

## 5 Child and family poverty in the 'lucky country'

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### Poverty is a political issue

Four weeks before Christmas 1992, Salvation Army administrators were worrying about how the organisation could respond to the needs of the 200 000 impoverished Australian families who had already turned to them for help. With a budget of six million dollars, they could allocate only \$30 to each family for food and children's toys. Similarly, the Smith Family, which had already helped 100 000 needy families, feared that it would not be able to meet the Christmas emergency with a budget of only \$2.5 million. Administrators at St Vincent de Paul experienced a similar predicament (ABC '7.30 Report', 7 December 1992). Adelaide's Central Mission compiled statistics over a six month period and found that the average South Australian adult already carried a debt of almost \$20 000 (excluding home loans) before responding to the prime minister's plea to 'spend the country out of the recession'. Nineteen days before Christmas, the prime minister announced that his government would match the contributions of major charities on a 'dollar for dollar' basis to help cope with the Christmas emergency. Two days later, national statistics revealed the highest unemployment level in 60 years. The prime minister responded with an additional \$2 million, contributing a total of \$9.5 million. The leader of the opposition complained that this was 'too little too late' and dismissed the prime minister's gesture as a cynical pre-election exercise. After all, wasn't this the government which had promised (in June 1987) that, 'By 1990, no Australian child will be living in poverty'? With the benefit of hindsight, Bob

Hawke tried to amend his statement to indicate that children would not 'need' to live in poverty but even that goal remained far from realisation.

Child poverty is a political issue. It is political because state and federal governments create economic policies and taxation systems which have the capacity to encourage or discourage disadvantage in society. The federal government also determines the levels of income support available to mothers and low-income families. On the other hand, state taxes such as payroll tax, can contribute to unemployment and impoverishment.

Charitable organisations view poverty as an index of inequality in Australian society. They point to the fact that the poor have no influence over the institutions and systems which control their lives. Cabinet ministers and bureaucrats are more likely to socialise with business tycoons and power brokers than residents of Salvation Army hostels. As a consequence, the poor depend on welfare agencies to identify and promote their needs to both federal and state governments.

A staggering 500 000 (or one in eight) Australian children were estimated to be living in poverty in 1990 and the number grew as the recession deepened (King 1991, p. 55). At the same time, there was an 11 per cent increase in the number of Australians who declared incomes in excess of \$1 million. One hundred and ninety three people (121 men and 72 women) revealed a combined income of \$530 million. They also managed to pay minimal income tax, contributing a mere 26 per cent. By comparison, the average 1990-91 Australian taxpayer received an income of \$25 289 and paid 23 per cent tax. In other words, poet Percy Bysshe Shelley's much quoted saying, 'the rich have become richer and the poor have become poorer' is no longer a cliché but a fact of Australian life. Dilnot (1990) and Raskall (1986) showed that the wealthiest 1 per cent of the population held 20 per cent of Australia's total wealth (\$125 billion) and, between them, the wealthiest 10 per cent owned more than half of the nation's assets.

At the opposite end of the scale, 30 per cent of adult Australians had no wealth at all (Harris 1989). Although other countries experienced an increase in child poverty throughout the 1980s, Australia and the United States had the highest poverty rate when measured against other comparable OECD countries (Brotherhood of St Laurence 1991a).

In his paper to the National Family Summit at Parliament House, Dr Don Edgar, Director of the Institute of Family Studies, made it clear that Australia's economic systems 'haven't got it right . . . they've promoted greed, non-productive investment and tax write-offs resulting in the highest unemployment since the Great

Depression'. We now have 430 000 children growing up with an unemployed parent and over 611 000 Australian families with either the wife or the husband or both out of work. Nearly half of unemployed parents are family heads and a third are main breadwinners with dependent children. Eighty one thousand families with a child under five have no parent working, and all these numbers are set to rise as government debts and business closures continue to take off (Edgar 1992).

