

Families living in poverty in Broadmeadows: Challenges, survival strategies and support services

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Despite Australia's continuing economic growth, the number of Australians living in poverty continues to increase (Saunders, 2004). The aim of this research was to provide a detailed description of the issues and experiences of families living in poverty in the Broadmeadows area of Melbourne. The project evolved from consultation with Broadmeadows Uniting Care (BUC) in which they expressed interest in gaining more information about the lives of clients, in particular families who used the agency's emergency relief (ER) service regularly. A qualitative approach was undertaken in order to gain in-depth and contextually rich data from participants. It was established from the agency's database that a large number of single parent families used the service and thus, single parents were interviewed for the study. Semi-structured interviews were conducted with eight single-parent clients who had used the ER service three or more times during 2005. Data analysis identified a number of issues and challenges faced by single parent families living in poverty: these were categorised into the main themes of: financial support, emotional support, social support, survival strategies and effects on children.

Researchers looking at the concept of poverty over the years have found it difficult to find consensus on what it actually means to live in poverty in different contexts. In Australia in the past twenty years, a distinction has increasingly been drawn between two sub-types: *absolute* poverty and *relative* poverty (Saunders, 1998). *Absolute* poverty refers to the inability to afford food (which leads to poor nutrition), and/or having no shelter (which leads to living in unsanitary conditions) and no access to clean water. Absolute poverty also involves excessive risk of disease, high infant mortality rates and a severely reduced life expectancy (Bonevac, 1999). Although absolute poverty is mostly associated with certain countries in Africa and Asia, it is also characteristic of many Indigenous communities in Australia (Brotherhood of St. Laurence, 2003).

The second type of poverty identified by researchers is *relative* poverty, which is when a family's income, and therefore standard of living, is deemed to fall below what is considered to be the minimum socially acceptable standard (The Smith Family, 1999). Conditions of relative poverty are usually

associated with countries such as Australia and the USA.

Current research (e.g., Saunders, 2004) has begun to identify the importance of exploring the more personal aspects to living in poverty, beyond viewing poverty solely as a financial issue. Aspects such as social exclusion and a lack of emotional support are emerging as central issues that can also have a profound effect on a person's mental health (Saunders et al., 2006; Brady, 2003; Evans & English, 2002). Brady (2003) argues that social exclusion leads to an unequal citizenship status, because people are unable to feel part of society, and are severely restricted as to how they can participate in that society and become involved in their communities.

Living in poverty in Australia can involve elements of all of the above definitions: it can mean having a low or inadequate income to cover the essentials of living (e.g., food, clothes), living in substandard conditions, and/or experiencing social exclusion. Such exclusion can include a lack of access to educational or work opportunities, as well as a lack of emotional support (Australian Institute

for Health and Welfare, 2005). The groups most at risk of living in poverty include single parent families, people who are unemployed, people with disabilities, Indigenous Australians, migrants and refugees (Brotherhood of St. Laurence, 2003).

Families Living in Poverty

Australian research on families living in poverty began by focusing on the theme of low income and identifying which families are at risk of poverty, but recently there has been an expansion in the conceptualisation of the patterns that characterise families living in poverty. Mission Australia (2003) highlighted the adverse effects of poverty on the family unit in terms of the limited life opportunities available. They identified exclusion of the parent or parents from the labour force (unemployment) as the main theme. The Mission Australia study found that families living in poverty could not afford transport, educational costs for children, or health care costs, and were unable to take part in leisure activities. Parents who took part in the study also reported a sense of shame at not being able to provide a better standard of living, and regretted not being able to do things that other families do; they had no money for recreational activities for their children, and many had never taken their children on a holiday. These financial problems led to the family becoming isolated from meaningful forms of social contact.

Findings such as those from the Mission Australia (2003) study suggest that exclusion from the labour force leads to a low income and lack of work contacts, and the ensuing social exclusion can lead to families becoming isolated from society and having limited participation in social activities. This affects not only the adults in the family but also the children, in the form of difficulty making friends and developing social skills, whilst adults find it difficult to make friends to rely on for emotional and social support.

