A Critical Analysis of Family Income and Child Development in River State

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ABSTRACT

This study was to assess the family income and child development in River State. The study adopted an ex-post facto design. The study was undertaken in River State. The population of the study consisted of the family head and all experts in home economics in River State. Simple random sampling technique was used to select three senatorial districts in River State. From each of the district 60 family head and 20 home economists were randomly selected, giving the total of 240 respondents that comprised the sample size for the study. The main instrument titled "Family Income and Child Development Questionnaire (FICDQ)". was used for data collection. Face and content validation of the instrument was carried out by an expert to ensure that the instrument was recorded accuracy while Cronbach Alpha technique was used to determine the level of the reliability of the instrument. Interestingly, the reliability coefficient obtained was 0.86 which was high enough to justify the use of the instrument. The researcher subjected the data generated for this study to appropriate statistical techniques such as percentage analysis and simple regression. The test for significance was done at 0.05 alpha level. The study concluded that family income is generally considered the primary measure of a nation's financial prosperity for every child's development. Family income is the flow of money, goods, services, and satisfaction that comes under the control of the family and is used to meet their needs and desires while also fulfilling obligations and family duties. However, child development involves the biological, psychological, and emotional changes that occur in human beings between birth and the conclusion of adolescence. As a result of the utilization of family income, the changes outlined above are critical in any child's development and will have a significant effect on their success as an adult. One of the recommendations made was that families should work to improve their income status in order to aid child development.

KEYWORDS: Family Income, Child Development, and River State

Introduction

Family income and children's development are important topics. It is well documented that children from low socioeconomic status families fare worse in terms of development than their counterparts from more affluent families (Duncan, Ziol-Guest, & Kalil, 2010). Increases in family income substantially reduce differences in schooling outcomes and improve wider aspects of a child's well-being. Child development are most improved by having more money. Conversely, reductions in family income, including benefit cuts, are likely to have wide-ranging negative effects. Money seems to have more of an effect among low-income families. Children in lower-income family tend to fare less well in development and have worse health than their better-off peers. Family Income are part of a complex web of social and economic conditions that affect child development over a lifetime (Min, Park, Lee, & Min, 2015). These developments include education, family structure, and social policies, as well as culture, health beliefs, and country of origin. Family income may be one of the main contributors to child development.

Increases in the share of family income for child development and the amount they are spending would not necessarily be a bad thing if families were using higher-quality care for their children. However, the findings in this issue brief show that middle-class and low-income working families have less access to licensed child development but must spend a larger share of their income (Pew Research Center 2016). It is important to consider the long-term economic impacts of these findings, as the middle class is shrinking in most metropolitan areas and wage growth is increasingly concentrated among the richest households. A public investment in child development can effectively act as wage increases for millions of middle-class and low-income families, who are often in their lowest earning years as young adults. Palacios-Barrios and Hanson (2019) stated that the family income may also be able to borrow against assets to meet financial obligations. This may attenuate links between family income level and child development. In regard to volatility, as a stabilizer, income may reduce stress from economic uncertainty or income loss, which would weaken negative links between volatility and children's self-regulatory and attentional abilities and, in turn, academic and behavioral development.

Statement of the Problem

Over the years, family income has become part of a complicated network of social and economic factors that influence a child's development. Borrowing against assets to pay financial obligations has been a problem due to family income. Reduced family income, on the other hand, is likely to have a wide range of negative effects on every child's development. However, money appears to have a greater impact on low-income families in Rivers State.

Objectives of the Study

1. To find out the types of family income generated by families in River State

2. To examine the effect of family income on child development in River State

Research Questions

1. What are the types of family income generated by families in River State?

2. What is the effect of family income on child development in River State?

Hypothesis

There is no significant effect of family income on child development in River State.

