

## Children at risk of eviction in Spain: structural maltreatment

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### Abstract

In this research we analysed 515 cases of Spanish households who lost their homes or were at risk of losing them as a result of mortgage arrears, in the midst of the serious economic crisis that hit Spain between 2008 and 2013. In the cases we examined a large number of children were evicted from their homes, with a high inherent risk of maltreatment due to housing-related neglect. We assessed the main factors behind this risk of maltreatment amongst families caught up in judicial eviction proceedings. This was done via a multivariate statistical analysis involving multiple correspondences and dimension reduction. The results show that certain socioeconomic characteristics of the families are associated with high levels of risk of structural maltreatment of children. The main risk factors include the employment situation of the main provider and the type of family. These factors proved much more significant than other variables such as nationality or living above or below the poverty line. Child benefit payments seemed to have little impact in terms of preventing or mitigating the effects on children of losing their home.

**Keywords:** Children, eviction, structural maltreatment, home, Spain.

### 1. Introduction

Social inequalities have a negative effect on the quality of life of the population, especially on children in vulnerable social contexts, and can have a serious impact on their normal cognitive, emotional and social development and on their life chances in general. Situations of economic crisis significantly increase the likelihood of risk of the stress factors that trigger child maltreatment. In the case of Spain previous studies highlighted this association between a lack of economic resources and the vulnerability of children (Trenado et al., 2009), while others noted the increased risk of child maltreatment in households affected by the economic crisis and in those which receive state benefits (Vidal et al., 2017).

Research therefore shows that families with minimal economic resources and little positive social support are an environment of risk for the health of their members and especially for children. The greater the economic inequality within society, the worse the health conditions for those at the bottom of the ladder. “Childhood is a period of vulnerability in which genetic and family factors interact with environmental aspects such as living conditions and other factors to create a complex combination of effects and outcomes for health” (Rajmil et al., 2010:44).

### 1.1. Perspectives and approaches regarding maltreatment

The question of child maltreatment has been approached in the literature from a wide range of analytical perspectives. Some researchers have focused their attention on the sexual identity of the maltreated children (Stoltenborgh, et al., 2011); on the influence of cultural factors (Finkelhor et al., 2013); or on the levels of maltreatment according to the ethnic background of the subjects involved in the survey (Warner et al., 2012). However, the most important risk factor is the family’s socioeconomic situation, which includes economic and employment status, family income and access to goods (Hussey et al., 2006).

It is also true that families on low incomes have more difficulty interacting with the rest of the social fabric in their communities. In fact, in numerous situations, a degree of social isolation from the community can be observed. This in turn may increase the spiral of social marginality, family dysfunctionality and maltreatment. Chronic poverty can cause high levels of stress among parents so becoming a mechanism underlying child maltreatment. This stress can in turn create a permanent state of emotional instability that could result in neglect-related harm to the child (Pelton, 2015).

A new approach to the different kinds of child maltreatment is therefore required. Sanmartín (2008) argues that the harm or damage suffered by children can be of a physical, psychological, emotional, cognitive or sexual nature. There is also neglect, in other words any kind of defective action or conduct that results in severe deprivation in terms of attention to their most basic needs during their socialization process. One obvious form of neglect is

having to leave or being deprived of a stable home environment, the consequences of which have not been sufficiently discussed in academic literature. In an analysis of the situation of the Hispanic population in the USA, García (2009) stressed the need to address the different contextual dimensions of life that lead to an increase in the risk of maltreatment or a decrease in the quality of children's lives. In other words, an intersectionality arises between the physical-habitational environments and the socio-familiar environments. On this question, Stith et al. (2009) asserted that housing instability affects both the health and the mental balance of parents by creating uncertainty, which ultimately has negative effects on the care they provide to their children.

## 1.2. Broadening the concept of maltreatment

The expression “maltreatment of children” has its own complex semantics. Although, initially, the definition referred to physical harm inflicted on children with a series of clinical consequences, now, as a result of the broadening of the terminology it also refers to situations of vulnerability or lack of protection which are caused deliberately or accidentally and seriously affect the needs and rights of children (Solís de Ovando, 2003). In fact, the very concept of maltreatment and abuse must be reviewed due to its conceptual limitations (Lonne et al. 2009). By adopting a broader more inclusive definition, maltreatment can be used to talk about toxic family backgrounds -alcoholism, drug addiction, irresponsible attitudes by the parents, a lack of social skills, promiscuity, etc- which have negative consequences on the quality of children's lives (Thomson, 2015).

The socioeconomic position or status of the family unit is a crucial factor in the quality of life, such that a significant correlation has been observed between a more vulnerable way of life (and a higher incidence of child maltreatment within the family unit) and high levels of unemployment, conflictive social environments, insufficient income and incapacity to find a

permanent home. Goodkind et al. (2013) highlight that poor living conditions have been identified as high risk factors in child maltreatment. In fact, as Pelton (2015) pointed out, situations of poverty and low income are closely related to child maltreatment and abuse. The result is that children who live in poor families are much more likely to suffer neglect in the care they receive. Recent research shows that the economic factor exponentially increases the risk of child maltreatment (Doidge et al., 2017).