The catastrophic business ventures of state governments in Victoria, Western and South Australia will contribute to poverty in all three states for many years to come. To pay the interest on the loans covering their huge debts, state governments increased charges and taxes to raise additional revenue and, simultaneously, cut welfare services at the time when they were most needed. Left with a \$3 billion debt by the State Bank, the South Australian government increased prices of more than 200 goods and services including motor registration, public transport, energy and water in just one budget (August 1992). Taxes were increased on cigarettes, alcohol and petrol, and the tax on bank transactions doubled. Not even the poorest in the community escape from paying these government charges.

During 1992, there was a 28 per cent increase in Australian bankruptcies with one in every 174 Western Australian, one in every 175 South Australian and one in every 180 Tasmanian householders registered as bankrupt (Humphreys 1992). With every unpaid debt, there is a ripple effect and others suffer. And while thousands of South Australian families were hurt, the state politicians responsible for the debacle received a 30 per cent pay rise and the State Bank of South Australia continued to pay salaries in excess of \$100 000 dollars to no fewer than 90 members of staff (*Sunday Mail*, 10 January 1993).

Few Australians were untouched by the stock market collapse of 1987. Ordinary families lost their life savings and superannuation in the closure of building societies. The recession also resulted in the devaluation of the property market, ensuring that many homes are now mortgaged for sums far in excess of their current value. The retrenchment of parents propels families into bankruptcy, homelessness and poverty if they can neither repay their loans nor sell their houses at the original purchase price.

### The rural crisis

In the meantime, poverty has increased throughout rural Australia. Contributing factors were; excessive borrowing at high interest rates

during the 1980s (following the maxim of 'get big or get out'), natural disasters and the government's agricultural and economic policies. By 1993, Australian farmers had debts of \$14 billion and only 18 per cent were making a profit. Thirty per cent of farmers in western New South Wales were under pressure (from banks) to leave their properties while the Longreach (Queensland) rural counsellor assisted 100 clients with debts of from \$500 000 to \$700 000. In South Australia, the Farmers' Federation confirmed that one third of families had already been forced to abandon their farms and 30 per cent of the remaining 12 500 were in financial trouble.

Many were trapped because they could neither sell their farms nor earn a living from them. In some areas, banks had so many unviable, unsaleable farms on their hands that they invited the original owners to remain as tenants. Not surprisingly, the impact of the rural crash has been manifested throughout the community with a rising tide of bankruptcies in long established businesses dependent on agriculture (*The Advertiser*, 5 October 1992).

Representatives of the industry held the government largely responsible. They demanded changes to government policies, especially in relation to the income tax regime, the injustice of direct taxes on the rural sector, inflated government charges and the import of subsidised food from the European Economic Community and developing countries. They demanded government assistance to improve their international competitiveness. In the meantime, many farming families had insufficient food for their tables because, despite huge debts, the official valuation of their properties made them ineligible for government benefits. Such was the poverty among sheep farmers on Kangaroo Island (South Australia) that banks conceded the futility of evicting half of the farming population to the mainland. As a result, a third of the Kangaroo Island's population received social security benefits in 1993 (*The Advertiser*, 5 October, 1992).

### Poverty is comparative

The concept of poverty varies according to cultural and community expectations. While the thought of Australian children being deprived of toys and a Christmas feast may touch the hearts of federal politicians, it would bring no tears to the eyes of starving children in Africa.

So what is poverty?

Poverty is a relative phenomenon, relative to the commonly accepted standard of living in the wider population at a particular time. Poverty in Australia means the financial inability of parents to provide a 'decent standard of living' in terms of housing, heating

and lighting, health care, education, clothing, nutrition, employment, access to transport and opportunities for recreation and socialisation (Trethewey 1989; Harris 1989; Townsend 1987). Inequality results in poverty when family incomes are so low that parents lack access to resources which determine children's chances in life.