Researching family poverty

Research into poverty needs to take into account both absolute and relative aspects, and provide qualitative data that goes beyond measurement of income levels to give a sense of the lived experience of people living in

poverty in contemporary Australia. Given that the number of sole parent families in Australia has increased by 53% from 1986 to 2001 and that sole parent families have a higher risk of living in poverty, research needs to reflect their experiences (Mission Australia, 2003). Furthermore, female-headed sole parent families have been identified as the most likely to be at risk of poverty (Snyder & McLaughlin, 2004),

One way to tap into the population of people living in extreme financial hardship is via Emergency Relief (ER) services. One example of an ER service is at Broadmeadows Uniting Care, which was the site for the current study.

Broadmeadows Uniting Care

Broadmeadows Uniting Care (BUC) is a community based agency located in the City of Hume, and spans the north-western suburbs of Melbourne such as Broadmeadows, Campbellfield, Coolaroo, Dallas, Fawkner, Gladstone Park, Jacana, Upfield and Westmeadows. The Broadmeadows area is often described as "disadvantaged" (Peel, 2003, p.5) because of the number of low-income single parent families living in the public housing estates in the area and also the high unemployment rate. For example, Peel notes that in 1971, the percentage of males aged between 20 and 64 who were unemployed in Broadmeadows was 6 per cent; by 1991 it was 16 per cent and by 1996, 23 per cent. In the early 1990s a survey of 160 households conducted in an area of Broadmeadows found that only seven of those households contained someone who was earning a wage (Peel, 2003).

In the period from July 2004-June 2005, BUC had a total of 4,570 client contacts, 88% of whom were unemployed and on Centrelink payments or with no income. The most common source of income was Sole Parent Payments (31%), followed by New Start Allowance (22%) and Disability Payments (19%). The most common groups of clients were individuals (35%), sole parent families (33%) and families (21%). Overall, parents seeking assistance for their families made up 54% of BUC's clients (BUC Annual Report 2004-2005).

BUC operates an emergency relief (ER) service, which provides the most essential needs (e.g., food, clothing, medication) for people

living in poverty who are involved in a critical situation. Although ER services are sometimes seen as “bandaid” solutions, they provide a window through which to gain an understanding of the day-to-day challenges faced by people living in poverty.

The motivation for this research was driven by BUC, and initial meetings between the student researcher¹ and senior BUC staff revolved around their interest in gaining a deeper understanding of how poverty impacts on the lives of their clients beyond financial difficulties, and in exploring a range of issues and constraints faced by people in Broadmeadows who use the ER service regularly. It was also agreed that it was important for the study to concentrate on the influence of poverty on children’s lives, so clients with families were the focus of the research. Single parent families were identified from the ER database as representing a large portion of families living in poverty, and in particular single mothers.

Method

The study was conducted using a qualitative approach, in order to give an in-depth account of the experiences of the participants (Fossey, Harvey, McDermott, & Davidson, 2002). The data was collected via semi-structured individual interviews with questions aimed at eliciting the reasons that led the parents to use the service, and how these issues had influenced their lives and the lives of their children. The interviews also explored what they felt they was lacking in their lives, and in particular what services to which they might not have access could help them deal with the challenges in their lives.

Ethical approval was sought from both Victoria University and Broadmeadows Uniting Care. Ethical considerations taken into account included the sensitive nature of the interviews, confidentiality, and the participants’ ongoing status as clients of the host agency. Participants were made aware that they could access counselling support at BUC should they experience any distress in the aftermath of being interviewed. Social risks in the form of pressure to participate were minimised by participants being made fully aware that participation was voluntary and that

there would be no adverse consequences to non-participation, nor from participation, in terms of their future dealings with BUC services. A number of potential participants contacted did choose not to be interviewed, and those who did participate received a modest reimbursement of expenses.