### 1.3. Child abuse and social vulnerability

By broadening the definition and the methodology used to analyse the concept of child abuse, we can see that events such as eviction from the family home that may occur within the context of a serious economic crisis are often associated with a lack of protection and or abuse of children. One of the most tangible effects of the recent economic crisis has been to push large numbers of families into positions of extreme vulnerability. Mass unemployment has forced large numbers of people to live below established poverty thresholds, and many have lost their homes. These situations of social risk appear to coincide with a reduced capacity of the family system in Spain to protect children and prevent neglectful child-rearing (Gurbindo, 2014). The result is that an unprotected childhood has become a social space in which situations or environments of child maltreatment are much more likely.

Generally, the concept of child abuse and/or neglect is associated with that of social vulnerability in that the basic needs (emotional, social, cultural, residential etc) of children in an objective situation of social exclusion are not met by their parents, as a result of their inability to provide a secure and stable environment. Authors such as Felitti and Anda (2010) use the term “Adverse Childhood Experiences” (ACEs) to refer to the relationship that exists between an economically vulnerable, dysfunctional social environment and neglectful care of

children by their parents. In this case, parents losing their jobs and being unable to find new work becomes a powerful factor of risk in child maltreatment (Liu et al., 2013). The problem is exacerbated if the family unit belongs to an ethnic minority in a situation of social exclusion (Heckman, 2011). This may result in an undesirable accumulation of adversities, in that families can fall into a vicious circle of spiralling poverty, violence and marginalisation (Mersky, Topitzes and Reynolds, 2013). According to Gee et al. (2012) this can lead to an unintended structural consolidation of risk, when parents can see no way out of these situations. One of the side effects of this dynamic is the increased future risk of criminal behaviour amongst children who are overexposed to maltreatment during their childhood (Cicchetti, 2013).

As mentioned earlier, the analysis of the risk factors tends to focus on the economic aspects, but there are other relatively unknown factors which are also important such as not having a decent, stable place in which to live (Logan-Greene and Semanchin, 2018). Our research on child maltreatment highlights the existence of vulnerable, unstable living environments as structural factors of maltreatment.

Although in Spain little research has been done on the association between homelessness and child maltreatment, in other countries it has been widely studied and numerous papers have been published (Farrell et al. 2010; Hong and Piescher, 2012). To this end in this article we analyse the high risk of maltreatment and/or neglectful care to which children living in fragile, unstable residential situations are exposed.

## **2. Methodology**

### **2.1. Data sources and preparation**

In this research we analysed 515 files relating to households who lost their homes or were at risk of losing them as a result of mortgage arrears. These files belong to the Sociedad Municipal Zaragoza Vivienda (Zaragoza Municipal Housing Company) or S.M.Z.V., a private company set up by Zaragoza City Council to manage rented social housing and promote urban regeneration in the city.

In 2012 as a result of the problems that arose when the Spanish property bubble burst, the S.M.Z.V. set up a Department for Mediation in Mortgage Arrears to support people and families who had fallen into debt and could not make their repayments and were therefore at risk of losing their first (and only) homes.

According to Fernández-Tabales & Cruz (2013), the Spanish property bubble is a perfect example of interaction between the banking and real estate sectors with low interest rates (the lowest in history) and a significant increase in the average mortgage repayment period (25 to 50 years). These favourable finance conditions led to a record leap in housing prices and huge profits for builders and developers. These favourable conditions also encouraged the idea of housing as an asset in which to invest or even to speculate, rather than solely as a place to live (Fernandez-Tabales & Cruz, 2013, p. 11).

The files we examined were opened between January 2012 and December 2015 and contained information about 515 households with a total of 1,363 members including children, adults and elderly. In this research we focused above all on children and their vulnerability to eviction and the loss of a stable housing environment.

In terms of population, Zaragoza is the fifth largest city in Spain. In administrative terms, Spain is divided into seventeen regions known as autonomous communities. Zaragoza is the capital of the autonomous community of Aragón, which was the fifth highest region in terms of the number of mortgage foreclosures between 2007 and 2011 after Murcia, La Rioja,

Cataluña and Andalucía (Etxarri et al. 2012). According to estimates by Colau and Alemany (2013) Aragón was the eighth-highest region in terms of the number of evictions (5.01 for every 1000 inhabitants). This list was headed by Catalunya with 8.96 evictions per 1000 inhabitants, while the lowest levels were in Extremadura with 2.17 per 1000 inhabitants.

These figures show that Zaragoza is around average or slightly above in the ranking order for situations of this kind in Spain over the last decade, which means that our results can be applied to other Spanish cities with similar populations.

In addition, according to figures produced by the General Council of the Judicial Power of Spain, 4,107 mortgage foreclosure proceedings were commenced in the province of Zaragoza between 2012 and 2014, which means that our sample makes up about 10% of the sampling universe.

## 2.2. Coding child, family, and socioeconomic variables

We made a statistical analysis of all the files in two phases.

