). This implies that being part of a family with a low income, will lead people to not being able to participate in all activities that people with higher incomes can participate in, and might therefore feel excluded (Geers, 2017). According to Santiago, Wadsworth, and Stump (2011), there is clear evidence that low SES and income are associated to physical and poor psychological health outcomes. Moreover, these researchers imply that the health problems that may be experienced by these people increase with every step down the SES ladder.

People have the drive to form and maintain social bonds with other people in their environment. This is one of the most fundamental and persuasive motivations that humans have (Baumeister & Leary, 1995). A result is that people are extremely sensitive to the threat of being excluded from a group and being ostracized is a painful experience with negative psychological consequences (Wesselmann, Bagg, & Williams, 2009). According to Baumeister and Leary (1995), socially deprived people are likely to exhibit a variety of ill effects. Examples of these effects are signs of maladjustment or stress, behavioral or psychological pathological problems and possibly health problems.

Being socially deprived does not necessarily mean people are not satisfied with their lives. When people meet their need for relatedness and establish close emotional bonds and attachments with other people, people have an overall good day and have a satisfying feeling (Reeve, 2015, p. 182). The need for relatedness is a need that is a part of the self-determination theory, which is a theory of motivation that investigates people's innate psychological needs and inherent growth tendencies (Ryan & Deci, 2000). These psychological needs are the basis for people's self-motivation and personality integration. There are three basic psychological needs that are defined in the self-determination theory; namely relatedness, autonomy and competence (Ryan & Deci, 2017). Wilson, Longley, Muon, Rodgers and Murray (2006) make it apparent that satisfaction of the basic psychological needs for autonomy, competence and relatedness promotes an enhanced psychological well-being. In this research, the self-determination theory, amongst other information, is used to examine the functioning of some specific goals that a foundation called 'Stichting Leergeld' strives to achieve.

The Leergeld Foundation is a foundation that focuses on the development of children between the ages of 4 and 18. Because of this foundation, parents from low-income families can provide their children with the possibility to engage in extra-curricular activities, which would not have been possible without the help of the Leergeld Foundation (Geers, 2017). This could prevent children from feeling excluded by their classmates and facilitates a higher sense of belonging. This is important, because people have the initial need to belong. Not only is this important for the children, but for the parents of these children it might also be important to receive this help as well.

Baumeister and Leary (1995) propose that a need to belong, that is, a psychological need to form and maintain a certain amount of interpersonal relationship with others, is innately prepared

among human beings. When observing Maslow's (1954) hierarchy of needs, he identified that the need to belong is a basic human need, and belongingness implies acceptance and recognition of a member by their peers (Anant, 1966). The long-term ambition of the Leergeld Foundation is that all children can participate in society (Stichting Leergeld, 2017). That is why their slogan (translated from Dutch to English) is as follows:

*“All children are allowed to participate, because participating right now is **an investment for the future**”.*

To investigate the extent to which the Leergeld Foundation helps the children, it is firstly interesting to know more about the parents that get help from the Leergeld Foundation. This study wants to investigate if and to what extent the parent's socioeconomic status has an effect on their well-being. This is investigated by looking at the relationship between basic psychological need satisfaction (BPNS) and well-being for parents linked to the Leergeld Foundation. Moreover, this study wants to examine if socio-economic status (SES) affects the degree to which people's needs *are* satisfied (need satisfaction) as well as the degree to which they are *motivated to have these needs met* (need desire). Besides previous information, this study also wants to look at the extent to how parents from the Leergeld Foundation experience the help from the foundation, especially focusing on the extent the children feel included by their peers, reported by the parents.

### **Poverty and its consequences**

In general, poor people are seen as people that suffer from malnutrition, health problems, a lack of shelter and are excluded from ordinary lifestyle in the society that they live in (Halleröd & Larsson, 2007). Halleröd and Larsson (2007), define the poor as people who have an insufficient access of economic resources and therefore have less opportunity to consume goods and services. Moreover, Marlier and Atkinson (2010) clarify poverty also as having a lack of economic resources. The Dutch SCP (Sociaal Cultureel Planbureau) and the CBS are the two biggest agencies in the Netherlands that investigate poverty amongst the Dutch population. They define poverty somewhat more extensive, as they see poverty as having insufficient money (income) to reach a certain consumption level that is thought to be minimally necessary in the Netherlands (Geers, 2017). In this study (in the questionnaire), the use of the word 'poor' and 'poverty' is avoided, since these words categorize people in a certain field, which is not the intention of this study. Therefore the people in this study are referred to as people from a low(er) socio-economic background or people from a low-income household.

People that are a part of the same household have the same income position, including the children from that household (Geers, 2017). Therefore, low SES amongst children is determined based on the income of the household that they live in.

A low income may arise because of various reasons. There are some internal causes, like individual behavior (lack of skills, motivation, trust or shame), lack of structure or dysfunction of institutions, and unfair distribution of income and belongings. Examples of external causes are personal experiences (sickness, job loss, divorce, family expansion), prejudice by authorities and media, and economic, social and demographic developments (Geers, 2017). Geers (2017) also wrote in an advice piece from the Social Economic Council that children from one-parent

families have more chance of growing up with less money than children that live with two parents. The more children there are in the family, the bigger the chance is that the family lives in a lower SES position.

The mentioned causes may have massive consequences on the needs that people have in life. Later in this thesis will be elaborated on which consequences low SES has, but first it is important to clarify in what way a low income may affect need satisfaction.

### **Basic Psychological Needs Theory**

The basic psychological needs theory (BPNT) poses the existence of three psychological needs that we have as humans. These needs are the need for autonomy, competence and relatedness (Chen, Assche, Vansteenkiste, Soenens & Beyers, 2014; Deci and Ryan, 2000). The need for competence (Harter, 1978; White, 1963), need for relatedness (Baumeister & Leary, 1995; Reis, 1994), and the need for autonomy (Deci, 1975) seem to be essential for e.g. personal well-being and social development (Ryan & Deci, 2000). Deci and Ryan (1985; 2002) indicate that the degree to which these three needs are satisfied will nourish development and will promote well-being. According to Deci and Ryan (2000) the BPNT is one of the six sub-theories of the self-determination theory (SDT). The SDT is a theory of human motivation and development (Ryan & Deci, 2008). Van den Broeck, Ferris, Chang and Rosen (2016) explain that the SDT conceptualizes basic psychological needs for autonomy, competence, and relatedness as innate and essential for ongoing psychological growth, internalization, and well-being. Below, the three basic psychological needs will be explained in more detail.

**Need for autonomy.** When deciding what to do, people desire to make choices and make decisions in a flexible way. People want to be responsible themselves who determines their actions, rather than someone else forcing them to pursue a particular course of action (Reeve,



2015, p. 158). In other words, people have a need for autonomy. According to Deci and Ryan (1985), autonomy is ‘the psychological need to experience self-direction and personal endorsement in the initiation and regulation of one’s behavior’. Behavior is said to be self-determined. This is because people’s preferences, interests and certain wants guide the way people make decisions to engage or to not engage in a particular activity (Reeve, 2015, p. 158).

**Need for competence.** A second need that is a part of the BPNT is competence. Everyone desires to interact effectively with his or her surroundings (Reeve, 2015, p. 167). This desire to interact with surroundings extends into all aspects of our lives – at work, in relationships, during sports or other recreational activities and in school. Competence is described by Reeve (2015, p. 167) as ‘the psychological need to be effective in interactions with the environment’, and it reflects the desire to exercise and extend one’s capacities and skills and, in doing so, to seek out and master optimal and developmentally appropriate challenges (Deci & Ryan, 1985).

**Need for relatedness.** A third need is the need for relatedness. This is ‘the psychological need to establish close emotional bonds and attachments with other people’ (Reeve, 2015, p. 174). Ryan (1995) explains the term of relatedness satisfaction as the experience of intimacy and genuine connections with others. People have the desire to be emotionally connected and be involved in warm relationships, thus people have the need to belong (Baumeister and Leary, 1995). The latter researchers proposed two aspects of the need to belong. One is that people need frequent affective, pleasant or positive interactions with other (same) individuals. They need these interactions to be stable over time. Additionally, people have the need for a few close relationships. Forming additional bonds does not necessarily have less impact on people.

SDT assumes that needs are universal and are important for all people. It does however specify that the strength of the wish to get these psychological needs met can differ. This is

called need desire (Chen et al., 2014). Chen and his colleagues (2014) conclude in their study that need desire does not have an effect on the associations between the satisfaction or frustration of the needs. According to them, there is no moderating role of need desire between autonomy, competence and relatedness. People who have their psychological needs supported, are generally happier people than those who have their psychological needs neglected or frustrated, even if they do not have a personal desire for these needs. (Sheldon, Ryan & Reis, 1996). Overall, we feel that we have a good day when the events in our lives are allowing us to meet our psychological needs (Reeve, 2015, p 182).

The subjective experience of contextual factors may influence the relationship between need satisfaction and well-being as well. Research from Jackson, Richman, Lavelle, Lempereur and Twenge (2014) for example found that subject social status has a link to the fulfillment of basic psychological need satisfaction. According to these researchers, a low subjective social status is negatively associated with people's BPNS, especially when they internalize their subjective social status. Thus, when people blame themselves for the financial situation that they are in, their BPNS is likely to be lower.

### **The relationship between poverty, well-being and basic psychological needs**

According to the Social Economic Council, there are some significant consequences that arise that may affect the basic psychological needs when living in a low SES household. In the following paragraphs, the consequences that are relevant for this particular research are elaborated.

A first question that may arise is if psychological need satisfaction matters for the well-being of individuals who have a low SES. Maslow's Hierarchy of Needs (1943), one of the most influential theories of motivation, however not empirically tested, indicates that psychological

needs such as those defined in BPNT can be perceived as *higher order needs*, versus *lower order needs*. Lower order needs in this hierarchy refer to the need to satisfy one's physical need to survive. These are the basics like e.g. food, shelter and safety. Maslow (1943) stated that these lower needs need to be satisfied first before higher order needs, such as belongingness and competence, become relevant. It is therefore interesting to note and to ask if BPNS is relevant for people from low-income households, since it is likely that the lower order needs are not fulfilled in the first place, which in turn means that their higher order needs as belongingness and competence cannot be secured as well.

Within BPNT, basic psychological needs are considered innate, universal, and it is said that they are essential for well-being (Ryan & Deci, 2000). According to Ryan and Deci (2001), the meaning of well-being can be derived from two different perspectives: the hedonic and the eudaimonic approach: the hedonic approach focuses on happiness and defines well-being in terms of attaining pleasure and pain avoidance, whereas the eudaimonic approach focuses on self-realization and defines well-being in terms of to what extent a person is fully functioning. In other words, well-being generally refers to the presence of positive emotions, the absence of negative emotions, having a sense of purpose or meaning in one's life, and being satisfied with one's life (Ryan & Deci, 2001; Ryan, Huta & Deci, 2006). When observing the SDT, it can be said that this theory focuses on eudaimonic well-being, which is concerned about the functionality and self-actualization that flourishes when social contexts and social situations encourage the satisfaction of the human basic psychological needs (Ryan & Deci, 2001). Results from a research from Wilson, Longley, Muon, Rodgers and Murray (2006) make it apparent that satisfaction of the basic psychological needs for autonomy, competence and relatedness promotes an enhanced psychological well-being. Moreover, Cripps and Zyromski (2009) state that

psychological well-being is concerned with how individuals evaluate fulfillment in their lives across different domains of life, for example in school, managing situations and encounters with other people (Davids, Roman & Kerchhoff, 2017). The degree to which social contexts satisfy the fulfillment of the basic psychological needs for autonomy, competence and relatedness will nourish and promote well-being of an individual (Deci & Ryan, 1985; 2002).

A low income that a family has to live with may impose financial stress on members of the household, especially the parents (Wei & Chen, 2013). Lee, Lee and August (2011) conducted a study with families including young children that showed that a low income was associated with depressive symptoms of the parents. These parents have to manage their financial situation as well as completing the 'normal' daily tasks that comes with nurturing and caregiving of children. Parents may therefore experience additional pressure and distress, which may have a negative effect on well-being of the parents (Geers, 2017).

