



GETTING THROUGH TOUGH TIMES

## Experiences and skills of families living in poverty

### Definition

We know that families come in many forms. For the purposes of easy reading, the term 'parent' includes the biological, adoptive, foster and kinship carers of a child, as well as individuals who have chosen to take up primary or shared responsibility in raising that child. We also appreciate that every child is unique and has different strengths, vulnerabilities and experiences that shape their health and development.

### Money, housing and health

This fact sheet is part of a series we created with families who've been through tough times to give you new ideas for how to get through as a family – and spark some hope.

This resource was created by families who have experienced poverty, for families who are living in poverty. If you're experiencing poverty, we hope it helps you feel less alone and sparks some new ideas about how to get through tough times. But importantly, we also want to remind you of the skills and knowledge you're already using to help yourself and your family each and every day.

If you are living in poverty, you may want to skip ahead to the practical section on [\*Skills of families living through poverty\*](#).

If you have not experienced poverty, we hope this resource gives you a deeper understanding and some ideas about how to protect the dignity and human rights of children and families experiencing poverty. We encourage you to read until the end.

## What is poverty?

Poverty is all encompassing.

Not having enough money is a part of it. But it often extends further to a lack of:

- help
- [social connections](#)
- stability
- housing
- healthy relationships
- time
- opportunities
- knowledge
- and more...

### Take a moment to think about...



- What resources do your family need to function in your everyday lives?
- How many are money related?
- How many are relationships or networks?
- How many are to do with the environment or area you live in?

In poverty, families can be poor in all these different areas. This results in a majority of their time, effort and resources being used to try and meet basic everyday living needs.

## Poverty in Australia

In Australia, the experience of poverty is very different from countries that don't have a social service system that supports people with welfare and subsidies. Because of this, there's often an assumption that people don't experience severe poverty in Australia – that assumption is *incorrect*. One in eight adults and one in six children in Australia are living in poverty.<sup>1</sup>

## Common experiences of poverty

Poverty is consuming and isolating. Families told us that...

'There's no support, there's no one who gets it. There's no one around.'

'We're punished. We're told we're wrong; we're told we're bad.'

'It's just one thing on top of another, again and again and again.'

'The despair, isolation and exhaustion that come with poverty often necessitate looking down at the ground, putting one foot ahead of the other. Not looking up.'

Families in poverty are voiceless in many ways. Because we don't have the power or the stepping stones of support to get up and have a voice. Our society creates pathways for people that aren't experiencing poverty, little bridges that close or reduce gaps. And down at the bottom with no way to get up are people in poverty. There's no ladder or hand to reach down, grab hold and help lift them up.

## Parenting in poverty

As a parent, there's an extra layer of suffering in experiencing poverty with your family: the pain of not being able to afford a few dollars for a school excursion and the sense that not only are your children missing out but that they might be shamed by their classmates for not attending; the distress around, 'how do I tell the kids?' and trying to protect them from it; and often a constant vigilance around making sure that the children never know what you're thinking or feeling.

Being a parent in poverty is highly stigmatised. As parents, society expects us to be able to provide for our children; so if we're living in poverty, then that makes us 'bad parents'. It's isolating. Added to the social stigma are fears of: 'If I really open up about how bad things are, someone's gonna take my kids away.' Often that means not even being able to be honest with the people trying to help us.

## Isolation

‘Not having a trusted network of people to borrow things from, like if the lawnmower breaks down. Or not having people to turn to, to get advice about what services or trades are good. The stigma attached to poverty keeps people and support networks away. Reaching out for help was impossible. And that makes parenting and supporting kids harder.’

‘Having to write contact people down on school forms. Our family didn’t live near us. We didn’t have a community around us. Not having anyone’s name I could put down on the form as an emergency contact was excruciating. I would put down a neighbour I hardly knew or another school mum, but always worried if they ever got called what they would say.’

‘We were living in social isolation, just my son and I, away from the rest of our family. The place I was living in was community housing – I didn’t choose it. We didn’t have any friends or people we knew. Just me at 23 and my two-year-old. The closest person to us was a 40-minute drive away. It meant that I had to budget to visit family. It was really embarrassing. Sometimes I had to choose between food or visiting my family.’