Participants

The participants were chosen from the BUC client database based on the criteria that they were over 18 years of age, had used the ER service three or more times in 2005 and were single parents of young children currently living with them.

Eight interviews were conducted involving seven single mothers and one single father. The age of the participants ranged from 28-50 years of age and the number of children they had ranged from 1-6. The eight participants were either on a single parent pension or receiving family allowance payments, and two worked in casual employment. The families were typically facing multiple challenges, such as mental health problems, children with disabilities, or (in one case) accumulated gambling debts. Two women’s former partners were in prison.

Procedure

Prospective participants who met the criteria were chosen from the database in order of their client ID number. BUC then sent them a letter that detailed the aims of the study and what participation involved. They were then contacted by telephone to organise a time for an interview if they agreed to participate.

All of the interviews except one were conducted in a private room at BUC and all participants agreed to have the interviews audio taped. One interview took place at the home of the participant because she was unable to leave her home. The interviews ranged from 30-60 minutes and all were later transcribed. The questions asked during the interviews evoked an emotional response from the majority of participants, and on several occasions the interviews were stopped due to participants becoming upset. All participants were reminded that they could withdraw from the study, postpone the

interview or speak with a family counsellor from BUC if they wished.

Data analysis

The data from the interview transcripts was analysed using methods that are consistent with a qualitative design. The data was initially organised using a question-ordered matrix (Miles & Huberman, 1994). The data from each interview was also analysed separately based on Interpretive Phenomenological Analysis (IPA) (Smith & Osborn, 2004). The themes that surfaced in each of the interviews were then compared to establish and then categorise the main issues that were present across most interviews, and also to explore differences in the data.

Findings and Discussion

Table 1 provides a question-ordered summary of six of the eight participants' responses to the interview questions. The names used here are pseudonyms, and the remaining two have been omitted because their circumstances might be identifiable. In keeping with the study's aim to provide a detailed description of the experiences of families living in poverty, the subsequent data analysis revealed a range of issues facing families that were organised under five main categories that are all closely related: financial support, emotional support, social support, survival strategies and effects on children.

Financial Support

Some days I don't have enough money for milk and bread....it's shocking.

Mohamed

Financial support was a major concern for the participants, with all reporting that they struggled to pay for the essentials such as food, clothing, bills, rent, decent housing and petrol if they drove a car. In most cases, if they could pay their bills or their rent on any given week, that often meant not having enough money left over to pay for food to feed themselves and the children, or to afford petrol in order to drive the children to school, or in two cases to drive themselves to work. All the participants described how they were struggling to survive on their current income in terms of being able to afford the things that are essential to living a healthy and enjoyable life.

A lack of income also led to families not being able to cope if an emergency occurred such as a child becoming sick, the car breaking down, or having to buy or fix their washing machine or fridge. In these cases the parents would have to use what money they had at the time to cover for the emergency, and this would mean being unable to pay their rent or feed their children.

When the kids got sick and we have to rush them to the hospital....there goes more money so sometimes it just doesn't work out. They (emergencies) don't only throw you out for that week but for that month!

Jackie

One participant explained that because she couldn't afford to get her washing machine fixed she now has to wash her own clothes and the clothes of her four children by hand.

Having to live on a low income meant that people were unable to get ahead in life and were constantly fighting for survival because they could not save money, even if they happened to find work. Some participants explained that if they went out to work they would lose their pensions and benefits and would be away from home more often, so apart from problems associated with finding someone to help look after the children, they would be spending less time with their children and not making any extra money. Others were frustrated at being unable to find employment and believed they lacked skills and qualifications to get a job that would help them find their way out of their situation.

Another theme related to financial difficulty was that it severely restricted the families' lifestyles in terms of being able to participate in everyday activities and to take part in things that they enjoyed. Participants lamented not being able to afford everyday things such as going to a restaurant, going out socialising with friends or even buying themselves or the children clothes. All they were able to do was stay at home and worry about how they were going to look after the children, without having any time to take a

Table 1
Question-ordered matrix of six participants' responses.