Conceptual Review

Concept of Family Income

Family income is generally considered a primary measure of a nation's financial prosperity. Family income is the flow of money, goods, services, and satisfaction that comes under the control of the family and is used to meet their needs and desires while also fulfilling obligations and family duties. According to Varghese, Ogale, and Srinivasan (2005), family income can be defined as the money/purchasing power earned by family members during a specific period of time plus goods and services received or created during that time by the family—goods like vegetables from kitchen gardens, services like teaching children, doing household chores etc. Family income refers to the family's monetary resources, which flow into the family in the form of currency. The various forms in which a family income gains are wages, salaries, interests, bonus, dividends, rent, profit, gifts etc. Family Economics and Consumer Education (2020) stated that family income is the flow that keeps changing from time to time and is received over a period of time. It is an important non-human material resource valued due to its purchasing power over goods and services. Its efficient use harmonizes family living with that of its expected quality of life. Family income considers only households occupied by two or more people related by birth, marriage, or adoption.

Family income means the combined gross earned income and unearned income of all individuals within the family unit. Family income means the sum of a family's annual earnings and cash benefits from all sources before taxes, less payments made for child support (Law Insider, 2021). Family income means cash received at periodic intervals from any source, such as wages, benefits, contributions, or rental property. Family income is the total amount of money earned by every member of a family. Sources of family income include wages, salaries, investment returns, retirement accounts, and welfare payments (Bank Rate 2020). Family income is generally defined as the combined gross income of all members of a family over a specified age. For some usages of the term, individuals do not have to be related in any way to be considered members of the same family. Family income is an important risk measure used by lenders for underwriting loans and is a useful economic indicator of an area's standard of living (Scott & Catalano, 2021). Family income is generally defined as the total gross income before taxes, received within a 12-month period by all members of the family above a certain time. Family income may include wages, salaries, and self-employment earnings; Social Security, pension, and other retirement income; investment income, welfare payments, and income from other sources.

Types of Family Income

Money Income: Money income is the purchasing power in rupees during a given period of time. Money income is one of the important material resources of the family. The money income of the family includes all the earnings that come to the family in terms of rupees, coins, or notes in a specific period of time, daily, weekly, or monthly (Shuani, 2020). This income flows into the family in the form of currency, bank drafts, or cheques. Money income includes all the income received in the form of money, like salary or wages, house rent, gifts, interest earned from bank deposits and other investments (Brainkart 2018). Money is valued by individuals and families because of its purchasing power over goods and services like food, clothing, shelter, educational and medical expenses, etc., some of which are vital for the survival of human beings.

Real Income: Real income is the flow of goods, services, and community facilities available for a specific period of time. The concept of real income is very important for family living. According to Brainkart (2018), families may also receive real income. Real income is the flow of commodities and services available to families to satisfy their needs and wants. Real income can be classified as direct or indirect.

Direct Income: Direct income refers to those material goods and services available to family members without the use of money. For example, a well-furnished house, a telephone at home, a vehicle for private use, hospital facilities, etc.

Indirect Income: Indirect income refers to those goods and services available to the family that involve the use or exchange of money. It is also the commodities and services received by the family members on payment. For example, vegetables from the kitchen garden. These things can be used by the family or may be sold in the market.

Psychic Income: Psychic income is the flow of satisfaction derived by the family from the use of money income and real income. This income is intangible and qualitative, or subjective. This income is also called "enjoyment income," experienced over a given period of time by the proper utilization of money income and real income (Shuani, 2020). This satisfaction, which people experience, it consists of the mental and emotional satisfaction received from the use of money and real income. It is subjective in nature. To realize such an income, the quality of management plays a vital role.

Concept of Child Development

Child development refers to the process by which a child changes over time. It covers the whole period from conception to an individual's becoming a fully functioning adult. Child development incorporates physical growth as well as intellectual, language, emotional, and social development (University of Nottingham 2020). Child development involves the biological, psychological, and emotional changes that occur in human beings between birth and the conclusion of adolescence. Childhood is divided into 3 stages of life, which include early childhood, middle childhood, and adolescence. According to Dance-Schissel and Chapel (2021), child development refers to the process through which human beings typically grow and mature from infancy through adulthood. The different aspects of growth and development that are measured include physical growth, cognitive growth, and social growth. Child development focuses on the changes that take place in humans as they mature from birth to about age 17. Child development refers to the sequence of physical, language, thought, and emotional changes that occur in a child from birth to the beginning of adulthood. During this process, a child progresses from dependency on their parents/guardians to increasing independence (Kid Sense 2021). Child development is strongly influenced by genetic factors (genes passed on from their parents) and events during prenatal life. It is also influenced by environmental facts and the child's learning capacity.