‘OSHC was never open in time. I was always late for work. I never had anyone to help before or after school. Sports Days I had no one else to go and watch the kids, so I would have to dash in and dash out just to be seen. Canteen duty felt like a massive pressure. Weekend sport was the worst with three kids at different venues. I didn’t have anyone else to help transport them. It was hard not having friends in the community and always putting on a front and trying to negotiate rides with other kids. It was every weekend. The hustle that comes with living in poverty – it’s a constant hustle.’

## Shame and humiliation

‘You go to the doctor and they give you a script for antibiotics and they say, “Fill this straight away.” You are not gonna really say, “I’m sorry, I can’t fill this until another four days when I get paid.” So you just take and say, “Yeah OK, thanks” and think: “What do I do now? I can’t do anything!” People don’t understand the extent of the situation you’re in.’

‘One of our kids had been told they’d really needed braces and we went to a follow-up

appointment with the orthodontist and she was really rude, like: “Why didn’t you follow this up sooner?” And with the child in the room, you can’t say anything. You feel like a derelict parent in front of your child.’

‘We didn’t have insurance, we couldn’t ever afford any form of insurance, ever. Not health, not house and contents, not car; nothing. The judgement [from family, friends, professionals] around that when something went wrong was just so painful. And you just haven’t got the words or the energy to have a conversation with them about why that’s not practical. But it becomes a moral judgement about your capabilities as a human, and a parent in particular.’

‘The shame when you go to the shops and you’ve got all your stuff and the dreaded “Declined” comes up. What to put back and what doesn’t makes you look like a horrible parent. Of course, it’s the really healthy stuff that’s the stuff you couldn’t afford. And there’s always people behind you waiting. Always.’

‘The beginning of the school year – all the stuff you need! When my son started school for the first time, I realised that he needed a lunchbox and I thought “I’m not gonna be the parent that sends their kid with an old storage container.” I went to the shop and I made the mistake of bringing him with me. And it was devastating because there were all these amazing lunchboxes that he wanted and I could only afford this really small coloured plastic transparent one.’

## Constant decisions and no good choices

‘It’s just incredible how much things rely on money, you know, the littlest things, and they’re all intertwined, things that people take for granted and just assume that you can do. Trying to work everything out, avert disasters like running out of petrol, praying that no emergency happens, and trying to do the stuff you need to do for your kids.’

‘My son was a really picky eater and it got to the point where I realised, “I’m gonna have to take him to a nutritionist, but no nutritionists bulk bill.” So I thought to myself, “God, how long can he eat like this before it’s deemed an emergency and I can go to some sort of emergency care so that I can be bulk billed for this nutritionist?” It’s that fine line. Trying to figure out how long I can wait before it’s deemed an emergency, but not so long that his health will suffer.’



ANNA, 6 YEARS OLD

'Sometimes when my son was invited to birthday parties and I had no money for a present, I would need to lie to other parents and say we were busy and couldn't go. But actually I couldn't afford a present. So I had to pick and choose the parties we could say yes to.'

## Misunderstandings about the things that create and keep families in poverty

Many people don't understand the forces that create and keep people in poverty, such as:

- **Discrimination:** Aboriginal and Torres Strait Islander people, single parents (especially women) with young children, formerly incarcerated people, recently arrived refugees, people living with disability and folks who are visibly gender non-conforming, face significant barriers to participation in the workforce and housing security, and are much more likely to experience poverty.
- **Intergenerational disadvantage:** There are many complex reasons why those who grow up in poverty are prevented from breaking generational cycles, such as access to health care and knowledge, and the way systems work to keep people in poverty.

- **Family violence/abuse:** such as [financial abuse](#), which is being deliberately kept in poverty and having no access to money controlled by others.
- **Major physical and mental health challenges** in families, including when other family members have to give up work to take on full-time care responsibilities.

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**How can you not see my husband can't work because he has catastrophic mental health stuff? I've given up work to keep him alive. Like, that wasn't a choice!**

Despite it being widely shared in the media that the rates of welfare payments are inadequate, those who've never had to access them often find it hard to appreciate just how much they fall short.

'People find it hard to understand that when you are in the dire poverty, by the end of your (Centrelink) payday, usually by a couple of hours, literally there's nothing left. Not a cent left. The concept of saving is just a complete fantasy.'