*2.2.1 Type of family.* This variable classifies families according to their different characteristics: nuclear family, single-parent, large (three or more children in their care), large single-parent families and extensive families (made up of family members from different generations that live in the same home).

*2.2.2 Employment status of the main provider.* If the main provider in the family is unemployed, he/she is classified as UUB (unemployed receiving unemployment benefit), UNB (unemployed with no unemployment benefit), UFS (unemployed and receiving family support) and UOS (unemployed - other situations). If they are working, they are classified either as EW (employed workers) or SEW (self-employed workers). If the main provider is a pensioner, he/she is classified either as PEN (those who receive a contribution-based pension)

or PNC (those who receive the basic pension because they have not made sufficient contributions).

2.2.3. *Child support.* If the family receives child support from the State and its institutions (0=no, 1=yes).

2.2.4. *Poverty line.* If the monthly family income and other criteria (e.g. precarious employment, dependence on state benefits) classify the family as below the poverty line (1=below the poverty line and 0=above).

### 3. Results

#### 3.1. Descriptive statistical analysis

A high proportion of the households we analysed contained children or minors (42.33%). Table 1 shows the number of children at risk of eviction in this study and their relationship with the person who made the application for mortgage mediation services. In 92.11% of the cases the minors were children of the applicant, who could have been either their father or mother. In 5.8% of the cases the children were nephews and nieces or grandchildren of the applicants. The average age of the children at risk of eviction was 9.26 years old. The average age for girls was 8.6, while for boys it was 9.99.

**Table 1**

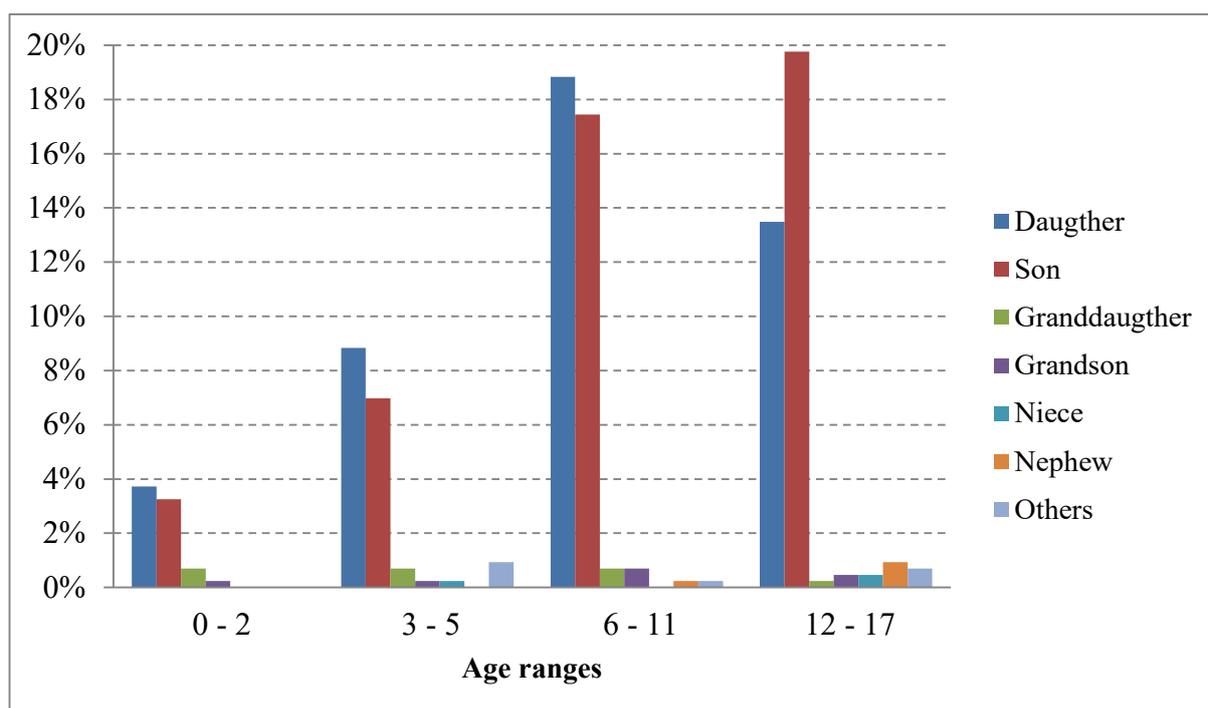
Number of children at risk of eviction by gender and by relationship with the applicant

<b>Relationship</b>	<b>Total</b>	<b>Female</b>	<b>Male</b>
Children	397	193	204
Nephews/Nieces	8	5	3
Grandchildren	17	7	10
Others (unidentified)	9	-	-
<i>TOTAL</i>	<i>431</i>	<i>205</i>	<i>217</i>

As can be seen in Table 2, the commonest age range for girls was between 6 and 11 years old, while for boys it was between 12 and 17 years old. The commonest age range for children as a whole was 6 to 11. Due to their limited psychological development and their need for physical and emotional protection, children under eight years old are the most vulnerable age group. Figure 1 shows the distribution by age according to the relationship with the applicant.