Child development refers to the biological, psychological, and emotional changes that occur in human beings between birth and the end of adolescence and through adulthood as the individual progresses from dependency to increasing autonomy (SlideShare 2012). The changes above are very important in any child's life and will greatly impact their success, or lack thereof, as an adult. Child development is the growth of perceptual, emotional, intellectual, and behavioral capabilities and functioning during childhood. The term "childhood" denotes that period in the human lifespan from the acquisition of language at one or two years old to the onset of adolescence at 12 or 13 years. Child development that occurs from birth to adulthood has been largely ignored throughout much of human history. Children were often viewed simply as small versions of adults, and little attention was paid to the many advances in cognitive abilities, language usage, and physical growth that occur during childhood and adolescence (Cherry & Morin, 2020). Child development is the field that involves the scientific study of the patterns of growth, change, and stability that occur from conception through adolescence. Child development is a fundamental part of human development, emphasizing that the brain architecture is shaped in the first years by the interaction of genetic inheritance and the environment in which the child lives.

Stages of Child Development

Children undergo various changes in terms of physical, speech, intellectual, and cognitive development gradually until adolescence. According to Shaikh and Uttekar (2021), experts differ in their division of child development into different stages. Some have described children's development in four stages, five stages, and six stages. Although the number of stages differs, what remains essentially the same are the changes that take place at a particular age or age range. The Christian Child Care Center (2020) noted that the stages of child development may involve cognitive development, social and emotional development, speech and language development, fine motor skill development, and gross motor skill development.

Cognitive Development: Cognitive development is a field of study in neuroscience and psychology focusing on a child's development in terms of information processing, conceptual resources, perceptual skills, language learning, and other aspects of the developed adult brain and cognitive psychology (Wikipedia 2021). Cognitive development means how children think, explore, and figure things out. It is the development of knowledge, skills, problem solving, and dispositions that help children to think about and understand the world around them. Brain development is part of cognitive development.

Social and Emotional Development: Social and emotional development includes the child's experience, expression, and management of emotions as well as the ability to establish positive and rewarding relationships with others (Cohen, 2005). It encompasses both intra- and interpersonal processes. Social and emotional development refers to how children start to understand who they are, what they are feeling and what to expect when interacting with others.

Speech and Language Development: Speech and language development are essential parts of any child's development. Language development impacts your child's social interactions, behavior, and academic skills. According to Peace Health (2021), speech and language are the skills we use to communicate with others. We form these skills during the first years of life. By age 6, most children learn the basics. Try talking and reading to your child often to boost these skills.

Fine Motor Skill Development: Fine motor skills are those that involve a refined use of the small muscles that control the hand, fingers, and thumb. With the development of these skills, a child is able to complete important tasks such as writing, feeding themselves, buttoning, and zippering. Belsky (2020) stated that fine motor skills are the ability to make movements using the small muscles in our hands and wrists. We rely on these skills to do key tasks in school, at work, and in everyday life.

Gross Motor Skill Development: Gross motor skill development involves the large muscles in the arms, legs, and torso. Gross motor abilities also form the basis for fine motor skills and relate to body awareness, reaction speed, balance, and strength. According to Kid Sense (2021), gross motor (physical) skills are those that require whole-body movement and involve the large (core stabilizing) muscles of the body to perform everyday functions, such as standing, walking, running, and sitting upright at a table. They also include eye-hand coordination skills such as ball skills (throwing, catching, kicking), as well as riding a bike or scooter and swimming.