### **The present study**

This research investigates the psychological consequences of SES. SDT assumes that BPNS is universal and important for all people. Satisfaction of the basic psychological needs for autonomy, competence and relatedness promotes an enhanced psychological well-being (Wilson et al., 2006). Thus overall, psychological needs are likely to be met when one feels he is having a good day (Reeve, 2015, p. 182). It is necessary for people's well-being to have their basic needs met, but does this hold true for people in low-income households? The research question of this study is as follows:

*What is the relationship between BPNS, need desire and well-being for parents in low-income households?*

When observing specifically the Leergeld Foundation, it is interesting to examine how they function and if this functioning is effective. The goal of the Leergeld Foundation is that all children can participate in society and do not feel excluded (Stichting Leergeld, 2017). By taking in consideration an extra open-ended question about the feeling of inclusion of the children from the parents, this study investigates if the children from the parents might experience a higher sense of inclusion by their peers because of the help from the Leergeld Foundation.

To investigate the research question, a study is conducted that examines the relationship between low-income households and levels of BPNS, the desires to have these three psychological needs met and well-being in a sample of low-income parents who are linked to the Leergeld Foundation. In addition, this study will examine the extent to which internalization of one's low income influences need satisfaction. A total of four hypotheses were derived that assess the relationship between these variables in the sample at hand. These hypotheses will be tested in Part 1. This is a quantitative study concerning the questions that were answered by the

parents. Secondly, to investigate people's subjective experience of the support from the Leergeld Foundation, this study will look at how parents respond to an open-ended question that assesses the extent to which support from the foundation contributes to the satisfaction of the need for relatedness for their children, in the eyes of the parents. The fifth hypothesis is based on this. The qualitative part will be addressed in part 2 of the results section.

### **Part 1**

Four hypotheses are formulated. As research from Chen and colleagues (2014) explained, need desire does not have an effect on the associations between the satisfaction or frustration of needs. Satisfaction of the basic psychological needs moreover, promotes an enhanced psychological well-being (Wilson et al., 2006). Parents have to manage their financial situation among other daily activities, which may result in stress, which in turn may have a negative effect on well-being (Geers, 2017). Therefore, it is expected that a higher SES is correlated with increased levels of need satisfaction. SES is, however, not expected to affect the levels of need desire. *Hypothesis 1* is, thus, that *SES is positively correlated with need satisfaction, not need desire.*

Moreover, since it is expected that satisfaction of the basic psychological needs promotes an enhanced psychological well-being for all people (Wilson et al., 2006), it is not expected that SES has a moderating role in this relationship. *Hypothesis 2* is therefore that *SES does not moderate the relationship between need satisfaction and well-being*, since, according to SDT, need satisfaction is related to well-being for people from all types of backgrounds.

Wilson and colleagues (2006) make it apparent that satisfaction of the basic psychological needs for autonomy, competence and relatedness promotes psychological well-being. This means that a lower SES background may lead to a lower well-being, but in the first place also may

lower the chance for a person to get their psychological needs met. So indirectly, SES has an influence on well-being through the satisfaction of needs. This leads to *hypothesis 3*, which states that *need satisfaction mediates the relationship between SES and well-being*.

Jackson and colleagues (2014) found that a low subjective social status is negatively associated with people's BPNS, especially when they internalize their subjective social status. Thus, when people blame themselves for the financial situation that they are in, their BPNS is likely to be lower. Lachman and Weaver (1998) found that people with a lower SES endorsed less perceived control on their financial status. According to these researchers, this influences the extent to which autonomy and competence are met, since less control on financial status could mean that these people may have the feeling that they do not have their own financial situation under control and thus blame themselves (internalizing their financial problems). So it is predicted that SES predicts BPNS and is modified by internalization of financial problems. This results in *hypothesis 4* which states that *SES is negatively correlated with autonomy and competence when low SES is internalized as being the person's fault*. This moderation does not emerge for relatedness, as low SES is always negatively correlated with levels of relatedness.

## **Part 2**

Part 2 is about analyzing the answers that parents gave to an open personal question in the questionnaire about to the extent to which they think their children have a feeling of being included in society. The exact question reported in the questionnaire is "Do you have the idea that the Leergeld Foundation took care of the fact that your children have a better feeling of belonging in society? Why is that/why not?". The goal from the Leergeld Foundation is that the children from these low-income families have feelings of inclusion by their peers. Since it was not possible to ask it to the children themselves, it is interesting to ask what their parents think

about to what extent their children are included by their peers. From this question, a conclusion can be derived to look at the extent to which the Leergeld Foundation is reaching its goal regarding social inclusion for children in low-income families. *Hypothesis 5* is that it is expected that *help by the Leergeld Foundation is associated with feelings of inclusion by the children of the Leergeld families.*

## **Method**

### **Participants and procedure**

In the present study, people who live in poverty will be referred to as ‘people with a low-income household’ or ‘low SES’ and not as ‘poor people’. This decision is made, because it is quite difficult to define poverty. Poverty is relative and depends on the environment in which someone lives. Poverty in the Netherlands has a total different meaning than poverty in Africa, where the poverty line is considered to be much lower than the poverty line in the Netherlands. Moreover, Reutter, Stewart, Veenstra, Raphael and Makwarimba (2009) explain that ‘poverty’ is stigmatized and is associated with negative stereotypes (how others who are not poor perceive them). Not using this word may be friendlier to the participants in the questionnaire.

To consider the hypotheses from part 1 of this study, a quantitative study was prepared. This type of research is chosen, because this will improve the knowledge about the extent to which people think about certain subjects, which is what is interesting particularly for this study. The participants were parents from families that are supported by the Leergeld Foundation. The questionnaire (in Dutch) can be found in APPENDIX A. This questionnaire is constructed in consultation with the Leergeld Foundation. A draft survey was presented to the organization and their feedback was incorporated. Preparatory discussions for example formed the development of the self-developed items.



First a small pilot study was conducted in which the ‘Voedselbank Veldhoven’ (which is located in the same building as the Leergeld Foundation in Veldhoven) was visited and where it was possible to ask six of its clients to revise the questionnaire to see if there were any uncertainties about the items. It was chosen to go to the ‘Voedselbank Veldhoven’, because there are quite some similarities between the clients from the ‘Voedselbank Veldhoven’ and from the Leergeld Foundation; think about income, education, (cultural) background. This pilot was conducted as an extra check to see if a similar target group understands the questionnaire, which ensures that it is more likely the clients from the Leergeld Foundation will also understand the questionnaire. The uncertainties that they looked at could be type errors, unclear words or certain phrases or items that were formulated too difficult. Some constructive input was provided on phrasing and adjustments were accordingly made. After this small pilot by the “Voedselbank Veldhoven”, a total of 245 e-mails and 55 letters were sent to the Leergeld Foundation families in Veldhoven in which was asked to go to the questionnaire link on internet or fill in the questionnaire on paper. In total 55 e-mails and 21 letters were sent in the area of the Kempen.

A minimum required sample size of  $N_{\text{Adults}} = 80$  was calculated, based on the recommendations made by Schoemann, Bolton and Short (2017) for mediation analyses and by using the app at: [https://schoemanna.shinyapps.io/mc\\_power\\_med/](https://schoemanna.shinyapps.io/mc_power_med/). The power was calculated on the correlations that were obtained by Chen and colleagues (2014), who tested similar relationships among the same variables of interest in a different population. The target power was set at .80 (number of replications = 1000, confidence level = 95%). A sample of 80 participants revealed a power of  $> .80$  for a multiple mediation analysis. So 80 participants were needed for the required power of .80. It was expected approximately 100 parents would fill in the

questionnaire. An extensive amount of e-mails and letters were sent to the parents, which evoked the expectation that a third of the parents would respond at least.

A total of 86 parents filled in the questionnaire. Unfortunately 11 of the participants did not finish the BPNS questions. Therefore this data was deleted, since the BPNS questions are the most important ones for answering the proposed hypotheses. This results in the fact that 75 participants were left for analysis. Due to random missing data, it depended on the variable that was investigated how many participants were included in the analysis. A minimum of 47 participants and a maximum of 64 participants could be included in the analyses, depending on which analysis was run. Parents who filled in the questionnaire were between the ages of 29 and 64 ( $M = 43.81$ ,  $SD = 6.93$ ). Of the participants, 76 percent were female and 24 percent were male. All these adults are parents that are supported by the Leergeld Foundation. Of the questionnaires, 69 were filled in online; 6 questionnaires came back by mail on paper, for which data was entered by the researcher.

### **Measures**

The questionnaire was made up of different scales and items. The following scales and papers were used to create the questionnaires.

**Basic Psychological Needs Satisfaction and Frustration Scale** (Chen et al., 2015). The BPNSF measures the basic psychological need satisfaction that people have. The BPNSF is a scale that captures both the satisfaction and the frustration that people may experience. Fifteen of the twenty-four items from the original scale were used in the questionnaire. The items were assessed through a 5-point Likert scale in which a '1' indicates 'totally disagree' and a '5' indicates 'totally agree'. An example item used in the questionnaire is '*I feel capable of achieving my goals*' (need satisfaction item). The Cronbach alpha for the autonomy items from

the need satisfaction scale is .54. For the competence items, this is .31 and for the relatedness items the Cronbach alpha is .70. For all the need satisfaction items together, the Cronbach alpha is .54. The internal consistency of a scale and items is good when the Cronbach alpha is higher than .70. Thus, for this scale the internal validity is unfortunately not sufficient. The Cronbach alpha for the autonomy items for the need frustration scale is .67. For the competence items, this is .61 and for the relatedness items for the need frustration scale this is .49. For the need frustration items in together, the Cronbach alpha is .75. So this internal consistency is good.

**Psychological Needs as Motives Scale** (Chen et al., 2015). This scale measures need desire. The original scale is from Sheldon and Gunz (2009) and was adapted by Chen and colleagues in 2015. The adapted scale from Chen and colleagues (2015) is used in this study. Different statements are formulated and the items are scaled on a 5-point Likert scale that ranges from '1' 'totally disagree' to '5' which indicates 'totally agree'. After reading '*I desire to*', participants indicated to what extend the statements are applicable to them. An example item is '*truly do things that really interest me*'. The Cronbach alpha for the autonomy items in this scale is .90. The Cronbach alpha for the competence items is .81 and the alpha for the relatedness items processed in the scale is .80. Moreover, the total Cronbach alpha for all need desire items is .89. The internal consistency for these items is therefore satisfactory.

**MacArthur Scale of Subjective Social Status** (Adler, Epel, Castellazzo & Ickovics, 2000; Adler & Stewart, 2007). This is a scale that measures socioeconomic status by indicating to what extent the adult feels that he/she is able to participate in Dutch society. They were asked '*Where on the ladder would you place yourself?*'. When participants chose a low level on the MacArthur ladder, they feel that, compared to their peers, they are located lower in Dutch society. When participants chose a higher level, they feel that they are located higher in Dutch society,

compared to their peers. This is a scale variable, which was later computed to a numerical variable for analysis.

**Family Economic Strain Scale** (Hilton & Devall, 1997). This scale measures financial strain experienced by adults. The original scale consists of 17 items, each with a 5-point Likert Scale ranging from ‘never’ to ‘almost always’. Eventually 12 items were left in the FESS. In this study, 11 of them are used, because one item was seemingly a repetition of the other questions and the questionnaire had to be kept as short as possible. Five items were created. An example of a self-developed item is ‘*I think it is important that my friends and family do not notice that I have money problems*’. An example of an item from the FESS is ‘*I am worried about my financial matters*’. The Cronbach alpha for the Family Economic Strain Scale items is .84, which is a high internal consistency.

**Satisfaction With Life Scale** (Diener, Emmons, Larsen & Griffin, 1985). The SWLS is a scale that measures well-being of adults. The SWLS is a short 5-item instrument that is designed to rate the satisfaction with one’s life. The five items are assessed using a 7-point scale that ranges from ‘strongly disagree’ (1) to ‘strongly agree’ (7). An example item from this scale is ‘*My life is ideal in most ways*’. Here the Cronbach alpha is .75, which again means there is a good internal consistency.

### **Statistical analysis**

After excluding missing data and outliers, mean scores were calculated. Hereafter, several statistical analyses were conducted to obtain the correct information for answering the hypotheses. In table 1, an overview of descriptive statistics is depicted from the variables used to run the analyses. In the results sections, the different statistical analyses used for the different hypotheses are described.