	Reasons for seeking ER assistance	Survival Strategies	How financial hardship has influenced their life	How financial hardship has influenced their children's lives	What support they need in the current situation	Advice for government
Karen	Managing mental health issues and not enough money to cover the essentials.	Knowing what services to use if she needs help.	Misses out on doing everyday things. Problems with self-esteem. Problems with literacy.	Her son doesn't miss out on much because his father supports him. Trouble buying her son clothes.	Financial support.	More help should be given to single mothers.
Rachael	Not coping with situation. Huge debts and unable to pay bills or provide for her children.	Ignoring things. Shopping for things on special. Carefully planning for petrol money/ travel.	Misses out on doing everyday things. Has become very negative. Feelings of isolation, struggling through life.	They miss out on doing everyday things that other children do. Children have learnt to accept it.	Emotional Support. Financial Support. Social Support. Counselling Services.	Spend more money on welfare. Centrelink should be more understanding.
Amanda	Not enough money. Problems paying bills and rent and covering for emergencies.	Buys food in bulk. Hides food from the children to make it last. Cash converters loans.	Can't afford things for herself. Misses out on doing everyday things. Feelings of isolation. Unable to get ahead.	Children are isolated socially. Can't afford to do things.	Emotional support.	More help for adults and children with disabilities. Increase carers pension.
Mohamed	Not enough money to support his family.	Tried looking for work. Seeking agencies.	Unable to afford things. Isolation. Restricted lifestyle.	Miss out on things that other children have.	Financial Support. Emotional Support. Social Support.	More financial support depending on how difficult a person's situation is.
Maria	Huge gambling debts. Difficulties paying for food and bills.	Sought counselling from BUC. Borrowing money from friends.	Living a very restricted life. Misses out on doing everyday things. Feelings of isolation.	Child is frustrated at their situation and wants a better standard of life. Can't do or have things that other children have.	Financial support. Emotional Support.	More effort into helping people find work. More money should be spent on health issues.
Jackie	Not enough money to cover the essentials.	Making food last. Buying cheapest brands. Knowing what agencies to go to.	Unable to cope with emergencies. Struggling for survival. Unable to afford to do everyday things.	Miss out on things that other children have.	Emotional Support. Financial Support. Counselling Services.	More support for single parents. Shouldn't have to pay more rent once her children are working.

break and do something that would make them happy.

Emotional support

I just learnt to deal with what I'm feeling and keep it in there...not knowing who to speak to, but it would be nice to just let it out...how I'm feeling.

Amanda

The most common theme associated with participants not having emotional support was feelings of isolation or social exclusion. People reported that they had no one to talk to in their times of need and would desperately like someone to confide in about their experiences. Participants expressed sorrow that they did not have access to any meaningful social interactions because they did not have the opportunities to meet people and because their main priority was trying to fight to survive in everyday life and look after their children. Participants described how not having enough emotional support put them under more emotional strain because they had no one to depend on. It was also raised during some interviews that they would like to have more access to counselling services, just so they could have someone who would attempt to understand them and help ease the emotional burden.

Sometimes I'd like someone to talk to regularly like a counsellor...I probably think I should be seeing someone on a regular basis just to talk about stuff.

Rachael

Depression was another theme that emerged from the interviews that is linked with the theme of emotional support and social isolation. Participants talked about how not having anyone to support them emotionally contributed to them becoming very depressed and unhappy about their lives. *"I am not very happy in this life...I'm very lonely"* (Elma).

Depression was raised as an important aspect of social isolation in the sense that many friends and contacts no longer wanted to associate with someone who had so many problems. *"If people see you sad all the time,*

they don't want to be with you, they don't want to be around you" (Maria).