'I don't think people understand Centrelink doesn't really work the way it should anyway. It's not enough. There was just this tremendous disconnect between everybody, my friends, my good friends, my family. How is it that you see this and you don't do anything about it except blame us?'

Disbelief, blame and judgement from friends, family, strangers and services compounds the harm and actively contributes to keeping people in poverty.

### Take a moment to think about...



- What part or story from this resource will stick with you the most?
- What is it about your experience that caused this part of the resource to really capture your attention?

No matter how tough things are, our families are always responding by finding ways to:

- get through
- show up for each other
- reclaim dignity; and
- hold on to hopes and dreams, even if only by the tips of our fingers.

## Skills of families living through poverty

At times, experiencing poverty as a family can feel like a dehumanising experience – like being stripped of our dignity and treated like we're less than human. But it's important that families who experience poverty aren't defined by a single story of struggle and suffering.

There are always **other important stories**:

- of generosity, compassion, care, solidarity and resistance
- about the skillful ways that parents and children find of getting through; and
- about what it takes to hold onto hopes and dreams for your children's lives when the odds are stacked against you.

## A short list of some things that get us through

- Knowing we're not alone and it's not our fault (even though people can act in ways that make us feel like it is)
- Making meaning of our family's experiences with stories of strength, resilience and survival
- Telling ourselves our children will be OK
- Holding on to hope however we can
- [Finding ways to talk about it with our children](#)
- Lots of planning for birthdays and Christmas (and other celebrations)
- [Asking for help sometimes](#), and not asking at other times
- Being creative with making meals
- Learning how to do household maintenance (like plumbing) with YouTube videos
- Trying to stay sober or [getting help for drugs or alcohol](#)
- Trying to reach out [if someone is financially abusing us](#)
- [Learning to recognise unsafe people](#)
- Taking time to notice small strengths in yourself and your children
- Finding small moments of [connection](#) throughout the day
- Finding optimism
- Laughing about it together when there is nothing else to be done

Everyone's experience is unique, and shaped by our specific situation and the barriers we face. You may (or may not) relate to some of the following stories – some of the things we've found helpful may not feel helpful or possible for you and your family. But we hope reading them will help you remember what holds your family strong.

## How we made meaning for our families

Making meaning of our family's experiences of poverty helps us to maintain our identities and sense of worth in the face of dealing with the people, systems and circumstances that take away our power, and cause us to feel unseen and unworthy.

## Meaning making and identity

'When we are feeling powerless, or experience loss or [disenchantment](#), which poverty can do, we want to try and make sense of it. It's important that you *own* your meaning making and don't let services or the people who front those services, or other institutions like the media, or mainstream society decide what your family is and make your meaning for you. It takes mental space, which you don't always have. Sometimes you can only do it after the acute phase [the most stressful part] has passed.

'And by "meaning making" I mean thinking about what it is that makes your family unique, the values, the special understandings, the things you do... When you're in poverty it's very disempowering. Often there's other things that sit alongside poverty, contributing to the effect of disempowerment – discrimination, disability, violence, homelessness. All these things mean that you are often without a voice that is listened to. You are often at the mercy of services because you really need them and don't have a choice over whether to use them or not.

'What this can mean is that you will have other people deciding for you what your family is. They may decide that your family is hopeless, dysfunctional, unhealthy, unhappy. Maybe it is those things sometimes. But having your own identity means that you have something to look at when you are being told things that you know aren't right, or aren't the whole picture. If you have a strong sense of who your family is, and that's built on concepts of strength and positives, then you can remind yourself that that other person's idea of your family isn't the truth, or the whole truth. I think that can be really helpful when you are trying to get away from that self-blame.'

### Before you continue, take a moment to think about...



- What hopes and dreams for your life or your children's lives do you refuse to give up on in spite of poverty?
- What kinds of skills, strengths and knowledge have you developed to survive poverty and support your children?
- What values do you keep in mind when you have to make really tough calls or get through hard moments?

## How we held onto hope

### Holding on to 'The kids will be OK'

'I always held onto the idea that the kids would be OK, that they'd get through it. That they'd come into adulthood fully armed with what they needed to live the life that they wanted to live – a sense of security in themselves that isn't necessarily informed by external material things. Confidence in who they are; making good choices; having healthy relationships; having compassion and love. We weren't necessarily gonna get that through the regular everyday means, but we would still get it. Just because we were in poverty, it didn't stop that from being possible.'