**Table 1**  
*Descriptive statistics*

		Need desire*	Need satisfaction*	Well- being**	BPNS *	SES	Gender male=1 female=2	Age
N	Valid	70	75	66	75	52	75	75
	Missing	5	0	9	0	23	0	0
Mean		3.78	3.35	3.33	2.85	3.71	1.76	43.81
Std. Deviation		.82	.63	1.19	.42	1.60	.43	6.93
Std. Error of Mean		.10	.07	.15	.05	.22	.05	.80
Variance		.68	.39	1.40	.18	2.56	.19	48.05

Note: \*Based on 5-point Likert scale. \*\*Based on 7-point Likert scale

Besides the four proposed hypotheses, there were five personal questions in the questionnaire in which the parents were asked about their experience with the Leergeld Foundation. The questions asked were (translated from Dutch to English):

1. Have you experienced difficulties when you decided to apply for help from the Leergeld Foundation? If yes, why?
2. What did the help from the Leergeld Foundation mean to you? What kind of feeling did the help give you?
3. Do you have the idea that the Leergeld Foundation took care of the fact that your children have a better feeling of belonging in society? Why is that/why not?
4. Are there things that the Leergeld Foundation is not doing at the moment, but you would like to see them doing in the future?
5. Do you have a general comment? This could be about the situation in which you are in, about this research, or just simply something that you want to say.

This information was revised extensively to see if there are any noticeable answers and patterns and moreover to look if parents have recommendations and/or tips for the Leergeld Foundation. In part 2 of the results, the answers on the question to what extent the parents think

their children are included are described. This part is a summary of what is reported by the parents in the questionnaire.

## Results

Below, the four hypotheses from part 1 and one hypothesis from part 2 of the study will be briefly discussed concerning their results. The discussion will further elaborate on the findings.

### Part 1

Hypothesis 1 is that SES is positively correlated with need satisfaction, not need desire. In order to test this hypothesis, two linear regression analyses were conducted. The first regression analysis included SES as independent variable and the mean score for basic psychological need satisfaction (across all three needs) as dependent variable. This analysis yields a significant regression coefficient for SES and need satisfaction,  $\beta = .131$ ,  $t(50) = 2.497$ ,  $p = .016$ . SES also explains a significant amount of variance of need satisfaction,  $R^2 = .111$ ,  $F(1, 50) = 6.237$ ,  $p = .016$ . This indicates that the higher a parent scores on the SES MacArthur ladder, the higher the need satisfaction of this parent is. This is a significant positive effect. The second regression analysis included SES as independent variable and basic psychological need desire (across all three needs) as the dependent variable. The regression analysis between SES and need desire yields a non-significant negative effect of SES on the desire for the parents to have their psychological needs met ( $\beta = -.019$ ,  $t(50) = -.278$ ,  $p = .782$ ). SES does not explain a significant amount of variance for need desire, as  $R^2 = .002$ ,  $F(1, 50) = .077$ ,  $p = .782$ .

Hypothesis 2 is that SES does not significantly moderate the relationship between need satisfaction and well-being, since need satisfaction is related to well-being for people from relatively lower *and* higher SES households. This hypothesis is considered by doing a moderation analysis via an extra extension of SPSS called PROCESS (Hayes, 2013). PROCESS

is a program that generates direct and indirect effects in mediation and mediated moderation models, conditional effects in moderation models and conditional effects in moderated mediation models with single or multiple mediators. The version used in this study is PROCESS v3.0 for analyzing effects between variables.

The regression coefficient between SES and well-being is  $\beta = .353$ , which is a significant correlation ( $p < .001$ ). The coefficient between need satisfaction and well-being is  $\beta = .063$ , which is not significant ( $p = .798$ ). The interaction effect between SES and need satisfaction [ $\Delta R^2 = .08$ ,  $F = 5.00$ ,  $p = .030$ ] on well-being has a negative coefficient  $\beta = -.315$ , and is significant. The total model is significant,  $\beta = .002$ , with  $df = 45$ . Despite the interaction effect between SES and need satisfaction, none of the conditional effects are significant: Low SES (95% CI = [-.010; 1.139], mean SES (95% CI = [-.212; .711], and high SES (95% CI = [-1.060; .298]). This means that on different levels of SES there are different effects of need satisfaction on well-being, however they are not significant. Figure 1 depicts the moderation analysis, including coefficients and significance. The results indicate that SES significantly negatively moderates the relationship between need satisfaction and well-being.

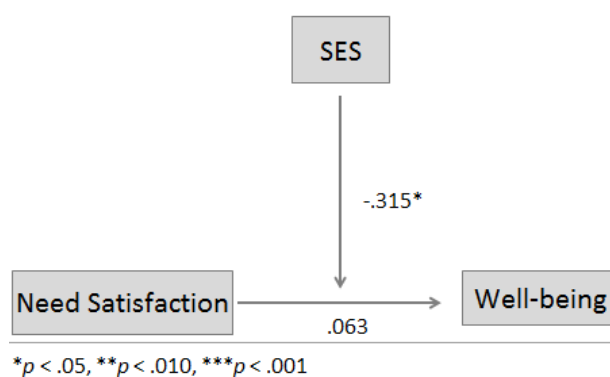


Figure 1. Moderation model of SES as moderator between need satisfaction and well-being.

Hypothesis 3, states that need satisfaction mediates the relationship between SES and well-being. This hypothesis is tested via a mediation analysis via PROCESS (figure 2) as well, in

which need satisfaction is the mediator between SES and well-being. The total effect from SES on well-being is significant,  $\beta = .311, p = .002$ . The direct effect from SES on well-being remains significant as well,  $\beta = .291, p = .004$ . The indirect effect of SES on well-being, in which need satisfaction is the mediator,  $\beta = .020$ , is however not significant (0 lies in the 95% confidence interval [-.0239;.1090]). This means that need satisfaction does not mediate the relationship between SES and well-being. The total model is however significant,  $p = .002$ , with  $df = 47$ . This mediation model is depicted in figure 2.

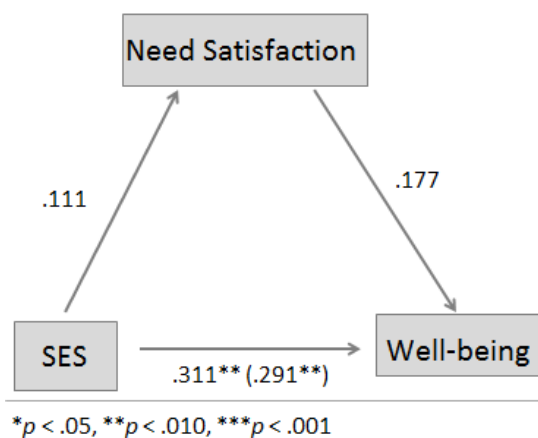


Figure 2. Mediation model of need satisfaction as mediator between SES and well-being.

After running the previous mediation analysis, a second mediation analysis was conducted. This analysis was run, because the proposed effect was not found in the mediation analysis with need satisfaction. Some other interesting constructs were included in the questionnaire as well, which could be used for this extra analysis. This second mediation analysis includes the mediation effect of need frustration between financial strain and well-being. Need satisfaction is associated with well-being, whereas need frustration is associated with ill-being (Olafsen, Niemiec, Halvari, Deci & Williams, 2017). Financial strain in this model is the extent to which parents experience stress because of the situation they are in. It was decided to run this mediation analysis using PROCESS, because the Cronbachs alpha of need frustration is much higher than



the Cronbachs alpha from BPNS, namely .75 and therefore could be a better indicator for the relationship between people's current status and well-being. The coefficient between financial strain and need frustration is  $\beta = .568$ , which is a significant and positive, as  $p < .001$ . Moreover, the coefficient between need frustration and well-being is significant as well. Here a negative relationship is found,  $\beta = -.771$ ,  $p = .002$ . The direct effect between financial strain and well-being has a negative direction  $\beta = -.177$  and is not significant  $p = .450$ . The total effect of financial strain on well-being is significant, as  $p = .004$ , and the indirect effect of financial strain on well-being is also significant (0 is not situated in the 95% confidence interval [-.755; -.154]). This implicates that there is a full mediation effect, because there is no significant direct effect, but there is a significant indirect effect. The mediation model can be seen in figure 3. The total model is significant  $p = .004$ , with  $df = 64$ .

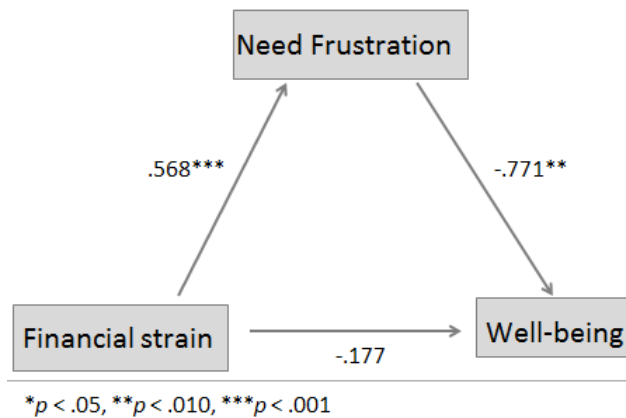


Figure 3. Mediation model of need frustration as mediator between financial strain and well-being.

Hypothesis 4 states that SES is negatively correlated with autonomy and competence when poverty is internalized as being the person's fault. This moderation does not emerge for relatedness, as low SES is always negatively correlated with levels of relatedness. Hypothesis 4 also includes moderation analyses via PROCESS, in which internalizing the financial problems is the moderator between SES and autonomy, competence and relatedness. For the conditional

effects for hypothesis 4, PROCESS version v2.16.3 is used, since conditional effects for the moderator analyses of this hypothesis were not provided by PROCESS v3.0. Below the results for all three needs are discussed separately.

**Autonomy.** For the basic psychological need autonomy, the effect found from SES on autonomy is  $\beta = -.011$ , which is not significant,  $p = .882$ . Moreover, the coefficient from internalizing poverty and autonomy is  $\beta = .030$ , which is also not a significant positive effect, as  $p = .780$ . The interaction effect between SES and internalizing poverty on autonomy illustrates if internalizing poverty moderates the relationship between SES and autonomy. The interaction [ $\Delta R^2 = .005$ ,  $F = .225$ ,  $p = .637$ ] with  $\beta = .031$  and  $df = 47$  indicates that SES is not significantly correlated with autonomy when poverty is internalized as being the person's fault. This is an extremely small positive non-significant effect. The total model (figure 4) is not significant either, since  $p = .962$ . Similarly as the interaction effect itself, the conditional effects are not significant. This means that SES is not related to autonomy at any level of internalization of financial situation: Low SES (95% CI = [-.258; .173], mean SES (95% CI = [-.154; .131], and high SES (95% CI = [-.263; .312]).

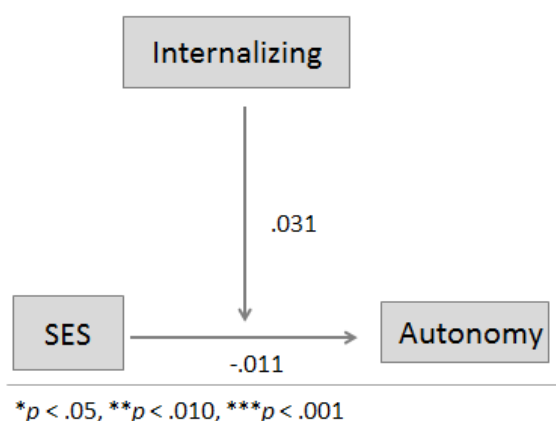


Figure 4. Moderation model of internalizing poverty as moderator between SES and need for autonomy.

**Competence.** As for competence, the second basic psychological need, the effect between SES and competence is  $\beta = .225$ . This is a significant positive effect, as  $p = .003$ .  $\beta = -.060$  is the effect for internalizing poverty and competence. This relation was not found to be significant,  $p = .556$ . The interaction between SES and internalizing poverty on competence indicates if internalizing poverty moderates the relationship between SES and competence. This interaction [ $\Delta R^2 = .018, F = 1.074, p = .305$ ] with  $\beta = .064$  shows a slightly positive non-significant effect of internalizing poverty on the relationship between SES and competence. A mediate level of internalization of financial situation indicates a significant effect of SES on competence. A low level and high level of internalizing financial situation do not indicate a conditional effect of SES on competence: Low SES (95% CI = [-.039; .360], mean SES (95% CI = [.066; .385], and high SES (95% CI = [-.078; .681]). The total model is significant as  $p = .010$ , with  $df = 47$ . This moderation model is depicted in figure 5.

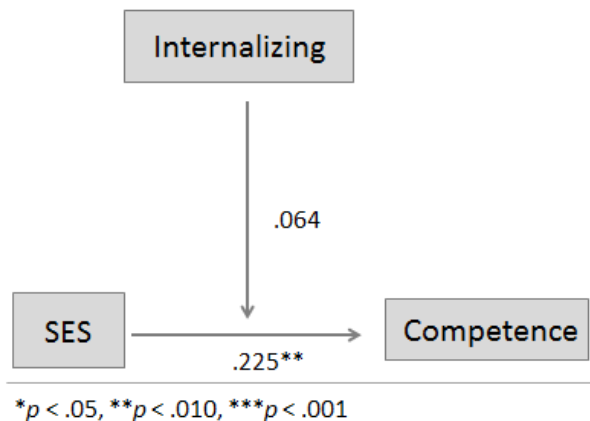


Figure 5. Moderation model of internalizing poverty as moderator between SES and need for competence.