Feelings of low-self esteem also emerged from the interviews in several ways. The first example was where some participants said they felt like a burden if they tried to go to friends or family for emotional support because they didn't want to tell people all their problems and possibly make other people depressed. In some cases family and friends were very critical and made judgements about them and their worth to society, with comments such as *"you useless, that's why you in this situation"* (Mohamed).

Participants also reported feeling devalued or humiliated when they were dealing with agencies such as Centrelink, because they felt these agencies could be very judgemental and made no attempt to understand the scope of their situation. Another reason for low self-esteem was related to feelings that they had failed as parents and that they had been unable to provide their children with a better life in terms of being able to afford things that make their children happy or to provide better living conditions for their children.

Not having enough money to go around and do things for the kids and keep on top of my bills has made me feel inadequate, maybe not just as a person but as a mother...sometimes I think 'when is it going to end?'

Rachael

Social support

Just everything, helping out just being there and having to get everything done, I have to get everything done.

Melissa

The social support category refers to themes that describe how the participants had difficulty finding support for the practical things that they needed to get done such as looking after the children, finding someone to help with repairs around the house and generally having someone available that could help them out with their increasing

workload. Participants reported that they had too much to do, and that they struggled to handle everything on their own. One woman described having to work whilst taking the children to school and then picking them up, doing the shopping, cooking, cleaning and helping the children with their homework. Other participants also reported facing similar struggles and felt that they were alone in shouldering all the responsibilities associated with trying to raise a family.

Participants reported that they found it very hard to cope with the demands of raising a family. There were two reasons that emerged as to why they received little social support besides their general isolation that has been previously discussed. The first reason is that participants reported feeling humiliated at their present circumstances and felt too embarrassed to ask family and friends for help, or else they felt as though family and friends were judgemental, as previously noted. The second reason is that in some cases, family members were also struggling financially and some participants described family members as being in more difficulty than themselves.

Survival strategies

I don't know what I would do if you guys (BUC) didn't assist me...I just don't know.

Melissa

Thank God for these places!

Karen

The most common survival strategy mentioned was to know what agencies to go to in a time of crisis when they quite literally could not put food on the table. Participants talked about going to agencies such as The Salvation Army, The Smith Family and St. Vincent de Paul, and in some cases would have to visit a number of agencies until they were able to get some assistance. Participants spoke very highly of BUC and stated that coming to BUC was the most important thing they had done to try and work through their situation. In some cases, participants said that if they could not get an appointment at BUC they would have to seek out other agencies, and because they were often in a desperate

situation, they had to know where they could go to get assistance immediately.

Sometimes you can't get into Care (BUC) so than you have to go somewhere else, if you need it you need it, there is no way of putting it off... because otherwise how am I going to feed the kids?

Jackie

Participants also had to borrow money from friends or family and in some cases would take out loans from places like pawnbrokers. Amanda, a single mother with four children, spoke about a time when she had to get a loan from Cash Converters in order to buy petrol to get to work. She then had trouble buying back her personal belongings and wasted more money trying, which put her under additional financial strain. This strategy was not useful for Amanda but at the time she felt she had no other option because, *"I didn't have a dollar next to my name"*.

Shopping wisely was another strategy people used to try and save as much money as they possibly could, by searching extensively for specials at the supermarket and making sure that they bought the cheapest brands available. Participants said they bought a lot of soups, pastas and rice because they were a cheaper meal and easy to make. In terms of having to buy meat, Rachael, a single mother of two, explained that if she had to buy meat she would wait until the end of the day for what was left over so she could get it cheaper.

Planning and budgeting was something participants had tried in order to save every dollar to cover for the basic necessities. But the majority made it clear that trying to budget did not work because they simply had no money. In planning how they spend their money, food, rent and bills were a priority or in some cases, trying to pay off the debts associated with rent and bills. Planning petrol use was also mentioned:

I wouldn't go out anywhere cause if I had only X amount of dollars for the rest of the week then I would plan the week like I gotta go

here and like how many Ks I gotta leave in the car for petrol.