Child development describes the process of children accruing the ability to do increasingly difficult or complex activities as they grow older. Likewise, Shaikh and Uttekar (2021) classified the five stages of child development as:

Newborn: During the first two months of life, newborns react automatically to external stimuli. Newborns can move their heads from side to side, see close-up objects, turn towards sounds and cry to indicate a need. By the third month of life, newborns start to smile at people.

Infant: A lot of new abilities develop quickly by the time a child turns one-year-old. At three to six months of age, infants can recognize familiar faces, begin to babble, control their head movements, and bring their hands together. By six to nine months of age, infants start sitting without support, may bounce when held in a standing position, and respond to people calling their name. Infants start communicating with gestures. Between nine and 12 months old, children can point at things, pick up objects, crawl, and even stand with support. Children can imitate sounds and gestures.

Toddler: When children are between one and three years of age, they can stand alone, learn to walk without help, begin to run and climb stairs with short steps. Children can wave bye-bye, hold a pencil or crayon, draw a circle, learn to say several words, even short sentences, and even follow simple instructions.

Preschool: Between three and five years of age, children's motor skills become refined. Children can throw and catch a ball, skip and hop, learn to dress themselves and draw proper structures, such as a flower. They can speak a complete, long sentence and even two to three sentences at a stretch easily. With toilet training, they begin to go to the toilet in the bathroom and use the facility all by themselves by the age of four years old.

School-age: School-age is the age between six to 17 years old. At this age, children learn to become independent and form their own opinions. Learning, speaking, and writing become well established. Children develop various emotions such as jealousy, love, and many more and can express them through words and gestures. They develop friendships and usually make best friends at this stage. Sexual development around and after puberty makes children interested in dating.

Effect of Family Income on Child Development

Family income have career earnings effects well beyond its effect through child development. Lower-income family may be associated with various events and experiences (e.g., family structure and environment, neighborhood influences and peer influences) that may lead to lower hard or soft skills or fewer connections, which might in turn lead to less ability to obtain better jobs. These effects may operate independently from development (Bartik & Hershbein, 2018). There has been very little work, to our knowledge, on how childhood poverty (or low family income more generally) affects the return to education, conditional on achieving it, over the whole career and development. Family income and child development could interact because the skills and knowledge obtained through childhood experiences may have complementarity or substitutability with skills causally imparted by education attainment. For example, if a higher-family-income background provides better knowledge of social connections and better soft skills, this may complement better hard skills imparted by the educational system, so that a higher-income background and higher educational attainment together yield greater earnings returns than either would yield separately (Deming 2015). Alternatively, perhaps the educational system teaches students from a low-income background certain soft skill that students from a higher-income background pick up through other channels, so that school can to some extent substitute for family income background. Relations of complementarity between family background and educational attainment would lead to educational returns increasing with higher-income family backgrounds, while relations of substitutability might lead to educational returns declining with higher-income family backgrounds (Brand & Xie 2010). Furthermore, family income background could correlate with empirically measured returns to education not due to true causal effects of education, but rather to how family income background affects who is selected to be educated. For example, low-income students who achieve higher educational attainment could be positively selected, with only the most motivated and talented succeeding in overcoming adversity.

Methods

The study adopted an Ex-Post facto design. The study which was undertaken in River State had all family heads and all experts in home economics in River State as the the population of the study. Stratified random sampling technique was used for the study where 60 family heads and 20 home economists were randomly selected from each of the three senatorial districts, giving the total of 240 respondents that comprised the sample size for the study. The main instrument titled “Family Income and Child Development Questionnaire (FICDQ)” was used for data collection. Face and content validation of the instrument was carried out by an expert to ensure that the instrument was recorded accurately while Cronbach Alpha technique was used to determine the level of the reliability of the instrument. Interestingly, the reliability coefficient obtained was 0.86 and this was high enough to justify the use of the instrument. The researcher subjected the data generated for this study to appropriate statistical techniques such as percentage analysis and simple regression. The test for significance was done at 0.05 alpha level.

Result and Discussion

Research Questions One: The research question sought to find out the types of family income generated by families in River State. To answer the research question percentage analysis was performed on the data (see table 1).