**Relatedness.** For the basic psychological need relatedness, there is a positive effect between SES and relatedness  $\beta = .155$ , however not significant,  $p = .068$ . Internalizing poverty is negatively related to relatedness  $\beta = -.064$ . This coefficient is again not significant,  $p = .578$ . The interaction [ $\Delta R^2 = .025, F = 1.338, p = .253$ ] of SES and internalizing poverty on relatedness has

a regression coefficient of  $\beta = .081$  and is, again, not significant, as  $p = .253$ . Thus, there is a small non-significant positive effect of internalizing the financial situation on SES and relatedness. A higher level of internalization of financial situation indicates a significant effect of SES on relatedness. A low level and mean level of internalizing financial situation do not indicate a conditional effect of SES on relatedness: Low SES (95% CI = [-.163; .308], mean SES (95% CI = [-.009; .319], and high SES (95% CI = [.086; .416]). The total model is significant, as  $p = .010$ , with  $df = 47$ . This model can be seen in figure 6.

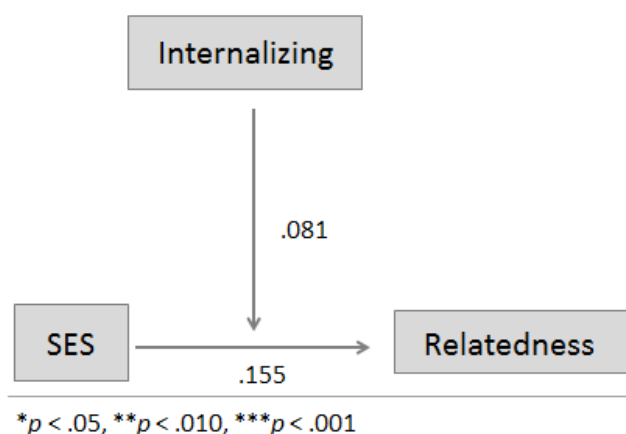


Figure 6. Moderation model of internalizing poverty as moderator between SES and need for relatedness.

## Part 2

In table 2, a preliminary thematic analysis is provided of the answers that were given by the parents about the extent to which they feel that the Leergeld Foundation has taken care of the fact that their children have a feeling ‘to belong’ to their peers and can participate in society. Here only one of five questions that were asked in the questionnaire is being discussed. In APPENDIX B, the summaries from the other open, personal questions are provided (in Dutch). In APPENDIX C, a total overview of all answers given to all questions is provided in tables (in Dutch). Both appendices are in Dutch. Hypothesis 5 states that help by the Leergeld Foundation is associated with feelings of inclusion by the children of the Leergeld families.

**Table 2**

*Summary of answers provided by the parents about the need to belong of their children.*

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**Do you have the idea that the Leergeld Foundation took care of the fact that your children have a better feeling of belonging in society? Why is that/why not?**

Of the parents, 83 percent indicates that they have the idea that the Leergeld Foundation has (amongst other things) contributed to the fact that their children have a better feeling of being included with their peers and that they participate with them in society.

Some of the parents said that they do not have the feeling that their children have to belong to a certain group. So this question is not fully applicable for these people. One parent said that she is very grateful for the fact that because of the help she receives, her children can play music instruments. She also said that her children are not necessarily concerned with the fact that they have to belong somewhere specifically. One parent indicated that her child still noticed that they had a different situation at home compared to other children. Her child sees that other children go on holiday twice a year, while they themselves cannot go even once. These differences are difficult to overcome, even if there is help from a foundation like the Leergeld Foundation. However, this parent is very grateful for the help. Parents are very grateful, but still are disappointed in the fact that they cannot do something extra sometimes, like going out and have a drink or going to a musical for example.

Other parents said the help from the Leergeld Foundation is of great importance, so that their children will not be excluded when for example going on school trips. The children can participate in weekly sports activities with their peers. This is seen in a lot of responses. One quote from a parent: *“Because of the help from the Leergeld Foundation, my children can do sports and can go to school without feeling some type of shortage compared to peers and they get the feeling to fully participate”*.

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## Discussion

The purpose of this research was to investigate the relationship between BPNS and well-being from parents from low-economic households. Moreover, this study wanted to investigate if the help of the Leergeld Foundation is associated with a higher inclusion (of specifically the children). The results lent some support to hypotheses 1 and 5 and partly for hypothesis 3 and 4, but there was no evidence found to support hypothesis 2 and part of hypothesis 4.

### Part 1

Firstly, the results of hypothesis 1 indicated that SES is significantly positively correlated with need satisfaction. This is in line with the hypothesis. This is supported by evidence found earlier by Deci and Ryan (1985; 2002), who indicated that the degree to which social contexts like SES satisfy the fulfillment of the basic psychological needs for autonomy, competence and relatedness. Moreover, previous research has found that parents in low-income families with young children are at higher risk of experiencing depressive symptoms and thus a lower well-being (Lee et al., 2011). These families therefore have more difficulties in satisfying their basic psychological needs. So the lower SES, the lower the need satisfaction for the basic psychological needs is. The higher people climb on the SES ladder, the higher the need satisfaction is. It may be important here to note that the satisfaction of the basic psychological needs is universally relevant and essential for all people (Chen et al., 2014). These results should therefore also be found in other cultural environments.

There was no significant effect found for SES and need desire. This is in line with the hypothesis as well, since it was hypothesized that SES would not be positively correlated with need desire. This supports the notion from Chen and colleagues (2014) who explained that need desire does not have an effect on the associations between the satisfaction of needs. Need desire

may reflect the wish to overcome a deficit in need satisfaction, since need desire can be rooted in the frustration of psychological needs (Sheldon and Gunz, 2009). Chen and colleagues (2014) furthermore elaborate that desire may reflect a kind of ‘craving’ for the experience of need satisfaction, since there is presumably an experienced shortage of need satisfaction. This said, people can have a higher need desire when their need satisfaction is low. So people have a need desire by not having enough need satisfaction or people can have a need desire because they already have their needs satisfied and want to maintain or improve this even more. This is supported by Chen and colleagues (2014), who suggested that when someone has experienced the benefits of need satisfaction, someone attaches great importance to this satisfaction and therefore wants to maintain this (which strengthens need desire).

Secondly, hypothesis 2 indicated that SES does not moderate the relationship between need satisfaction and well-being, since the SDT states that need satisfaction is related to well-being for people from all types of background. However, a significant negative coefficient was found for SES as a moderator between need-satisfaction and well-being. This means that the more the basic psychological needs are met, and the higher the SES is, the lower well-being will be. This is a very strange finding and it is difficult to think of a good explanation for this, since this hypothesis was included to show (as extra proof) that this moderation effect would not be there. Future research including more participants could shift this significant effect. Moreover, a possibility could be that this result is found because the reliability of the BPNS questions was not that high. By improving this reliability in the future, the results might come in line with the proposed hypothesis.

Thirdly, the results from hypothesis 3 show that need satisfaction does not mediate the relationship between SES and well-being. The results are not in line with the proposed

hypothesis. In hypothesis 1 it was discussed that low-income household families have more difficulties in satisfying their basic psychological needs. Wilson et al. (2006) already made it apparent that satisfaction of the basic psychological needs for autonomy, competence and relatedness promotes psychological well-being. This indicates that a higher SES background may lead to a higher well-being, but in the first place may also increase the chance for a person to get their psychological needs met. This need satisfaction should therefore be a mediator between SES and well-being, because it influences the relation between these constructs. This was not found in the results: the proposed direction was found, however not significant. There is a possibility that these results were retrieved because of the low reliability between the BPNS items in the questionnaire. Moreover, by including more participants, it could be possible to find significant effects in the current direction they are already in.

Because of the non-significant mediation analysis with need satisfaction, as already explained in the results, a second mediation analysis was conducted which included the mediation effect of need frustration between financial strain and well-being. A significant indirect effect was found of financial strain on need frustration and from need frustration on well-being. This indicates that the more the parents experience stress because of the situation they are in, the higher they experience feelings of ill-being (need frustration) (Chen et al, 2014), which in turn results in a lower well-being. This analysis indirectly supports the previous mediation analysis with need satisfaction. Here it was expected to find that the higher the SES status is, the higher the satisfaction of basic psychological needs is and thus the more content people are with their lives (well-being). This effect was not found. However, with support from the second mediation analysis including need frustration, it was found that the more stress people experience due to their financial situation, the higher their need frustration will be, since need frustration is about



ill-being and the more ill-being feelings someone encounters, the lower parents are satisfied with their lives. This is extra evidence for the fact that while an indirect effect from SES on well-being via need satisfaction was not found, there is a significant effect of financial strain on well-being via need frustration. This shows that finding a significant indirect effect from SES on well-being via need satisfaction in the future could be possible.

Finally, hypothesis 4 consisted of three parts; autonomy, competence and relatedness. For the need for autonomy, it was expected that the higher people scored on the SES ladder, the lower the need for autonomy would be when parents internalize their financial situation. A very small positive coefficient was found between SES and autonomy when people internalize their financial problem. This was not the direction that was proposed in the first place and it is moreover not a significant coefficient. Reeve (2015, p. 158) said that people want to be responsible for themselves who determines their actions, rather than someone else forcing them. A possible explanation for these results could be that these parents are in their particular financial situations, because they do not want outsiders to help them make their decisions. This is because they might feel ashamed of the situation they are in (Geers, 2017). From the questionnaire can be derived that some parents, 17 percent to be exact, indicated that they are ashamed of their current situation. It could be that the present parents in this study have the feeling that they want to continue to make their own decisions even though the financial problems they encounter are their own mistakes. This means that these people prefer to make their own decisions and to not seek help from others, while seeking help from others when they internalize their financial situation might actually be the right thing to do. This is because otherwise the parents may get stuck in a kind of vicious circle of obtaining more financial problems and they might deteriorate their situations without help from outsiders.

For the need for competence the direction of the relationship was expected to be similar to the one for autonomy. However, for this need a small non-significant positive coefficient was found between SES and competence when internalizing financial problems. This is not in line with the hypothesis. Reeve (2015, p. 167) described competence as ‘the psychological need to be effective in interactions with the environment’. When internalizing financial problems, people might become more modest and might interfere more with themselves and their own family than with their environment (because of e.g. shame). They can have the feeling that they cannot interact and look well after their surroundings, because it is possible that they have the feeling they cannot take proper care of their own financial situation in the first place. This may result in a lower score on competence, which is what was initially expected. However, it could also be the case that when parents have the idea that they cannot take care of their own financial situation and internalize their financial problems, their score on competence will be higher, since they might want to make up for the mistakes they made in their financial situation and want to act upon their mistakes. This explanation can be given because people generally tend to seek out and master other developmentally appropriate challenges to develop themselves (Deci & Ryan, 1985). In this situation it would mean that the parents want to seek out and master their own financial situation, which stimulates them to develop their own personal skills so that they can take proper care of their own financial situation in the future. Thus, internalizing financial situation may in the end motivate the parents more to act upon their mistakes and do something about their situation. This in turn may increase competence, since improving their own situation may improve their effective interactions with the environment as a consequence.

For the need for relatedness, a negative effect of internalizing financial situation on the relationship between SES and relatedness was not expected. This is indeed what is found in the

results, and so the results are in line with the hypothesis. Ryan (1995), as noted before, explains that people want intimacy and genuine connections with others. The fact that parents internalize their financial problems does not necessarily have to mean that they do not have emotional bonds and attachments established with other people. That is why these results could be reasonable.

## **Part 2**

From the parents, 83 percent indicated that they have the idea that the Leergeld Foundation has (amongst other things) taken care of the fact that their children have a better feeling of being included by their peers and that they can participate with them in society. This was in line with the proposed hypothesis that help by the Leergeld Foundation is associated with feelings of inclusion by the children of the low-income families. Wesselmann, Bag and Williams (2009) indicated that being excluded from a group might result in feelings of ostracism and this has negative psychological consequences, which may lead to a lower well-being. As 83 percent of the parents indicated that their children feel more included with their peers because of the help by the Leergeld Foundation, the children could experience a higher well-being compared to when they would not receive help from the foundation. This is since social inclusion is associated with well-being (ECLAC, 2007; Boarini & Fron, 2013).