**Table 2**  
Age of Children at risk of eviction

Age	Total	%
0-2 years	34	7.89%
3-5 years	77	17.87%
6-11 years	164	38.05%
12-17 years	156	36.19%
<i>Total</i>	<i>431</i>	<i>100%</i>

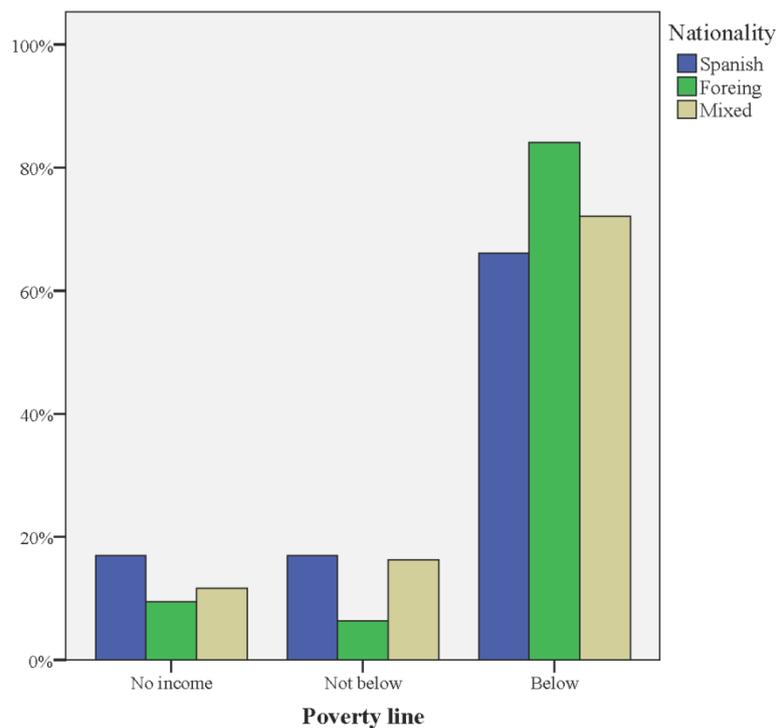


**Fig. 1.** Age ranges of children at risk of eviction and relationship with the applicant

According to our study there is a higher proportion of families of foreign origin amongst the population at risk of losing their homes than amongst the general population of the city. According to the Zaragoza Municipal Census as at 1st January 2018 there were 93,129

residents of foreign origin out of a total population of 697,895 people. Foreigners therefore make up 13.3% of the total population.

According to the data we analysed, 51.4% of the families were Spanish, 28.9% were foreign and 19.7% were mixed families (some members had Spanish nationality and others were foreign). Fig. 3 shows the distribution of nationalities of the families we studied, their incomes and if they were below the poverty line or not. 63.33% of the families who had no income whatsoever were Spanish, 20% were foreign and 16.67% were mixed families. As regards the families who were below the poverty line (72.5% of the total), 46.84% had Spanish nationality, 33.54% were foreign nationals and 19.62% were mixed.



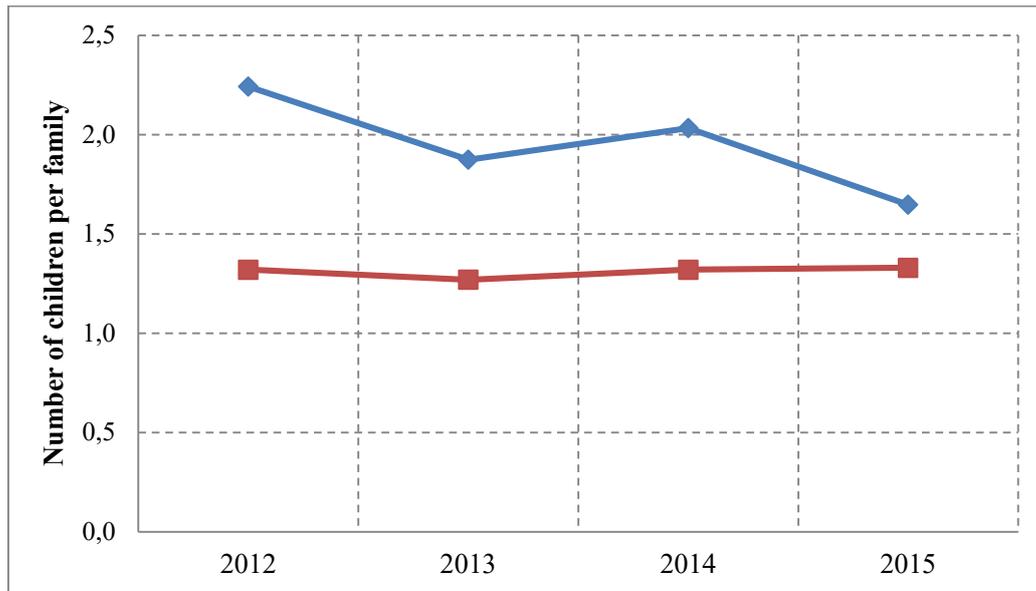
**Fig. 2.** Distribution of families according to income, poverty line and nationality.