Table 1: Percentage analysis of the types of family income generated by families in River State

TYPES FAMILY INCOME	FREQUENCY	PERCENTAGE
MONEY INCOME	112	46.67**
REAL INCOME	73	30.42
PSYCHIC INCOME	55	22.92*
TOTAL	**240**	**100%**

**** The highest percentage frequency**
*** The least percentage frequency**
SOURCE: Field survey

The above table 1 presents the percentage analysis of the types of family income generated by families in River State. From the result of the data analysis, it was observed that "Money Income" (46.67%) rated the highest percentage of the types of family income generated by families. This was seconded by "Real Income" (30.42), while "Psychic Income" (2.22%) rated the least percentage of the types of family income generated by families in River State.

Research Questions Two: The research question sought to find out the effect of family income on child development in River State. To answer the research percentage analysis was performed on the data (see table 2).

Table 2: Descriptive statistics of the effect of family income on child development in River State

Variable	N	Arithmetic mean	Expected mean	R	Remarks
Child Development	240	16.89	12.5	0.63	*Moderately Strong Relationship
Family Income		13.87	12.5		

Source: Field Survey

The above table 2 presents the result of the descriptive analysis of the effect of family income on child development in River State. The two variables were observed to have moderately strong relationship at 0.63%. The arithmetic mean for child development (16.89) was observed to be greater than the expected mean score of 12.5. In addition to that, the arithmetic mean as regards family income (13.87) was observed to be higher than the expected mean score of 12.5. The result therefore means that there is remarkable effect of family income on child development in River State.

Hypothesis Testing

Hypothesis One

The null hypothesis states that there is no significant effect of family income on child development in River State. In order to answer the hypothesis, simple regression analysis was performed on the data (see table 3)

Table 3: Simple Regression Analysis of the effect of family income on child development in River State

Model	R	R-Square	Adjusted R Square	Std. error of the Estimate	R Square Change
1	0.63a	0.40	0.40	1.60	0.40

***Significant at 0.05 level; df= 238; N= 240; critical R-value = 0.139**

The above table 3 shows that the calculated R-value (0.63) was greater than the critical R-value of 0.139 at 0.5 alpha levels with 238 degrees of freedom. The R-Square value of 0.40 predicts 40% of the effect of family income on child development in River State. This rate of percentage is highly positive and therefore means that there is significant effect of family income on child development in River State. It was also deemed necessary to find out the effect of the variance of each class of independent variable as responded by each respondent (see table 4).

Table 4: Analysis of variance of the effect of family income on child development in River State

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	412.17	1	412.17	160.34	.000b
Residual	611.80	238	2.57		
Total	1023.96	239			

a. Dependent Variable: Health Status
b. Predictors: (Constant), Food and Nutritional Intake

The calculated F-value (160.34) and the P-value as (.000b). Being that the P-value (.000b) is below the probability level of 0.05, the result therefore means that there is significant effect exerted by the independent variables i.e. family income on the dependent variable which is child development. The result therefore means that there is significant effect of family income on child development in River State. The result therefore is in agreement with the research findings of Bartik, & Hershbein, (2018) who noted that family income have career earnings effects well beyond its effect through child development. Lower-income family may be associated with various events and experiences (e.g., family structure and environment, neighborhood influences and peer influences) that may lead to lower hard or soft skills or fewer connections, which might in turn lead to less ability to obtain better jobs. The significance of the result caused the null hypotheses to be rejected while the alternative was accepted.

Conclusion

The study concluded that family income is generally considered the primary measure of a nation's financial prosperity for every child's development. Family income is the flow of money, goods, services, and satisfaction that comes under the control of the family and is used to meet their needs and desires while also fulfilling obligations and family duties. However, child development involves the biological, psychological, and emotional changes that occur in human beings between birth and the conclusion of adolescence. As a result of the utilization of family income, the changes outlined above are critical in any child's development and will have a significant effect on their success as an adult.

Recommendations

1. Families should work to improve their income status in order to aid child development.

2. Family income should be the key strength that will help to improve the standard of living and children's development in the family.

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