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**The best thing about being a kid is being free! Hanging out with friends! Not being as busy as an adult! Not being worried about financial problems and money!**

10-YEAR-OLD, KAURNA COUNTRY/  
NGADJURI COUNTRY, SOUTH  
AUSTRALIA, IN THE THINGS THAT  
MATTER<sup>2</sup>

### Finding whatever keeps hope alive

'Everyone has whatever keeps their hope alive. We managed to somehow hold onto our house. So I felt as though the kids had some stability and an asset if anything happened to me. My hope was very much predicated [based] on money being available to them. I knew that my family would look after them at least. And we were lucky that we had a neighbour who was at the local school who kind of looked out for them. So I knew that they'd get through school. And that we had an education system that would provide for them. They can go to uni and get a job.'

## How we safeguarded our children's wellbeing

### Finding ways to protect children's self-worth

'Poverty for us was twinned with the social stigma of a father who a) didn't work and b) was mad. It was bad, as horrendous as you can get for a kid. So I was very, very, very protective of their internal self-worth that came from that. I was aware that other kids and parents would ease their kids towards other well-resourced families. It was really, really important to me that the kids had safe, positive friendships, and to not have to experience being shunned and treated poorly.'

'I was constantly scanning and looking for opportunities for making the kids feel in no way less than their school friends. For birthday presents, I'd spend forever on the internet trying to find something that was affordable, but exclusive. Something that their friends all would be jealous of, that they could show off and be part of the group. I was constantly looking for all the kinds of external markers of wealth in a kind of strategic way to make them feel really important. I spent a lot of time and energy scanning for specials when they had to take a present for their friends' birthdays, so they didn't end up having to go with some dodgy, crappy, rubbish present. Making sure that relative to their friends they were treated as though they were equal.'

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**It's all I really knew so I never really thought of it as something bad, it was just how we lived. I don't look back on it as a bad thing.'**

ARTHUR, 18 YEARS OLD,  
NGARRINDJERI COUNTRY,  
REFLECTING BACK ON LIVING IN  
POVERTY AS A CHILD

### Planning, planning, planning to make special events *special*

'I spent so much time planning for Christmases, planning for birthdays, for presents, making sure I had enough money for making a beautiful cake. It's a trade-off between how much you can spend and the bang for the buck that you get out of it.'

### Reworking the tradition and the narrative

'When my son was younger I read a story about Santa giving a special present and I read that to him. One Christmas he got a rainbow skirt cause he was obsessed with skirts at the time. I decided I'm gonna keep on with this tradition so that he knows that even though Santa doesn't get him really expensive stuff, he will get you something really unique that no one else has or something that he really, really desperately wants. That uniqueness kind of distracts from looking at it from an adult viewpoint as a poverty thing.'

### It's OK to accept handouts

'From my experience as a child, I learned ... it's OK to accept handouts, that it's not shameful. I'm sure I'd be in a much worse place if I didn't accept the charity.'

### Being creative with meals when you've got no money

'I got good at looking up food to cook that suited my situation. For example, once I only had a microwave and got really good at finding microwave recipes for me and my son. I also found looking up "student hacks" was really useful for great ideas around food.'

### Take time to notice small strengths in yourself and your children

'My kids are so empathetic, open minded and tolerant. It's a bit cheesy to say, but they value things. They value human connection. They don't take things for granted. I tell them I am proud of the kind of people they are.'

'I always saw strengths in my kids. I thought they were incredible. The hard part was seeing strengths in myself. So I would encourage people to become aware of their own incredible strength.'

### Finding small moments of connection throughout the day

'For example, colouring in one small drawing, you don't need to play elaborately for hours. Also, pointing out small things to take pleasure in when we were out, like finding the wonder in nature – "Look at the clouds, aren't they beautiful today?", or "Look at that little plant, isn't it unusual?" That kind of thing of thing.'

The following resources might give you some extra ideas:

- [100 ways for bonding with your child](#) (newborn to school age)
- [Homemade toys and free activities for children](#) (0–8 years old)
- [Staying connected with pre-teens and teenagers](#) (9–18 years old)

### Finding optimism

‘I learned to recognise the positives and strengths in my situation, not just the negatives. This has built up the groundwork to be able to get through future tough times. It stops the negative taking over my entire mindset and getting me stuck in a rut. This is something I can do with my young son as well. We can understand together that in every negative there is a positive, and we can find that together.’