Most of the adults (64%) referred to in the files had a Spanish identity document while 34% had foreign people's documents. The average age of the parents or guardians was 42.12 years old and the average number of people in the household was 2.64.

The average number of children in families at risk of eviction was 1.98. This figure is quite high when compared with the average number of children per woman in Spain and the average number of members of each household. According to the Spanish National Statistics Institute, the fertility rate for 2015 was 1.31 children for every Spanish woman, while for foreign residents this figure was slightly higher at 1.66 children per woman. The average size of households in 2015 was 2.50 people.

This means that there are more children involved in eviction proceedings and at risk of eviction in comparison with the average structure and size of Spanish households.

Of the 218 families with children that we analysed, 28% were large families with three or more children. 3.2% of these large families were single-parent families. Two of these families had eight children (0.9% of all the families with children), one had six (0.5%), six had five children (3.2%), while those with four and three children represented 6% and 11% of the total respectively. When we classified the family units by the number of members and the composition of the family, we found that 44% of the families were nuclear families, 28% were large families and 11% were extended families (a term used to describe a family group living in the same home made up of relatives from different generations).



**Fig. 3.** Comparison of the average number of children per family in Spain and in families at risk of eviction.

As regards the relationship between the main provider in the family and the children, in 92.2% of the cases the main provider was a parent of the children (in 52.8% of the cases the father and in 39.4% the mother). In the remaining 7.8% of the cases the main provider was either another member of the family (2.6% grandmother, 1.8% grandfather, 1.4% uncle and 0.5% sibling) or the state (the families whose highest income came exclusively from state benefits - 1.4% of all the files studied).

It is highly significant that 24% of the adults who are at risk of eviction are either self-employed or employed, i.e. people with a job and therefore receiving income. In spite of this, they had to turn to the mortgage mediation services because their income was not high enough to enable them to make the mortgage repayments. The average size of the mortgage in the cases analysed in our study was 157,357.00€ and the average monthly repayment was 576.62€. The average income of workers at risk of eviction was 917.79€ a month, an income that was insufficient to cover the costs of the family group (food, housing costs, transport and clothing) and at the same time pay off their mortgage arrears.

70.2% of the adults at risk of losing their homes (522 people out of a total of 743) were unemployed. These can be divided into two subgroups, those who receive some kind of income or benefit (40.61% of the unemployed -212 people-) and those who do not receive any income at all (59.38% -310 people). Those who received some kind of income or benefit (such as unemployment benefits or subsidies) had average monthly incomes of 578€ a month.

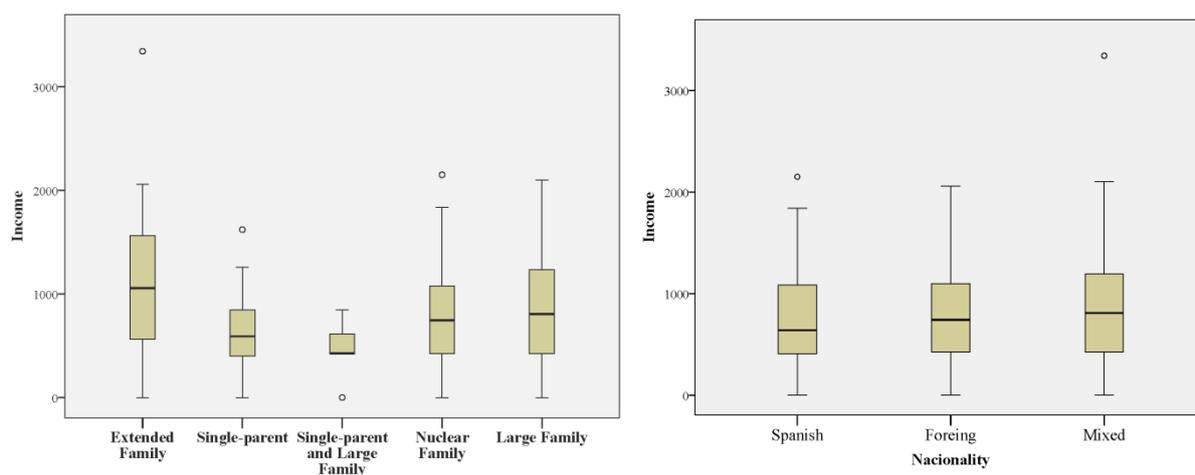
Last of all there is a third group of people who are no longer economically active, who make up 6% of the adults. These people are pensioners who receive disability, retirement, invalidity or widows' pensions. They received an average of €642 a month, which was slightly more than unemployed people on benefit but less than people who were working.

Only 7.8% of the families receive state benefits for the maintenance of the children in their care. This is an important fact to highlight given that 13.7% of all the children in the study live in families with no monthly income at all (59 children distributed by age as can be seen in Table 3), and only 11.71% of the children live in families with incomes above the poverty line.