Rachael

Participants also explained that the children's needs were always a priority. Whatever limited money they had would be used towards the children's welfare, which meant that as parents, they often put their own welfare in jeopardy.

Effects on the children

One of my daughters (who is 17) would actually like to go out more and meet people but she just goes to work and that's it, just comes home and sits around...she finds it very frustrating.

Amanda

Participants revealed they were worried about their children having limited opportunities to socialize. Parents lamented the fact that because they have no money, the children do not have a social life outside the home. Participants talked about their children becoming angry, frustrated and hyperactive because of a lack of stimulation and social interaction. Similar to the parents themselves, it emerged during the interviews that the children were also experiencing feelings of social isolation. Elma believed that her four sons were often angry and frustrated because they were restricted in terms of their social and recreational activities:

I can't even take the boys to a restaurant for dinner. We don't do anything, they come from school to home, that's it, sometimes we go to the park for the younger ones.

The majority of participants reported that they believed their children's social development was at risk because they had limited opportunities to socialize with children their own age. Melissa spoke about a different aspect in terms of how she believes social isolation has impacted on her son's speech development:

Because he is inside all the time, he is two and a half and he doesn't talk, he only says words here and there because it's only me and him,

A major issue for participants was that they felt their children were missing out on things that other children had such as nice clothes, shoes, toys, treats like going to McDonalds or having lollies and being able to do everyday things like go to the cinema, to a friend's house or on a holiday.

Sometimes they wanna go off and do things and especially on the school holidays and sometimes it involves money and I say no, like it could be the cinemas or bowling.

Rachael

Participants reported that their children often see what other children have and the sort of activities other children are able to do and wonder why they can't have the same things and do the same activities. This was another contributing factor to their children often becoming angry and frustrated, with the children asking why their situation is different from other families.

He [her son] wants more, he wants a new house, a new life...I see him, he wants us to get better. But he also wants things...he says I don't give him enough.

Maria

You know little kids like to show off and they get sad and they come home and say my friends have this...they think 'why can't my father buy me stuff?'

Mohamed

Participants said that Christmas and Easter were particularly difficult times for their children when other families were enjoying the holidays and buying their children presents. Once again their children were forced to miss out and did not get the same enjoyment out of the holidays as many other children. "Christmas, I mean you save all year but at the

end of the year you could only afford a pack of knickers for the girls” (Jackie).

Participants were very thankful that since they had been going to BUC, they were able to get assistance at Christmas time and get presents for their children and themselves through BUC. Without that assistance, they would be unable to afford presents for their children at Christmas.

Participants also reported problems paying educational costs for their children such as school fees, books, camps and uniforms but were grateful that schools would usually work with them and often gave them the opportunity to pay off the money in instalments or gave them an extension on the due date. However, without this assistance participants believed that it would be very difficult to keep up with the costs of their children’s education.

Advice to government and policy makers

Participants were asked to nominate services to which they might not have access that could help them deal with the challenges in their lives. They had less to say on this question, and on broader issues of welfare policy, than on questions related to their immediate circumstances. But as Table 1 shows, their comments amounted to a plea for more compassion and understanding from agencies such as Centrelink, and for more targeted financial support for single parents. Three participants mentioned the need for more assistance in seeking work, and argued that they should not be penalised so heavily in term of reduced pensions and rent assistance when they or their children found part-time work.

Conclusions and Implications

The aim of this research was to provide a detailed account of the issues and experiences of families living in poverty. The study focused on the main challenges faced by eight single parent families in the greater Broadmeadows area, the strategies they used to survive in everyday life and also what supports the families might need. It was clear from the beginning that BUC wanted information that went beyond statistics.

A shortage of income was a major obstacle for all of the participants, and severely hampered their access to the standard of life

that they wanted for themselves and their children. The reality of their situation was that participants simply did not have an adequate income in order to live a healthy and enjoyable life. However, themes related to a lack of emotional support were also prominent in all the interviews and in some cases were just as important to the participants as financial support.