## **Limitations**

There were some limitations that may have influenced the data collection and the interpretation of the results. A first, very important, limitation in this study was that at the moment it was not possible to include the children from the parents from the Leergeld Foundation. A questionnaire for adolescents was created with questions about social exclusion, academic achievement, BPNS, need desire and stress. Unfortunately, because of ERB issues, it was not possible to include these results in this thesis, therefore no conclusions can be drawn

from it. This is, reasonably, a disappointment, since the goal of the Leergeld Foundation is specifically about participation of children with the rest of their peers. This process of including the children in this study is still running at the moment. Including the children is the next step in the research in low-income families, their basic psychological need satisfaction and well-being. For now, the parents were asked about the extent to which they think their children feel they are more included in their environment. This means that there is a vision about the extent to which the Leergeld Foundation reaches its goal.

Secondly, when the research was still in the exploratory phase and while discussing the possibilities and possible limitations in cooperation with the Leergeld Foundation, the chairman of the 'Voedselbank' pointed out the fact that there are quite some illiterates and people who do not possess the Dutch language very well in the sample. This may be a reason why a large amount of people did not respond to the request to fill in the questionnaire, since they do not understand the Dutch language well enough to fill in the questionnaire. Moreover, people that filled in the questionnaire might interpret questions differently (possibly because of the reasons mentioned above). The cultural distance between the different parents who filled in the questionnaire might be different as well. Cultural difference is the distance between two cultures based on their social and physical attributes (Furukawa, 1997). Maybe for one culture, shame is for example a topic that is much bigger than in other cultures. It would therefore be interesting to look into these cultural differences and see if there are differences between responses on the questions of different cultural groups. Moreover, a lot of people supported by the Leergeld Foundation are generally low(er)-educated people. This means that it may sometimes be difficult for them to understand the questionnaire.

Thirdly, while analyzing the results, the conclusion was derived that there was a shortage of adults who filled in the entire questionnaire. The 80 people required to get a sufficient power, were not retrieved. Although this study was pretty close in retrieving sufficient power, more people are needed to form a better and more clear view about the results. Moreover, it would have been interesting to also include parents who do not receive help from the Leergeld Foundation. These parents may think totally different about certain subjects and Leergeld parents could be compared with the higher-income parents. This might have made the findings in this study stronger.

A fourth limitation is about the way in which the participants for the questionnaire were recruited. They all received an email or a letter and had to make the choice for themselves to complete the questionnaire or not. This is a self-selection procedure. The parents could start and stop the questionnaire any time they wanted and it depended fully on the amount of motivation of the parent to fill in the questionnaire. It was expected that quite some parents would be motivated to help, since by filling in the questionnaire they could do something back for the Leergeld Foundation. As expected, a reasonable amount of parents (eventually 75 parents included) filled in the questionnaire. It could be possible that among all these parents that receive help from Leergeld Foundation Veldhoven-de Kempen, there are quite some parents who are really not content with the help they receive, and because of this situation do not feel like doing something back for the Leergeld Foundation (so by not filling in the questionnaire) or to 'waste' energy to such a questionnaire. These people are interesting to include in the research, since these people have usable tips and tops where the Leergeld Foundation can work with. It is therefore important to note that there are many other opinions out there about Leergeld Foundation Veldhoven-de Kempen, which did not come to light in this study. However, a

strength of this self-selection procedure is that it is more likely that the parents who did fill in the questionnaire filled it in seriously and with care and attention.

To conclude the limitation part of this research, Cronbachs alpha for BPNS was not high (.53). This means that the items do not correlate that high with each other. This results in the fact that the BPNS items measure the items semi-reliable, as a reliability below .50 shows poor reliability and a reliability of higher than .70 is accounted as reliable (Tilburg University, 2015). A reliability of .53 is in between these borders. Hence, this reliability is questionable. However, this is unexpected, since the BPNS items were taken from the Basic Psychological Needs Satisfaction and Frustration Scale (Chen et al., 2015) and this is a widely known scale to measure BPNS. Chen and colleagues (2015) themselves obtained high reliabilities for the needs.

### **Research implications**

There are some elements about this research that can be implicated in the scientific field and in general knowledge about poverty. Because of this research, more information about poverty in the Netherlands is provided. The goal is to make poverty more negotiable.

Moreover, this study wants to create more awareness amongst people in the Netherlands about the Leergeld Foundation. Many people do not even know that this foundation exists, while they are in fact entitled to get help from the Leergeld Foundation. This is unfortunate, because it is possible that many people do not know they can get help from the Leergeld Foundation while they are in quite some financial problems. If people read about this project online or hear about it via other people, they may spread the word around about this research and the work that the foundation does. The Leergeld Foundation might then become more known amongst people, which is one of the goals that the Leergeld Foundation tries to achieve.

The present study may be the start of a more elaborated study on poverty and different SES backgrounds in the Netherlands. It may be interesting to extend this research to other Leergeld Foundation locations or to similar foundations in other countries. Like this, low-income families can be investigated further and the Leergeld Foundation is able to hear the expectations of the families and what kind of help they would like to receive. In this way the Leergeld Foundation (and other foundations) can improve their services and help the families in need even more.

### **Future research**

The literature and the study focused on how well-being is affected by fulfilling the basic psychological needs. There are, however, more explanations and factors that may influence well-being and may have influenced well-being in this study as well.

A consequence from poverty that is also interesting to look into in the future may be the consequences that poverty may have on people's health. There are strong connections between financial position, lifestyles and health of people (Coumans, 2012). An example of such a strong connection, as described in the Coumans (2012) study, is that an unhealthy way of living – like smoking, drinking, drug use and overweight – is appearing more often among people with a less favorable financial situation. Moreover, the findings from Halleröd and Larsson (2007) also indicate that the socially excluded suffer more from individual problems such as health issues and psychological distress. It will be interesting to look further into the effect on psychological distress and how the Leergeld Foundation may have helped with the extent to which people experience psychological distress.

A second factor that may influence the well-being of people (in this study) may be the kind of poverty that people experience. Note, there are different kinds of poverty that influence people differently. There are two different kinds of poverty; the chronic poor and episodic poor. Hulme

and Shepherd (2013) conceptualize chronic poverty as ‘occurring when an individual experiences significant capability deprivations for a period of five years or more’. Thus, chronic poverty is when an individual experiences persistent poverty. It is even possible they experienced poverty all their lives (Hulme & Shepherd, 2003). Kiernan and Mensah (2011) explain that when individuals experience periods of both poverty and not poverty, this is referred to as episodic poverty. Findings from Najman and colleagues (2009) suggest that frequency of exposure to poverty during childhood has a greater impact on child cognitive outcomes than the timing of the exposure (between what ages the exposure of poverty has occurred). Therefore it could be derived that chronic poor people experience more effects of stress and other difficulties than episodic poor, because the chronic poor experience this for a longer period of time. This could also be an element that could be taken into account in future research.

A third construct that would be interesting to look at in the future for the parents is the aspect of social exclusion. The goal of the Leergeld Foundation is to help children to participate with their peers. However, how is this with parents? Could they do something for the parents too, since this study suggests that their own levels of need satisfaction might be endangered as well? Coumans (2012) shows that when experiencing social exclusion, people will get isolated or alienated from society because they do not participate in society or only in a limited extent. The process of poverty and its related aspects is probably best understood as either a ‘vicious circle’ that people get into. This vicious circle leads to an accumulation of different welfare problems, including situations in which people feel socially excluded (Halleröd & Larsson, 2007). It would be very interesting to investigate this further in the future.

For further future research, it would, as stated before, be important to include the vision of the children and adolescents that retrieve help from the Leergeld Foundation. This is because the



goal of the Leergeld Foundation is to make sure that children can participate with their peers and do not experience social exclusion. At the time of writing, the ERB commission very recently approved the application to also examine the views and opinions of the children from the Leergeld parents and other children who do not receive help from the Leergeld Foundation (so taking into account children from different kinds of sports associations for example). This research will be further elaborated in a future study.

### **Conclusion**

To conclude, the findings of this study supplement the already existing literature on poverty and the role of basic psychological need satisfaction for well-being. Moreover, it aims to develop understanding of what the financial support from the Leergeld Foundation means for parents from low-income households. It was found that the higher parents score on SES, the higher they score on BPNS. SES not related to need desire, as expected, and is also not a moderator between need satisfaction and well-being. Moreover, this study found no mediation effect of need satisfaction between SES and well-being. However with support from a mediation analysis including need frustration as mediator between financial strain and well-being, supporting results should be found in the future. SES is not negatively correlated with autonomy and competence when low SES is internalized as being the person's fault, which was not expected. This study found that this moderation does indeed not emerge for relatedness. BPNS, need desire and well-being are all important indicators and consequences of the work that the Leergeld Foundation does for low-income families. The results indicate that financial support by the Leergeld foundation is associated with more feelings of inclusion by the children. This means that their work is relevant and meaningful.

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## **APPENDIX A** Questionnaire parents from Leergeld Foundation

Beste ouder,

Dit onderzoek wordt uitgevoerd door de afdeling sociale psychologie van de Universiteit van Tilburg en de Universiteit van Hagen (Duitsland) in samenwerking met Stichting Leergeld Veldhoven-de Kempen. Het doel van deze studie is om meer inzicht en kennis te verkrijgen over jongeren en hun ouders met een lagere economische status.

Meedoen aan dit onderzoek is geheel vrijblijvend. U heeft ieder moment het recht om te stoppen met deze vragenlijst.

Alle data van deelnemers die wordt verzameld, blijft anoniem. Geen van de vragen stelt ons ertoe in staat om te herleiden naar een specifieke deelnemer. De data verzameld in dit onderzoek zou gebruikt kunnen worden in vervolgonderzoek.

Door deze vragenlijst in te vullen helpt u niet alleen ons als onderzoekers, maar ook Stichting Leergeld met het verbeteren van hun diensten. Het invullen ervan duurt ongeveer 5-10 minuten.

Als u vragen over het onderzoek heeft, neem dan contact op met Linda Youssef.

Door uw handtekening op onderstaand lijntje te zetten, gaat u akkoord met de bovengenoemde voorwaarden:

---

U kunt de vragenlijst ook invullen door onderstaande QR code te scannen met uw telefoon of door onderstaande link over te typen.

<http://e.fe.u.de/gezinsonderzoekouders>



**Wat is uw leeftijd:** \_\_\_\_\_

**Bent u MAN of VROUW:**

- Vrouw  
 Man

**Kruis het juiste antwoord aan. Ik ben:**

- Alleenstaand met kinderen  
 Alleenstaand zonder kinderen  
 Samenwonend  
 Getrouwd  
 Gescheiden  
 Weduwe / weduwnaar

**In het geval u kinderen heeft of kinderen in uw huishouden heeft wonen, kunt u hieronder opschrijven hoe oud de kinderen op dit moment zijn?**

\_\_\_\_\_

**Wat is van toepassing op uw huishouden? U kunt zoveel opties aankruisen als u zou willen. Als u geen partner heeft, hoeft u daar niets in te vullen.**

	Ik	Mijn partner
Heeft een betaalde baan		
Is werkzoekende		
Doet vrijwilligerswerk		
Is huisvrouw/-man		
Is gepensioneerd		
Is medisch afgekeurd.		

**Bent u bekend met Stichting Leergeld?**

- Ja, ik ben bekend met het werk van de stichting  
 Ik ben niet bekend met de stichting

**Zo ja, op welke manier heeft u contact met stichting Leergeld gekregen?**

- Ik heb ooit een aanvraag ingediend.  
 Ik doe vrijwilligerswerk voor de Stichting.  
 Ik heb gedoneerd aan de stichting.