**Table 3**

Age of children in families with no income of any kind

<b>Age of Children</b>	<b>%</b>
0-2 years	10.2
3-5 years	22.0
6-11 years	28.8
12-17 years	39.0



**Fig. 4.** Family income according to type of family (left) and nationality (right)

**Table 4**

Employment status of the main provider in families with some kind of income

	Frequency	Percentage
UFS	13	6.9
UUB	71	37.8
UOS	2	1.1
UNB	4	2.1
PEN	12	6.4
PNC	4	2.1
SEW	12	6.4
EW	70	37.2
<i>Total</i>	<i>188</i>	<i>100.0</i>

Families at risk of eviction had an average income of 302.78 euros. The lowest income recorded for these families was 158 euros (not including the families that had no income of any kind) and the highest earnings were 3342.51 euros. 84% of the families studied had income below the poverty line. The average income according to the employment status of the main provider is shown in Table 5.

**Table 5**

Mean income (in euros) according to employment status

Emp. Status	UFS	UUB	UOS	UNB	PEN	PNC	SEW	EW
<b>Mean</b>	432.19	849.70	103.73	25.32	629.1	342.59	666.01	899.02

### 3.2. Multiple correspondence analysis – reduction of dimensions

Correspondence analysis is a statistical technique that tries to represent in a geometric space with few dimensions (normally two or three) the proximities between a set of objects, subjects or stimuli. This enables researchers to summarize large amounts of information in a small number of dimensions or factors. In this way the similarities between cases are transformed into distances that can be represented in a multi-dimensional space. This enables us to describe structures or patterns in the relations between the variables that would otherwise be difficult to discover given their original wealth and complexity. In this case as we are working with more than two nominal variables the analysis is known as multiple correspondence analysis (MCA).

**Table 6**  
Summary of the Model

Dimension	Cronbach Alpha	Variance calculated for		
		Total (eigenvalue)	Inertia	% of variance
1	,621	2,073	,345	34,545
2	,491	1,694	,282	28,225
<i>Total</i>		<i>3,766</i>	<i>,628</i>	
<i>Media</i>	<i>,563<sup>a</sup></i>	<i>1,883</i>	<i>,314</i>	<i>31,385</i>

In Table 6 we can see that two dimensions were created. The inertia indicates the proportion of variance of the data, as explained by each of the dimensions, so enabling us to assess the relative importance of each one. In this case about 63% of the variance of the data is explained by the two dimensions in our model. The first dimension is more important for the model than the second. The first dimension also explains more inertia (about 35%) than the second (28%), something that is quite logical given that the dimensions are obtained using factorial analysis in which the greater the dependency between the variables the greater the inertia. This means that the categories show greater dispersion of variance in Dimension 1, although both dimensions have a similar inertia value. The Cronbach alpha also indicates that there is a high

correlation between the observable variables that make up the latent variables (the dimensions), which means that both values (Cronbach alpha and inertia) are directly related. The Cronbach alpha is a coefficient based on eigenvalues. It measures the reliability of the scale of measurement and is a weighted average of the correlations between the variables. The maximum value for the Cronbach alpha is 1, which means that the closer the value is to 1, the more reliable the scale is. The Cronbach alpha value in our study was around 0.6 which means that the scale is moderately reliable.

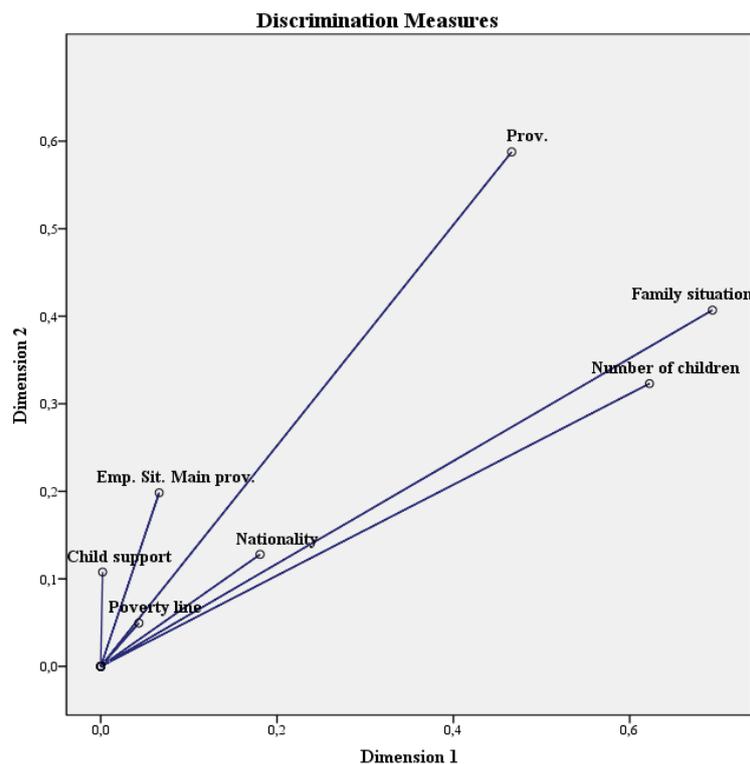
Table 7 shows the discrimination values presented by the variables considered in both dimensions. The variables that obtained the highest values in each dimension have more influence when it comes to defining this dimension i.e. it indicates the importance of each variable for each dimension.