‘One time my bus ticket had no money on it, we were stuck, I had absolutely no money. My son and I had a huge walk back home. But on the way I taught him how to sing a new song, and we had lots of time to walk and talk. We found a way to make it into a nice time together. Looking only at the negatives and repercussions for the day, would have made it worse, but we made it into a nice memory.’

### Being able to laugh about it

‘Sometimes I find it really good to be able to joke about it or laugh about it. Someone who has never experienced any of this would probably be really horrified about me joking about this one time when I was in a refuge and I snuck out to the kitchen to eat all their raisin bread, but it was full of mould. But it helps to be able to laugh.’

### Skills of surviving and staying safe

#### Picking your battles

‘Picking your battles. That saying has never been more true than when living in poverty with a child. Prioritising, picking what to do, what not to do, what to fight over, when to give in. It’s important to be able to have that skill. It’s not a really uplifting or hopeful thing, but it is something that does make it so much easier in the long run.’

### Knowing when it wasn’t safe enough to ask for help

‘It was really hard to ever ask for help. Almost impossible. The courage to ask can only happen I think if there’s some kind of contextual sense of generosity. In the case of my family, there was always the judgement. The poverty was always seen as being because of something we’d done. And so asking [for help] in that environment is excruciating. What do you do if you ask, and the answer’s “no” and you’ve surfaced your need and your pain, which you can only usually cope with by actually not engaging with it? I can’t survive that. So in ways, not asking for help when it’s not safe is a survival skill.’

### Reclaiming control of finances when experiencing domestic violence

‘My poverty was made worse by my ex. I had a lot of strategies around taking control of as much of the finances as I could. I would do things like [before internet banking was common] try and grab the card as soon as payday happened and try and hold onto it where he couldn’t find it. And then I would take out enough money that I needed for the essential things and put it into envelopes and hide the envelopes. In this kind of situation, you come up with unique strategies for your unique situation.’

### Being resourceful

‘One of the skills is constantly coming up with innovative ways to make things last longer, or find out how plumbing works ... I go on YouTube a lot. I’ve pushed the limits – obviously I can’t do electrical or anything – but I’ve really pushed the limits in terms of handy-person skills and done really incredible things actually. Being pushed to the end of your tether and keeping going. Not a stubbornness, it’s something else. Looking back on that, the kids have something to be proud of.’

‘I appreciate being resourceful and the satisfaction of taking the long way round. Those sort of things shaped the person I am now. At the end of the day, money is useful, but I know that I would be a lot worse off if I didn’t have that kind of mentality of being able to look at situations and see them from a different angle.’



## Pushing through

'For a while I was in a really rough space mentally, I had to put this front up. As long as people look at myself and my son and see that we're living a good healthy life, we'll make it through. Putting up the front removed the chance of slipping further. Even when things were really bad and I was living week to week on youth allowance with my son I always thought it would be very easy to turn to alcohol or to gamble. But I told myself, if people see me doing that, they're gonna think that something's wrong. So I can't do that. And that kind of pulled me through that really, really rough, ugly time period until things kind of evened out. Then it became less about the public eye and more how can I express that I love and care for my child in every single way. In the beginning, I wasn't really focused on that. It was just pure survival.'

## Recognising unsafe people

Sometimes when reaching out for help, we might make new connections that are unsafe or become unsafe. There are some signs to look out for, such as if people start to:

- embarrass or put us down
- act in ways that scare us or make us uncomfortable
- try to control us or keep us isolated
- intimidate or hurt us (physically, emotionally or sexually)
- tell us that we are bad parents or threaten to harm our children; or
- blame us for their behaviour or act like it's not really happening ('gaslighting').

The Say It Loud website has some more information about [warning signs of unsafe behaviours](#) to look out for.

There are many more stories of responses, skills and values that children, parents and families who experience poverty have besides those in this fact sheet.

## Take a moment to think about...



- What would you add to this list? What skills has your family used to survive poverty?
- Who knows most about what you are up against and the skills it takes to get through?
- What would you want to share with other families and children who are experiencing poverty?