The theme of social exclusion centred around participants’ inability to access emotional support from other people, which exacerbated feelings of depression and low self-esteem. This is consistent with the findings of Underlid (2005) who explored the negative effects of social devaluation on self-esteem and mental health. Participants in the current study also lacked social support in terms of people helping them with essential practical demands, which made their lives even more difficult and stressful. Social exclusion was also a major issue for the children in terms of not being able to take part in any meaningful social interactions or activities that most children take for granted.

The interviews revealed the extent to which the participants’ time was consumed with trying to survive from week to week and also trying to do everything possible for their children, but typically still not being able to provide for them adequately or give them the opportunities to participate in activities that other children enjoy regularly. Participants were very clear and often became emotional about explaining the anger, frustration and isolation that their children were experiencing as a result of their situation. Overall, participants seemed to be feeling stressed and overwhelmed and appeared mentally, physical and emotionally exhausted by their situations.

The implications for this research relate to the welfare system insofar as the single parents who took part in this study and their families were struggling to survive on their current income, and were not only having difficulties financially but emotionally and socially as well. It is vital that government policies and the wider community begin to recognise that living in poverty means more than having a low income. Although counselling of itself is not a solution to poverty and disadvantage, people

living in poverty need to have better access to counselling services so they can manage the emotional issues associated with their situation as well as their financial issues. Both State and Federal Governments need to consider the seriousness of the psychological impact of living in poverty and allocate funding to community agencies such as BUC to be able to provide more staff for counselling services. In the context of welfare to work policies, the Federal Government needs to acknowledge that it is extremely difficult for many single parents to undertake paid work alongside the demands of raising a family alone, and that in many cases it is not worthwhile for single parents to work and risk losing their pensions. Basically, as well as not seeing their children, they are still not in a better position financially.

Due to the time constraints of this relatively small-scale student project there was only a small sample size of eight participants. However, many of the themes that emerged from the interviews were similar and a point of saturation had been reached after the first five or six interviews. The findings are consistent with emerging research on a larger scale, in Australia and elsewhere that paints a complex picture of the absolute and relative aspects of living in poverty. The information obtained highlights the serious nature of the struggles that people living in poverty in Broadmeadows are likely to be facing, and the negative consequences of these struggles on the quality of their lives and the lives of their children.

The study has added a qualitative, place-specific dimension to the statistics available on the numbers and lives of Australian families living in poverty. It has provided feedback to the agency (BUC) about where its efforts might be best directed, as well as the strengths and limitations, in its current service provision. The study also has wider implications for government policy at federal, state and local levels that share the responsibility for the welfare of Australian families, and invites them to be more sensitive to the demands

placed on single parents when implementing welfare policies. The implications in terms of ongoing social exclusion, and for the social and emotional wellbeing of parents and children caught in structural poverty traps, are too critical to be ignored.

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Notes

¹ Where first person is used in this paper, it refers to the experiences of Mathew Barth as student researcher. Mathew worked as a volunteer with the BUC ER service while he undertook the research for his Honours thesis. He thus adopted an insider/outsider status that enabled him to immerse himself in the community agency setting, while retaining a degree of critical distance that also offered some protection to participants in terms of confidentiality within the agency.

² The majority of the participants became very emotional during the interviews and I was able to see their emotional distress first hand. Coming away from the interviews, I couldn't help but realise how I had underestimated the psychological impacts of living in poverty. The interviews gave me a strong sense of how the participants were disadvantaged not only by being unable to afford a better standard of living but also in terms of the psychological scars that were caused by their situation.

Author notes

Mathew Barth worked as a volunteer with the BUC ER service while he undertook this research for his Graduate Diploma thesis at Victoria University. He is currently completing a Masters of Psychology (Counselling) and Doctor of Philosophy, and working in a Children's Contact Centre.

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