**Table 7**  
Discriminating variables for the multiple correspondence analysis

	<b>Discriminating variables</b>		
	<b>Dimension</b>		<b>Average</b>
	<b>1</b>	<b>2</b>	
Poverty line	.043	.050	.046
Emp. Sit. Main Prov.	.066	.198	.132
Family situation	.694	.407	.550
Nationality	.181	.128	.154
Number of Children	.622	.323	.473
Relation with Main Prov	.466	.588	.527
Child support	.002	.108	.055
<i>Total</i>	<i>2.073</i>	<i>1.694</i>	<i>1.883</i>
<i>% of variance</i>	<i>34.545</i>	<i>28.225</i>	<i>31.385</i>

This table shows the extent to which each variable discriminates in each dimension, so indicating the importance of each variable for each dimension. The variables that most influence the definition of Dimension 1 are: family type, the number of children in the family

and the relationship with the main provider. In this dimension, with the exception of child support from the state, all the variables have good discrimination values. They all have a high internal consistency and contribute to defining this factor. In Dimension 2, some of the variables are less discriminating. The variable as to whether the family is above or below the poverty line is the one that discriminates the least.



The information from Table 7 is presented above in graph form. The graph shows that the further the variable is from the origin, the more explanatory it is. Its closeness to one dimension or the other is a measure of its relationship with this dimension. We can see for example that the variable “Employment/Economic Situation of the Main provider” is more closely related with Dimension 2, while family situation (extreme conditions of socioeconomic vulnerability) and number of children are related with Dimension 1, albeit to a lesser extent. The graph shows that the main provider and family situation variables are much more important than other

variables such as nationality or poverty line. The fact that the families receive child benefit from the state is also of very little importance.

## **4. Discussion**

### 4.1. Contributions of this study

Our analysis of the socioeconomic characteristics of families shows that many children are at high risk of structural maltreatment. As Evans (2006) noted, the adverse conditions experienced in these environments contribute to the appearance of undesirable forms of behaviour in the attention that parents or family carers provide to children.

In our analysis of 515 eviction cases in the city of Zaragoza, the proportion of children was significantly high at 42.33%. The most common age range was 6-11 years old, an age at which children are particularly vulnerable. Another interesting statistic was the average number of children per woman which at 1.98 was strikingly high compared to the average in Spain as a whole of 1.31 children per woman. This shows that there is a proportionately higher percentage of children in these situations of risk than in the population as a whole. Research shows that the absence of a stable home can have negative consequences in terms of the care received by children and can therefore constitute child neglect. Our study makes an important contribution to the scientific literature in this field by reporting the risk factors that can lead to eviction and the loss of a stable home environment. This would produce an unintended intersection between poor physical-residential environments and extremely vulnerable social and family situations. Our results are on similar lines to those of Stith et al. (2009), who found that an unstable home environment affected the mental health of the parents by creating a permanent state of anxiety and uncertainty, which over time had negative effects on the care they provided to the children in their charge.

The data obtained from the files show that the families at risk of eviction had an average monthly income of 302.78 euros. The lowest income was 158 euros a month. These figures show that 84.0% of the families analysed have monthly incomes that put them below the poverty line. Our results appear to coincide with other research studies that analysed the correspondence between vulnerable economic situations and risk groups in which children are subject to neglect and maltreatment. Some researchers have established a link between families with incomes below the poverty line and an increase in child maltreatment rates (Paxson and Waldfogel, 2002). Others highlight the economic limitations that prevent carers from covering the basic needs of children in their care and maintaining a home in acceptable conditions (Barth et al. 2006). More specifically, Eamon and Kopels (2004) emphasize the importance of a stable home environment for the welfare of children and the prevention of maltreatment.

There are some research studies that show slightly different levels of maltreatment according to the ethnic origin of the subjects concerned (Warner et al., 2012). Although there was no specific information about exact ethnic origin in the files that we analysed, 51.4% of the families were Spanish, 28.9% were foreign and 19.7% were of mixed nationality. These results show that the members of the city's foreign population were at greater risk of eviction and therefore had greater difficulty in providing their children with a stable home environment.

#### 4.3. Risk factors associated with maltreatment

Although there are a range of causes that lead to the appearance of parental misconduct resulting in child maltreatment, there are certain factors that seem to be especially important in triggering these problems. The risk factors associated with child maltreatment are in general of a multiple nature -individual, family, social, cultural, economic, etc.- the combination of

which leads to a significant increase in the probability of children being harmed or poorly cared for (Stith et al., 2009). These factors, which are often structural, can push the child directly into a situation of extreme vulnerability to negligent conduct or attitudes. In fact, as Wade et al. (2014) point out, the middle classes with the highest living standards are much less exposed to and therefore at less risk of suffering ACEs.