( ) Anders, namelijk

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**Via welke manier bent u benaderd om deel te nemen aan dit onderzoek?**

- ( ) Via de mail die van Stichting Leergeld kwam  
 ( ) Via de nieuwsbrief  
 ( ) Heb de link doorgestuurd gekregen door een andere ouder  
 ( ) Via de voetbalvereniging  
 ( ) Via de hockeyvereniging  
 ( ) Anders, namelijk
- 
- 

**Hieronder staan een aantal uitdrukkingen. Het kan zijn dat deze uitdrukkingen inmiddels niet meer van toepassing zijn. In die situatie vragen wij u terug te denken aan de tijd dat u het financieel wat moeilijker had.**

	1	2	3	4	5
Nooit					Bijna altijd

- |   |   |   |   |   |   |
|---|---|---|---|---|---|
| 1. Over het algemeen is het moeilijk voor mij en mijn gezin om te leven van ons huidige inkomen.                      | 1 | 2 | 3 | 4 | 5 |
| 2. Financiële problemen hebben invloed op mijn dagelijkse routine.  | 1 | 2 | 3 | 4 | 5 |
| 3. Ik maak me zorgen over mijn financiële zaken.  | 1 | 2 | 3 | 4 | 5 |
| 4. Financiële problemen hebben invloed op mijn relaties met anderen.  | 1 | 2 | 3 | 4 | 5 |
| 5. Ik maak me zorgen dat ik mijn kinderen teleurstel, omdat ik ze niet de dingen kan geven die ze willen.             | 1 | 2 | 3 | 4 | 5 |
| 6. Ik maak me zorgen over het vieren van feestdagen en andere speciale gelegenheden vanwege mijn financiële situatie. | 1 | 2 | 3 | 4 | 5 |
| 7. Ik stel familiefeestjes (bijvoorbeeld vakanties, uitjes) uit of vier ze niet vanwege de uitgaven.                  | 1 | 2 | 3 | 4 | 5 |
| 8. Ik voel me gefrustreerd omdat ik me onderwijs of trainingen niet kan veroorloven om verder te komen.               | 1 | 2 | 3 | 4 | 5 |
| 9. Ik moet medische zorg voor familieleden laten zitten vanwege de kosten.  | 1 | 2 | 3 | 4 | 5 |
| 10. Ik moet mondverzorging voor familieleden laten zitten vanwege de kosten.  | 1 | 2 | 3 | 4 | 5 |
| 11. Ik heb me wel eens geschaamd omdat ik (bijna) niet rond kon komen.  | 1 | 2 | 3 | 4 | 5 |

Wanneer een of meer van de volgende stellingen niet voor u van toepassing zijn, hoeft u hier niets in te vullen.

12. Ik vind het belangrijk dat mijn familie en vrienden niet merken dat ik geldproblemen heb. 1 2 3 4 5
13. Ik voel me slecht omdat ik geen merkkleren voor mijn kinderen kan kopen die andere kinderen van die leeftijd wel hebben. 1 2 3 4 5
14. Ik ervaar een hoge drempel om hulp te vragen van organisaties bij mijn geldproblemen. 1 2 3 4 5
15. Ik vind dat het mijn eigen schuld is dat ik geldproblemen heb. 1 2 3 4 5
16. Ik lig wel eens wakker van mijn financiële problemen. 1 2 3 4 5

**Lees de onderstaande uitdrukkingen aandachtig. U kunt tussen de 1 en 5 kiezen om aan te geven in welke mate de uitdrukking bij u van toepassing is op dit moment in uw leven.**

**Omcirkel dit antwoord.**

1	2	3	4	5
Helemaal niet waar				Helemaal waar

1. De meeste dingen die ik doe voelen aan alsof 'het moet' 1 2 3 4 5
2. Ik voel me uitgesloten van de maatschappij 1 2 3 4 5
3. Ik voel dat mijn beslissingen weerspiegelen wat ik echt wil 1 2 3 4 5
4. Ik voel me gedwongen om veel dingen te doen waar ik zelf niet voor zou kiezen. 1 2 3 4 5
5. Ik voel dat mensen die belangrijk voor me zijn koud en afstandelijk zijn tegen mij. 1 2 3 4 5
6. Ik voel me teleurgesteld in veel van mijn prestaties 1 2 3 4 5
7. Ik voel dat mijn keuzes weergeven wie ik werkelijk ben 1 2 3 4 5
8. Ik voel me nauw verbonden met andere mensen die belangrijk voor me zijn. 1 2 3 4 5
9. Ik voel me in staat om mijn doelen te bereiken 1 2 3 4 5
10. Ik voel me onzeker over mijn vaardigheden 1 2 3 4 5
11. Mijn dagelijkse activiteiten voelen als een aaneenschakeling van verplichtingen. 1 2 3 4 5
12. Ik heb het gevoel dat mensen om mij en mijn gezin geven 1 2 3 4 5
13. Ik heb het gevoel dat de relaties met mensen die ik nieuw leer kennen oppervlakkig zijn. 1 2 3 4 5
14. Ik voel dat ik moeilijke taken met succes kan voltooien 1 2 3 4 5
15. Ik voel me als een mislukking omwille van de fouten die ik maak 1 2 3 4 5

**Hieronder willen we graag weten wat uw mening is ten opzichte van bepaalde ervaringen. Geef aan in welke mate u verlangt naar volgende ervaringen.**

	1	2	3	4	5
Helemaal niet waar					Helemaal waar

U verlangt ernaar...

- |  |   |   |   |   |   |
|--|---|---|---|---|---|
| 1. ...om een gevoel van keuze en vrijheid te hebben in dingen die u doet       | 1 | 2 | 3 | 4 | 5 |
| 2. ...om te kunnen doen wat u echt interesseert                                | 1 | 2 | 3 | 4 | 5 |
| 3. ...te merken dat de personen waar u om geeft, ook om u geven                | 1 | 2 | 3 | 4 | 5 |
| 4. ...het gevoel te hebben "erbij te horen"                                    | 1 | 2 | 3 | 4 | 5 |
| 5. ...u sterk verbonden te voelen met mensen waar u graag bij zou willen horen | 1 | 2 | 3 | 4 | 5 |
| 6. ...er vertrouwen in te hebben dat u uw doelen kan bereiken                  | 1 | 2 | 3 | 4 | 5 |
| 7. ...goed te zijn in moeilijke opdrachten                                     | 1 | 2 | 3 | 4 | 5 |

Voor mijn kinderen vind ik het belangrijk dat...

- |   |   |   |   |   |   |
|---|---|---|---|---|---|
| 1. ...ze een gevoel van keuze en vrijheid hebben in de dingen die ze doen | 1 | 2 | 3 | 4 | 5 |
| 2. ...ze kunnen doen wat ze echt interesseert                             | 1 | 2 | 3 | 4 | 5 |
| 3. ...ze het gevoel hebben "erbij te horen"                               | 1 | 2 | 3 | 4 | 5 |
| 4. ...ze zich sterk verbonden voelen met vrienden en familie              | 1 | 2 | 3 | 4 | 5 |
| 5. ...ze er vertrouwen in hebben dat ze hun doelen kunnen bereiken        | 1 | 2 | 3 | 4 | 5 |
| 6. ...ze goed zijn in moeilijke opdrachten                                | 1 | 2 | 3 | 4 | 5 |

### **Zie deze ladder als representatie van de Nederlandse maatschappij.**

Kijk naar de ladder die hiernaast afgebeeld staat. Bovenaan de ladder staat de mensen die het meeste geld hebben, het meeste onderwijs hebben en de beste banen hebben. Onderaan de ladder staan de mensen die het minste geld hebben, weinig onderwijs hebben gehad en geen goede baan hebben. Hoe hoger u op de ladder komt, hoe dichterbij u bij de mensen komt die er goed voor staan. Hoe lager u op de ladder komt, hoe dichterbij u bij de mensen bent die het slechtst af zijn.

### **Waar op de ladder zou u uzelf plaatsen?**

Zet een kruisje bij het laddertrapje waar u denkt waar u op dit moment in uw leven staat, wanneer u uzelf vergelijkt met andere mensen in Nederland. Dit is slechts een richting of een schatting, er is geen 'goed' antwoord.

Wat was uw totale bruto maandinkomen in 2017 (afgelopen jaar) in euro's?



Dit hoeft geen exact getal te zijn, een schatting is voldoende. \_\_\_\_\_

**Hieronder vindt u vijf uitspraken waar u het wel of niet mee eens kunt zijn. Wilt u, door één van de zeven antwoordmogelijkheden te omcirkelen, aangeven in hoeverre een bepaalde uitspraak op u van toepassing is?**

1	2	3	4	5	6	7
Helemaal mee oneens					Helemaal mee eens	

- |   |               |
|---|---------------|
| 1. Mijn leven is ideaal in de meeste opzichten.   | 1 2 3 4 5 6 7 |
| 2. Ik ben tevreden met mijn leven, alles bij elkaar genomen.                              | 1 2 3 4 5 6 7 |
| 3. De belangrijkste dingen die ik van het leven verwacht, heb ik tot nu toe ook gekregen. | 1 2 3 4 5 6 7 |
| 4. Als ik mijn leven opnieuw kon leven, zou ik heel weinig anders doen.                   | 1 2 3 4 5 6 7 |

***Hieronder zijn een aantal vragen geformuleerd om een beter beeld van uw persoonlijke situatie te schetsen.*** Deze vragen zijn alleen van toepassing voor degenen die een aanvraag hebben ingediend.

1. Vond u het moeilijk om de beslissing te nemen om de aanvraag in te dienen? Zo ja, waarom?

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2. Wat zou het makkelijker voor u gemaakt hebben om een aanvraag in te dienen?

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3. Wat heeft de hulp van Stichting Leergeld voor u betekend? Wat voor gevoel heeft u dit gegeven?

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4. Heeft u het idee dat Stichting Leergeld er (mede) voor heeft gezorgd dat uw kinderen het gevoel hebben 'erbij te horen' (in de maatschappij)? Waarom wel of niet?

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5. Zijn er dingen die Leergeld op het moment niet doet, waarvan u graag zou willen dat ze het zouden doen?

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6. Heeft u nog een algemene opmerking? Dit kan zijn over de situatie waarin u zit, over het onderzoek, of simpelweg iets wat u graag kwijt wilt.

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## **APPENDIX B** Summary of Leergeld Foundation open questions provided by parents.

The question explained before in this document about belonging for the children of the parents is not included below, since it was already explained in the results.

### **Vond u het moeilijk om de beslissing te nemen om de aanvraag in te dienen? Zo ja, waarom?**

Er wordt heel vaak 'nee' gezegd, zo'n 27 keer. Veel mensen vonden het dus niet zo moeilijk om de aanvraag in te dienen, maar toch waren er een heleboel (een stuk of 8) die aangaven zich te schamen om een aanvraag in te dienen, maar dat ze het wilden doen voor hun kinderen. Ook vinden ze het vervelend om de aanvraag in te dienen, omdat ze alles gewoon graag zelf hadden willen doen, maar dit helaas niet mogelijk is.

### **Wat heeft de hulp van Stichting Leergeld voor u betekend? Wat voor gevoel heeft u dit gegeven?**

98.3% van de mensen benoemd dat zij de hulp van Stichting Leergeld als positief hebben ervaren. Een aantal mensen geeft aan de hulp echt super vinden en dat zij zonder de hulp van stichting leergeld heel veel dingen niet zouden kunnen doen voor hun kinderen. Het grootste deel geeft aan dat zijn/haar kind nu mee kan doen met zwemles/voetbal/muziekles etc. Maar ook een fiets om mee naar school te gaan en een laptop om huiswerk op te kunnen maken. Verder wordt er aangegeven dat ze bijzonder dankbaar zijn, omdat stichting leergeld ervoor zorgt dat kinderen die eventueel buiten de boot zouden kunnen vallen, dat niet doen dankzij de hulp. Ze hebben het gevoel dat stichting leergeld hun kinderen echt een extra kans bieden, die de ouders zelf nooit hadden kunnen bieden uit zichzelf. Ouders voelen zich over het algemeen fijn en opgelucht met de hulp.

Uit deze vraag kwamen ook een aantal wat meer opvallendere antwoorden. Zo gaf iemand aan de hulp prima te vinden, en het fijn te vinden dat dat de aanvraag via een brief/computer gaat en je niet per se face-to-face je situatie hoeft komen te vertellen. Deze ouder zou het anders beschamend vinden om haar situatie uit te komen leggen. Daarnaast zegt een andere ouder een dubbel gevoel aan de hulp stichting leergeld te hebben, waarschijnlijk vanwege het feit dat deze ouder het natuurlijk graag zelf had willen doen, maar dit om een bepaalde reden niet lukt en dus hulp moest vragen.

Ook gaf een ouder aan al dik tevreden te zijn, maar soms wel eens willen weten wat er nog meer mogelijk is bij stichting leergeld. Hier zou de stichting nog wel eens naar kunnen kijken of zij alle mogelijkheden misschien nog niet duidelijk genoeg gecommuniceerd hebben (aangezien sommige ouders niet per se heel veel initiatief nemen).