## Dive deeper into podcasts

This episode of the ABC's The Conversation Hour explains [why it costs more to be poor](#).

## Online resource ideas

Sometimes we can find help online. Here are some of our ideas:

- Search for the following and add 'near me' to the search terms to find help in our area:
  - emergency relief
  - furniture assistance
  - help paying bills
  - food vouchers
  - sports vouchers
  - Christmas assistance; and
  - no interest loans.
- Search 'free or cheap family activities near me' for ideas on things to do in your area.
- Join a '[Buy nothing](#)' [group on Facebook](#).
- Look online for food blogs with ideas for [meals to make when you have no money](#) - [No Money, No Time Kids](#) is a [great recipe resource](#) for families.

You could also contact your local council or community centre to ask what assistance and free programs they offer to locals. Libraries are often connected to councils and offer free internet if you don't always have access to a smart phone or wi-fi access via a computer or other device.

## Services and resources to try if you're living in poverty

Depending on [our connection to others](#), sometimes we can ask family and friends for help, and sometimes we can't. Sometimes we have the energy to look for services and sometimes we don't. But if you do have some energy, take a look at the following services and resources you might find helpful.

If you are new to using services, or find them challenging to use, you might find it helpful to read the ideas shared by families in [Skills for navigating services](#).

### Practical help

- For support in your local area, visit AskIzzy, a website that aims to [connect people in need with housing, a meal, help with money, family violence support, counselling and more](#).
- The Smith Family [helps children overcome educational inequality caused by poverty](#).
- Foodbank can help you [find free or cheap food locally](#).
- If you're feeling overwhelmed and need some help dealing with financial stress, the National Debt Helpline can [put you in touch with a financial counsellor](#) who can help you manage bill payments. If you're unsure, read more about [what financial counselling is](#).
- Saver Plus is a [financial education program for families and individuals on a tight budget](#) to develop life-long savings habits.
- Centrelink has [information on payments available to help with the cost of raising children](#).
- Searching the internet can help with ideas for [free or low-cost activities for children and families](#).

### Financial abuse

- Financial abuse can happen to anyone. If you think this might be you, [contact 1800RESPECT](#) or take a look at the [financial abuse toolkit](#).
- If you have experienced family or domestic violence the [National Debt Helpline](#) can also connect you to specialist services that can help you take steps to protect your financial safety.

## Advocates and legal support

- There are a range of [services that can assist with legal issues](#). Legal assistance providers vary between states and territories, and provide different levels of legal information and advice.
- Community Legal Centres Australia also has links to [organisations that might be able to help you with a legal problem](#).

## Family financial information

- The Balance website's advice on [how to explain financial problems to kids](#) includes guidance based on talking to children of different ages.
- Raising Children have some tips on teaching children about money for [preschoolers](#), [school-age children](#) and [teenagers](#).
- Raising Children also provides [information for parents on managing money](#) as well as [other services and support](#).

## Speaking up for change

If you can, you might want to contact your local Member of Parliament (MP) or council to let them know about the barriers you are up against and what kinds of things might make a difference.

You can [search for your federal MP](#), or type 'who is my state MP' into Google, and follow this guide on [how to write a letter to your MP](#).

Or you may be interested in getting involved with national or state based anti-poverty campaigns:

- [Anti-poverty Week](#)
- [Australian Unemployed Workers Union](#)
- [Anti-poverty Network SA](#)
- [Anti-poverty Network Victoria](#)
- [Western Sydney Anti-poverty Network](#)
- [Anti-poverty Network QLD](#)
- [Tasmanian Council of Social Services](#)
- [Anti-poverty Network Perth](#)

## More money, housing and health resources

Have a look at the following options and choose what feels right for you and your family.

- [Supporting children when you're struggling with money](#)
- [Talking to children about family money struggles](#)

AVAILABLE HERE

**View all Money, housing and health resources**



Are you a practitioner wanting to share this resource with a person or family?  
[First check out our practitioner guide.](#)

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### References

1. Dorsch, P. (2022). [One in eight people in Australia are living in poverty](#) [Web page]. Sydney: ACOSS & UNSW.
2. Connolly, H. (2021). [The Things That Matter 2: Views of 8-12 year olds on life, school and community](#). Project report no. 23. Adelaide: Commissioner for Children and Young People, South Australia.