In many cases the risk factors are cumulative (Shonkoff, 2010), which favours the consolidation and crystallization of maltreatment conducts, and makes preventive intervention much more complex. Families in a serious situation of poverty or of multiple forms of poverty can become favourable environments for child maltreatment (Booth and Anthony, 2015). The theory of intersectionality (Sokoloff and Dupont, 2005; Nadan et al., 2015) helps us understand the complexity of the factors involved both at a macro-structural level -age, race, gender or socioeconomic status- and in terms of the different components of the micro levels of a more individual nature -mental health, social skills, geographical location, etc.- (García, 2009; Bowleg, 2012). Poor social skills can prepare the ground for the appearance of disruptive practices in parent-child interaction.

The parent as a source of stress, above all if they are unemployed (Sedlak et al. 2010) is another powerful risk factor. Together with situations of poverty and low family income (Pelton, 2015) they reflect an extremely low socioeconomic status (Grossman, 2000). For families in permanent situations of stress, the most immediate consequence is that child maltreatment becomes a chronic issue. Exposure to risk increases the likelihood of these forms of behaviour (Leve et al., 2012). The data from our research on parental unemployment (70.2%) clearly demonstrates that this is an important risk factor in eviction proceedings. The most worrying aspect of this high unemployment figure is that 59.38% of these unemployed people have neither alternative sources of income nor receive benefits from public services. Another

significant finding was the fact that having a job was not a synonym for economic stability. 24% of those that requested help from the mortgage mediation service were self-employed or employed workers whose incomes were insufficient to meet the mortgage repayments. Their average income was 917.79 euros a month and they are often classified as “poor working people”.

Various research papers have identified gender as a risk factor or an element for predicting maltreatment (Graves et al., 2007). Girls normally internalize the symptoms of the aggressions they suffer much more than boys, although they are less likely to become involved in criminal activities (Miller et al., 2010). Our analysis of the data on the age of the children showed that the most common age range for girls was between 6 and 11 while for boys it was significantly higher (between 12 and 17 years old). Gender in relation with age is therefore a significant factor associated with the risk of maltreatment or neglect when providing the care required for the normal psychosocial development of children.

#### 4.4. Importance of preventive intervention

The social policies implemented by the different administrations with respect to the protection of children must be considered as a subjective right -mandatory compliance- to the extent that they are a set of actions and programmes that guarantee specialized attention to the most vulnerable children (Buaiz, 2009). Policies aimed at preventing maltreatment of children are most effective in bringing about the objective of protecting child welfare as well as ensuring a better, more efficient use of the available resources (Butchart et al, 2006). At a secondary level, these policies aimed at preventing maltreatment also help prevent crime. Those households that live in situations of structural poverty are also more likely to resort to crime (Najman et al, 2010).

On the basis of the available data we collected, it is worrying that only 7.8% of the families with serious economic problems and a situation of high residential vulnerability were receiving state benefits for the maintenance of the children in their care. This means that 13.7% of all the boys and girls lived in families that did not receive any kind of income on a regular basis. It is therefore necessary to implement preventive programmes to help fight poverty and the social exclusion of the most vulnerable families in order to be able to reduce or limit abusive negligent behaviour towards children (Pelton, 2015). These policies must be converted into programmes and action from the perspective of preventive institutional support, as a specific service for constructing safe home environments for children (Boller et al., 2014).

All actions aimed at improving the conditions in which children live have evident, direct benefits for child health (Saeger et al. 2003).

In addition, the benefits of a favourable social environment deactivate the risk factors leading to child maltreatment. More social protection now means greater protection against future behaviour involving maltreatment or neglect (Korbin, 1989). This “social monitoring” (Thompson, 2015) reinforces both the social control in dysfunctional family environments and the function of social reinforcement in the rebuilding of links between families and society. In conclusion, stable, continuous social support in these residential spheres can help prevent the appearance of undesirable parental conduct (Rushton and Kraft, 2013). It is important to strengthen these “protective factors” that regulate or deactivate the risk factors within the family and its surrounding environment.

## **5. Conclusion**

Child maltreatment is a complex problem which is often invisible to the rest of society. This means that more research and theoretical reflections are required in order to broaden and

improve scientific knowledge regarding the association between the lack of a permanent home and/or adverse housing conditions and child maltreatment.

It is necessary to diagnose and interpret the social phenomenon of child maltreatment from a systematic, diachronic perspective by analysing both the causes of abuse in childhood and its consequences. This will enable the spaces for socio-therapeutic intervention with children who have suffered maltreatment to be established on more reliable, more effective bases. This is why it is so important to implement preventive policies to protect the welfare of socially vulnerable children, which is one of the most effective and efficient ways of deactivating or reducing the impact of maltreatment on children.

There can be no doubt that the beneficial effects of living in decent, stable, residential environments cancel out and/or deactivate the many risk factors associated with child neglect or maltreatment. Greater, social, economic and administrative support will ensure greater, more effective protection against future disruptive behaviour in the child care field.

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