**Heeft u het idee dat Stichting Leergeld er (mede) voor heeft gezorgd dat uw kinderen het gevoel hebben ‘erbij te horen’ (in de maatschappij)? Waarom wel of niet?**

Een aantal zeiden dat hun kinderen niet het gevoel hebben ergens bij te moeten horen, dus dat deze vraag niet helemaal van toepassing is. Een ouder zei dat ze Leergeld heel dankbaar is dat haar kinderen weer muzieklessen kunnen volgen, maar dat haar kinderen zich niet per sé bezig houden met het feit ergens bij te horen. Een ouder geeft aan dat haar kind het toch bleef zien en merken dat wat ze thuis konden minimaal was. Dat er bijvoorbeeld een groot verschil is dat een kind 2 keer per jaar op vakantie gaat en zei niet eens één keer. Deze verschillen zijn moeilijk te overbruggen, ook al is er hulp van een dergelijke stichting. Echter is deze ouder wel heel dankbaar voor de hulp. Ouders zijn heel dankbaar om de hulp, maar vinden het nog steeds jammer dat ze niks extra's kunnen doen, zoals een keer een terrasje pakken, of naar een musical.

Anderen zeggen juist dat dit voor hun van zeer groot belang was, zodat hun kinderen niet buiten de boot zouden vallen met schoolreisjes bijvoorbeeld. De kinderen kunnen meedoen met wekelijkse sportactiviteiten met hun leeftijdsgenootjes. Dat de kinderen nu niet de enigste zijn die bijvoorbeeld niet op zwemles kunnen, en dat ze mee kunnen doen met hun leeftijdgenoten. Dit zie je heel veel terug bij antwoorden van ouders. Een quote van een ouder: *“Dankzij de hulp van stichting Leergeld kunnen mijn kinderen sporten en naar school zonder zich ten opzichte van andere kinderen tekort gedaan te voelen en het gevoel krijgen gewoon mee te kunnen draaien”*.

83% van de ouders geven aan dat ze het idee hebben dat Stichting Leergeld er (mede) voor heeft gezorgd dat hun kinderen het gevoel hebben er meer bij te horen.

**Zijn er dingen die Leergeld op het moment niet doet, waarvan u graag zou willen dat ze het zouden doen?**

Een aantal belangrijke vragen en/of punten heb ik hieronder samengevat die aangekaart zijn door de ouders. Dit is een korte samenvatting van de belangrijkste punten.

- Als een kind naar het MBO gaat, of ander hoger onderwijs, wat voor financiële steun kunnen mensen verwachten?
- Helpen met financiële dingen zoals de administratie thuis.
- Zwemles niet alleen voor Njord betalen, maar ook particulier bij den Ekkerman Veldhoven.
- Hulp bij persoonlijke verzorging, bijvoorbeeld naar de kapper.
- Beter op mails reageren (twee keer genoemd).
- Uitjes organiseren vanuit de Stichting om naar bijvoorbeeld de bossen te gaan met meerdere gezinnen. Dan leer je elkaar beter kennen en kun je elkaar misschien ook helpen.
- Meer duidelijkheid in wat wel en niet kan, zodat vragen minder nodig zijn / meer inzicht in wat precies de mogelijkheden zijn, want dat vinden sommige mensen

niet duidelijk / persoonlijk contact waarbij er gekeken wordt naar meer mogelijkheden in hulp voor gehele gezinnen.

- Wellicht medische kosten zoals onverwachte extra tandartskosten vergoeden.
- Hulp bieden voor speciale dagen zoals sinterklaas/verjaardag.

**Heeft u nog een algemene opmerking? Dit kan zijn over de situatie waarin u zit, over het onderzoek, of simpelweg iets wat u graag kwijt wilt.**

De belangrijkste opmerkingen zijn hieronder samengevat.

- Stichting moet zelf meer mensen zoeken die problemen ervaren met inkomens, want veel mensen weten niet dat de stichting bestaat.
- Een aantal opmerkingen over dat ze zo dankbaar zijn over de hulp van de stichting en dat het hun kinderen veel plezier doet. Daar genieten de ouders zelf ook erg van.
- Het duurt soms wat lang om terugkoppeling te krijgen van vragen. Dit kan beter.
- Of het mogelijk is om met iemand te kunnen praten over de dingen in en om het huis heen. Je ei even kwijt te kunnen. Wellicht een soort praatgroep opstarten.

**APPENDIX C** Table with all the answers given by parents to the personal open questions

Vond u het moeilijk om de beslissing te nemen om de aanvraag in te dienen? Zo ja, waarom?
Nee (27 keer benoemd)
Ja, omdat ik me schaam voor mijn verkeerde beslissingen
Ja omdat ik heb geen idee voor procedure
Beetje, hulp vragen voelt als falen
Ja, is toch een stempel
Ja, onzeker of ik wel voldeed aan de eisen
Ja want ben verlegen
Ja ,a- moeilijk met taal (met respect aanvraag in dienen) b-beschaamd met aanvraag indienen
Het is erg onduidelijk waar je terecht kan, er zijn veel verschillende instanties. Overal moet opnieuw een aanvraag ingediend worden. Het is al een beschamend dat je het zelf niet red
Ja, je schaamt je (8 keer benoemd)
Ja ik heb dit ook met hulp van mijn begeleider gedaan. Er zijn altijd mensen die het slechter hebben als ik.
Het voelt heel erg als hand ophouden. Maar voor mijn dochter, ik moest wel
Moeite met papier werk schaamte
Ja, toch een drempel om alles bij vreemde neer te leggen
Omdat ik het liever zelf allemaal betaal
Ja ik vind dat heel vervelend. Ik vind het nog steeds moeilijk om financiële hulp te vragen voor mij zelf en de kinderen. Ik heb tot 5 jaar geleden nooit hulp nodig gehad en altijd een goede baan gehad
Wist er eerst niets van. Werd er op gewezen en was er blij mee
Ja, je hoopt het toch zelf te kunnen
Ja want ik wil het liefst niet van hulp en anderen afhankelijk zijn
Ja, ik ben graag onafhankelijk
Ja, laten zien dat je niets hebt, is nooit leuk

## BPNS AND WELL-BEING RELATED TO SOCIOECONOMIC STATUS

<b>Wat heeft de hulp van Stichting Leergeld voor u betekend? Wat voor gevoel heeft u dit gegeven?</b>
Alles. Een heel fijn gevoel. Dat mensen die het langdurig hetzij kortstondig in zwaar weer zitten toch de hulp krijgen die ze op dat moment nodig hebben.
Leergeld betekend heel veel voor mij, want ik heb hun hulp nodig voor de studie van mijn kinderen. boeken en school koste.
Ze geven mijn kind de ondersteuning waar nodig
Dat mijn kinderen op scouting zitten doordat stichting leergeld dit betaald
Dat de kinderen weer kunnen sporten en hun huiswerk op de laptop kunnen maken
Tof! Ik heb ook weer oude sportspullen terug gegeven
Hartstikke veel, daardoor heeft mijn dochter de mogelijkheid om te dansen
Geholpen met het sporten en middelbare school dochter. Heel goed gevoel dat ze een laptop kon krijgen voor school
Zeer veel kinderen kunnen sporten hebben kinderfeestje
Veel financiële hulp omdat mijn twee kinderen mag leren zwemmen.
Dat mijn kind iets meer kan.
Ik ben heel erg tevreden van de Stichting Leergeld. Mijn dochter gaat door de financiële hulp van de Stichting Leergeld naar zwemschool.
Dat mijn kinderen hun projecten kunnen doen.
Stichting leergeld heeft voor ons betekend dat mijn kinderen deel kunnen nemen aan sporten daar ben ik heel blij mee maar soms vind ik het heel raar dat je zelf geen keuze mag hebben waar je kind bv zwemles volgt.
Een beetje meer lucht iedere maand een min zoon kan sporten
Groot voor mijn kind vooral
Minder slapeloze nachten. Een opluchting dat mijn kinderen erbij horen.
Het was nuttig
Dat is prima hulp van leergeld omdat aanvraag is via brief en hoeft niet face to face zijn en zo blijft geheim en ik minder Beschaamd
Financiële steun bij sporten van de kinderen en de schoolbijdrage. Ze gaven mij het gevoel dat ze wilden helpen en ik er niet alleen voor sta.
Fijn gevoel, mijn dochter kan nu naar school mee op schoolreisje en sporten
Veel. Er waren dingen nu wel mogelijk en anders niet.
Dat mijn kinderen kunnen sporten en dat mijn zoon de spullen kreeg voor de middelbare school
Ze hebben er voor gezorgd dat mijn oudste 2 kinderen een fiets hebben gekregen en weer naar de muzieklles kunnen wat hun grootste passie is. Daar ben ik stichting leergeld nog iedere dag dankbaar voor.
Zij hebben er voor gezorgd, dat mijn dochter toch meekon met sport en school.

Sport voor dochter kamp
Het heeft heel veel voor mij betekent en zeer zeker voor mijn dochter ze hebben enorm geholpen
Sporten voor mijn zoon, dit is super fijn voor hem
Mijn jongste krijgt zwemles
Fijn, ik waardeer het heel erg dat e.e.a. voor mijn zoon nu toch betaald kan worden. Dat doet mij goed.
Ik ben ontzettend dankbaar. Zonder jullie stichting hadden de kinderen het gevoel kunnen hebben minder te zijn...
Ik ben heel blij en dankbaar voor de hulp die ik heb gekregen. Zonder deze hulp kunnen de kinderen niet mee op schoolreisjes en niet sporten.
Lucht
Veel nu kan mijn kind een sport uitvoeren en soms extra uitje wat we zelf momenteel niet kunnen betalen zoals bv kika kamp enzo
Dat er voor mijn pleegzoon toch doelen bereikt worden
HEEL GOED
Dubbel gevoel hou ij er aan over
Dat mijn kinderen de dingen verkrijgen om mee te kunnen in de maatschappij, zoals sport en schoolpakket en laptop en fiets
Ben erg blij met de stichting om dat dat voor mijn kinderen meer mogelijkheden biedt.
Ik ben tevreden al zou ik soms wel willen weten wat er nog meer mogelijk is.
Mogelijkheid van sport voor de kinderen, vrijwillige ouderbijdrage en voor de jongste schoolboeken. Wij zijn daar ontzettend mee geholpen geweest!
Veel, mijn zoon kon toch het onderwijs doen, dat hij wilde. Blijheid en dankbaarheid.
Warm gevoel... zodat mijn dochter toch aan bepaalde sport en activiteiten mee kan doen. Helemaal toppie
Zeer fijn gevoel. Dat ik mijn kinderen dat kan geven waar zij recht op hebben. Bijv. zwemles en sport
Sportclub en zwemles voor de kinderen. En een fijn respectvol gesprek. Fantastisch!!
Ben echt blij met de hulp. Mijn kinderen kunnen nu iig sporten
Zwemles voor mijn kind
Een warm gevoel.. me meisje kon meedoen met haar vriendinnen
Fijn , goed gevoel
Ze hebben me al meerdere jaren op diverse vlakken kunnen helpen. Met het sporten van mijn zoon en de verjaardag box.
Heel veel. Super zoals er met ons om is gegaan. Leergeld heeft een stukje van mij financiële problemen opgelost waardoor mijn kinderen kansen kregen. Daar ben ik leergeld erg dankbaar voor,
Goed gevoel fijn dat het er is voor mensen met een laag inkomen
Heel veel! Mijn dochter kan voetballen
Dat mijn kinderen aan activiteiten net als andere kinderen kunnen deelnemen

Ik ben enorm dankbaar voor de hulp van Stichting Leergeld.
Ze hebben de studie van mijn zoon mogelijk gemaakt, deze steun maakt mij dankbaar
Mijn kind kan doen was ze echt blij mee is en ze is gelukkig mee.
Heeeeel veel ben ze heel dankbaar
Mijn dochter leert nu zwemmen. Dat geeft een gevoel van veiligheid, maar ook erbij horen.

<b>Heeft u het idee dat Stichting Leergeld er (mede) voor heeft gezorgd dat uw kinderen het gevoel hebben ‘erbij te horen’ (in de maatschappij)? Waarom wel of niet?</b>
Ja (12 keer)
Onze kinderen hebben niet het gevoel dat ergens ‘bij moeten horen’
Ja, ze nemen weer deel aan een verenigingsleven
Nee, het was zelfs van zeer groot belang, i.p.v. hang jongeren
Ja, mijn dochter kan nu eindelijk mee sporten/dansen
Ja door ze mee te laten gaan op school
Ja d.m.v. het sporten
Ik heb geen idee
Mijn dochter kan niet gepest worden om zij iets niet kan doen bv zwemmen
Ze kunnen meedoen met sporten wekelijks en voelen zich daardoor meer erbij horen
Ja, mijn dochter kan nu aan sport en schoolreisje deelnemen
Gedeeltelijk. De kinderen weten niet alles
Jazeker, ze kunnen 1 sport doen die ze willen
Nee mijn kinderen zijn stichting leergeld heel dankbaar dat ze hun muzieklessen weer kunnen volgen. Mijn kinderen houden zich niet bezig om ergens bij te horen. Ze vinden het veel belangrijker om te zijn wie ze zijn en te doen wat ze willen. Door zelf weer vrijwilliger te zijn dragen ze hun steentje bij aan de maatschappij. Ze vinden het compleet niet belangrijk om de nieuwste trends bij te houden of de nieuwste computer spellen
Erbij horen weet ik niet, ze heeft wel kunnen doen wat een ander kind ook kon. Maar toch bleef te zien en merken dat wat ze kon minimaal was. Er is nu eenmaal een groot verschil tussen een kind dat 2 keer per jaar op vakantie kan en een kind wat niet op vakantie kan, dagjes uit enz. De verschillen zijn ook voor stichting leergeld te groot om te overbruggen. maar ik ben ontzettend dankbaar voor wat ze wel kunnen en doen
Ja nu kan ze mee doen met haar sport
Ja zeer zeker ze kreeg n fiets kon ze na school kreeg n laptop kon ze huiswerk mee maken enz.

Jazeker, omdat hij nu ook mee kan sporten
Ja, mijn zoon zit bij de scouting waardoor hij net als de meeste kinderen ook op een sport zit en meer contacten maakt
Zeker. Bv voerbalkamp van mijn zoontje had hij zonder jullie echt niet mee gekund. Dat zou hem echt verdriet hebben gedaan
Ja zeer zeker. De kinderen kunnen nu in elk geval sporten en op schoolreis. en de jongste is eindelijk op zwemles. Dat maakt dat hij er in de klas ook bij hoort nu en niet de enige is zonder zwemles
Ja hij kan een sport beoefenen en daarnaast mee op kamp gaan
Ja, hij kan met zijn sportteams meedoen
HEEL WAAR,DE HULP HEEFT ONS GEHOLPEN
Sporten
Ja, want de dingen die ik vorige vraag heb aangegeven zijn lastig voor mij om aan te schaffen
Jazeker!!! Dankzij de hulp van stichting leergeld kunnen mijn kinderen sporten en naar school zonder zich ten opzichte van andere kinderen tekort gedaan te voelen en het gevoel krijgen gewoon mee te kunnen draaien
Ja anders zouden ze een hoop dingen niet mee kunnen doen.
Jazeker! Ze konden zodoende meedoen met sporten en schoolreisjes.
Nee, maar dat komt waarschijnlijk aangezien wij hier niet veel waarde aan hechten
Ja. Zij kunnen met leeftijdgenoten dat doen wat andere kinderen ook doen
Ja, vanwege dat ze lekker kunnen gaan sporten en schooluitjes enz
Ja. Hij leert dingen die andere kinderen ook leren
Zeker een flink stuk. Waar ik tegen aan loop is nooit geen geld te hebben voor iets extras. Dagje weg terrasje uit eten en al helemaal niet naar een musical. Dit doen klasgenoten en vriendjes wel
Jazeker omdat ze hierdoor voetballen kan
Omdat ze naar de zwemles konden gaan
Ja zeker, anders voelen ze zich een buitenbeentje
Ja, door Leergeld konden de kinderen in ieder geval sporten en deelnemen aan de sociale activiteiten van Leergeld
Zeker wel, omdat we niet in hebben hoeven boeten aan de kwaliteit waarmee mijn zoon aan zijn studie kon beginnen
Zeker wel omdat mijn kind meer contact heeft met anderen
Ja. Ze leert nu zwemmen en kan dus ook met kinderfeestjes mee naar het water

<b>Zijn er dingen die Leergeld op het moment niet doet, waarvan u graag zou willen dat ze het zouden doen?</b>
Nee (12 keer)
Het is goed zo (5 keer)

Ik weet het niet (4 keer)
Mijn kind gaat naar de mbo, welke financiële steun kan ik verwachten
Zwemles niet alleen voor Njord betalen maar ook particulier bij den Ekkerman Veldhoven
Helpen met financiële dingen zoals thuis
Oudste zoon heeft autisme, ADHD, dyslexie, motorische achterstanden en sociale achterstanden. Hiervoor zat hij bij speciaal zwemles in kleinere groepjes alleen in een andere gemeente namelijk gemeente Valkenswaard, het heeft heel wat in gehad voordat ik voor hem de zwemles vergoed ging krijgen want hij moest maar naar de Njord gaan hier in Veldhoven. Uiteindelijk is stichting leergeld dan toch de contributie voor hem gaan betalen bij de dommelbron en is mij gezegd: zodra mijn dochter 4 word dit ook voor haar het geval zou zijn. Mijn dochter zwemt inmiddels al 1,5 jaar daar, maar nu moet ook zij maar overstappen naar de Njord en weer opnieuw gaan beginnen met zwemles anders word het niet vergoed. Ik vind dit nergens op slaan zeker niet omdat dit 2 jaar geleden al was toegezegd toen mijn zoon en dochter nog samen op zwemles zaten. Verder is mijn zoontje onder boks en Play gegaan waar ook toegezegd is dat de bokshandschoenen en benodigdheden vergoed gingen worden. Ik kreeg hiervoor een mail dat ik deze moest halen bij Olympia sporthuis of Intersport. Ik ben hier geweest en deze verkopen helemaal geen bokshandschoenen. Ik ben door zowel Intersport als Olympia als de sportleraar verwezen naar een winkel op de Geldropseweg. Ik heb hiervoor contact opgenomen met Stichting Leergeld maar de mails worden gewoon niet beantwoord. Gelukkig heeft uiteindelijk oma dit voor kunnen schieten anders zat mijn zoon dus bij boksen al vanaf nov 2017 zonder bokshandschoenen want Stichting Leergeld reageert gewoon niet
Max zou eigenlijk een andere fiets moeten omdat die van hem stuk is
De persoonlijke verzorging. Bijv kapper. Eindejaarsfeesten en/of gala op school
Spullen van de school en activiteiten
Na indienen verzoek voor betaling, terugkoppeling
Beter op de mails reageren
Misschien een uitje in de bossen ofzo met meerdere gezinnen. Leer je elkaar beter kennen en kun je elkaar misschien ook helpen.
Nee voor wat ze voor mij doen ben ik zeer tevreden
Meer duidelijkheid in wat wel en niet kan, zodat vragen minder nodig lijkt. Ik geneer me vaak iets te moeten vragen. Maar misschien is dat ook juist goed, zodat het geen gewoonte of vanzelfsprekendheid wordt
Wellicht medische kosten zoals onverwachte extra tandartskosten, steunzolen, plaswekker. I.v.m. geen aanvullende verzekering kunnen betalen
Hulp bieden voor speciale dagen zoals sinterklaas en de verjaardag
Zwemles met 5 jaar als het kind er aan toe is
Meer inzichtelijk wat precies de mogelijkheden zijn met Leergeld want dat vind ik niet echt duidelijk
Ik zou het zo niet weten. Extra ondersteuning wordt gegeven
Meer voor mijn kinderen doen en niet van kastje baar de muur gestuurd te worden i.v.m. bv aanschaf laptop ik heb geen computer of



laptop waar moet ik hulp vragen voor aanschaf
Eenmalige excursie naar buitenland deels te vergoeden icm ouders en school zonder naar een directie van school te moeten
Persoonlijk contact waarbij er gekeken wordt naar meer mogelijkheden in hulp voor gehele gezin
PGB regelen voor niet gehandicapte mensen maar toch zorg nodig hebben maar het zelf niet kunnen betalen
Meer duidelijkheid geven , bekendheid aan mensen geven over de mogelijkheden van leergeld
Voor mij persoonlijk niet maar ik kan me voorstellen dat er veel problemen zijn rondom de no-claim van het ziekenfonds en de afweging wel of geen medische hulp te zoeken. Dit zou niet zo mogen zijn in Nederland. Eigenlijk geen taak van Leergeld, maar gezien de maatschappelijke ontwikkelingen wel noodzakelijk
Reeds eerder aangegeven, zwemles vanaf 4 jaar, dan leren ze het met leeftijdsgenootjes

<b>Heeft u nog een algemene opmerking? Dit kan zijn over de situatie waarin u zit, over het onderzoek, of simpelweg iets wat u graag kwijt wilt.</b>
Bedankt voor alles, ik ben super blij dat deze stichting er is
Dank aan alle vrijwilligers en sponsoren die stichting leergeld mogelijk maakt. Jullie hebben al veel voor gelukstranen gezorgd.
Nou op dit moment gaat het financieel slecht heb een zoon van 18 die nog geen werk heeft of wilt werken en gaat niet naar school dus nu ff heftig hier . Misschien dat er iemand is waar je als alleenstaande ouder mee kunt praten over de dingen in en om het huis
Het is me niet duidelijk voor welke dingen ik nu bij leergeld of bij ISD de Kempen terecht moet of kan
Ik ben heel blij met jullie stichting! Door jullie kan mijn dochter haar sport doen die ze graag wil en heeft ze een super gave fiets! En niet te vergeten de kaartjes van de Efteling!! Super bedankt
Ga zo door!
Wil graag dat stichting leergeld zelf zoekt mensen die problemen hebben met inkomen. want veel mensen weten niet dat dit stichting bestaat.
Tot welke leeftijd wordt mijn kind gesteund
Beter overleg met sportscholen, er zijn veel jongeren die pretenderen bij sportscholen dat ze via stichting leergeld mogen komen. Dat is een les! Stichting leergeld moet niet zo arrogant zijn we betalen toch altijd achter af. En dan is het kind niet bekend. Ik weet dat velen hier van balen, ook dat sommige ouders er wel/niet van op de hoogte zijn, wat hun kind gratis probeert te krijgen terwijl er heel simpel een aanvraag in gediend kan worden. Dat is jammer! Drempel verhogend voor de ouders met kids die wel de goede weg weten te bewandelen.
Fijn dat leergeld er is
Ga zo door

Ja dat ik het fijn vind dat jullie er zijn voor de ouders en kinderen die het moeilijk hebben maar dat ik sommige dingen nergens op vind slaan zoals bv de zwemles en de boks en Play eerst worden er dingen toegezegd en vervolgens reageren jullie niet meer of kan het ineens niet meer
Bedankt voor het helpen
Fijn deel te nemen aan het onderzoek
Dat het soms lang duurt voordat je een terug koppeling krijgt. is vooral voor het kind erg vervelend
Ik ben ontzettend blij met de hulp van stichting Leergeld, zonder hen had zoveel niet gekund, en er kan al zo bar weinig met ons inkomen. Dus bedankt!
Dat ik zeer dankbaar ben voor stichting leergeld en ze heel veel kinderen daarmee n GROOT plezier doen. Dank je wel st. leergeld ga zo door ...super
Het is nooit fijn om voor dingen toestemming te moeten vragen die voor de meeste mensen vanzelfsprekend zijn en ook het gevoel dat je het niet red ondanks dat je keihard he best doet is schrijnend
Ik ben Stichting Leergeld erg dankbaar en waardeer wat ze bieden.
Ik ben stichting leergeld zeer dankbaar hetgeen zij mij in gesteund hebben tot nu toe.
Ik vind het een heel goed ding dat leergeld er is, maar ik vind dat het niet goed duidelijk is wat er precies allemaal mogelijk is met stichting leergeld dit zou zeker verbeterd kunnen worden.
Ik ben ernstig ziek en heb hulp nodig voor mij kinderen en heb hier niet voor gekozen help me bij de voorzieningen in belang voor mijn kinderen
Opletten wat voorheen wel verschaft is en nu niet meer zoals uitstapjes en nieuwe laptops
Door mijn zeer positieve ervaringen met stichting leergeld ben ik nu zelf ook vrijwilliger bij de stichting om zo ook mijn steentje bij te kunnen dragen voor alle kinderen die dat kunnen gebruiken
Graag zou ik weten of er voor mij en mijn kinderen nog meer mogelijk is? Beter gezegd wat de mogelijkheden zijn via stichting leergeld
Ik ben ontzettend dankbaar voor de mogelijkheden die Stichting Leergeld ons heeft gegeven.
Bruto maandinkomen weet ik zo niet wel maandinkomen.. € 936 ongeveer
Ik kan geen PGB krijgen voor mijn kinderen terwijl zij wel zorg nodig hebben d.m.v. speciale therapie. Deze therapie valt niet onder het "ingekochte" zorg. Ik moet het dus zelf financieren. Dat gaat dus niet en kan mijn kinderen nu niet geven wat zij nodig hebben. Ik wordt van kastje naar de muur gestuurd en dat voelt machteloos, radeloos en boos/verdrietig. Het voelt als een moeder die faalt. Kan stichting leergeld hier iets mee?
Ontzettend blij en dankbaar voor jullie hulp!