The recession of the early 1990s affected people from all walks of life. The factors most commonly related to poverty were high levels of unemployment, increasing numbers of children left in the care of one parent, excessive expenditure on housing, eroded levels of government benefits for children and low wages.

There is no clear dividing line between the poor and the 'non-poor'; it is a 'gradient of inequality' which affects all children but disadvantages some and creates advantages for others (Harris 1989). Some move in and out of poverty because their capacity to meet basic costs depends on factors outside their immediate control. Common factors include separation or divorce (coupled with non-payment of child maintenance or substantial legal bills incurred in custody disputes), business closures, the loss of investments, inflation, increases in rents or changes to interest rates, ill health, accidents and disability, natural disasters and an increase in the number of dependents.

The Henderson Poverty Line is the income measure used to quantify the extent and nature of poverty in Australia for analytical purposes. Poverty Line figures are updated and published quarterly by the University of Melbourne. When the Line was developed, it was described as 'austere, low level' and those who lived below it were considered to be 'very poor indeed' (Commission of Inquiry into Poverty 1975, p. 13).

The inability of Australian parents to buy Christmas gifts may appear to be trivial in the context of world problems but there are harmful psychological effects when society, the media and previous life experience tell us and our children that for Christmas happiness we need, are entitled to or deserve material treats that we can no longer afford. In the weeks prior to Christmas 1992, Australian children were exposed to twenty minutes of Christmas gift and toy advertising in every hour of their television viewing ensuring that children became materialistic, demanding specific items with expensive brand names. Stressed Australian parents spent over \$300 million on toys and video games. Sixty-three per cent of purchases for children were made on the 'buy now, pay later' system using high interest credit cards (*The Australian*, 15 December 1992). This placed poor parents at risk of further indebtedness but they took that risk because, while expensive toys are not essential for children's well-being, the inability to provide them increases parents' sense of alienation, isolation, impoverishment, resentment and self-pity.

### Who are the poor?

#### *Solo mothers with dependent children*

In June 1990 there were 425 731 Australian children living in 248 886 sole-parent families on social security pensions. Mothers were the responsible care givers in 95.4 per cent of these families. They constituted 16 per cent of all families with dependent children in Australia. More than 60 per cent of solo parents were in the lowest income bracket compared with only 12 per cent of two-parent families with dependent children (Brotherhood of St Laurence 1991).

Half of all solo-parent families had incomes below \$215 per week. By comparison, only 8.5 per cent of married couple families with children were in this income group (Department of Social Security 1990, Table 11; ABS 1988 cat. No. 4117.0, Table 1). The Brotherhood of St Laurence (1990) showed that families dependent on the single parent's pension had an income well below the Henderson Poverty Line. In the case of a one child family, the difference was \$12.60 a week. With four children, the family had an income \$60.95 per week below the Poverty Line.

At the time of the 1986 census, the highest proportion of solo-parent families lived in high-density government housing in inner-city suburbs. One-parent families with dependent children constituted 30 per cent to 32.5 per cent of all families living in the older suburbs of state capital cities. In some areas (such as Kingston, ACT) they constituted more than half of all households. Solo-parent families were also overrepresented in remote, traditional Aboriginal rural communities.

Wherever there is low rental housing, there are enclaves of families headed by solo mothers. When rents increase or mothers fall into debt, they move further afield or join the 200 000 permanent residents in Australian caravan parks (ABS census 1992), and the 62 040 adults living in shacks. Forty thousand new families became homeless in the year 1993/94.

Physical and social isolation are compounded by the fact that a quarter of solo mothers with children lack access to a car (compared with only 2.5 per cent of mothers in two-parent families). They are also much less likely than their partnered peers to engage in paid work. At the 1986 census, 58 per cent of solo mothers with dependent children were registered as unemployed compared with only 19 per cent of solo fathers and 4 per cent of fathers with partners. A contributing factor to the poverty of children in solo-mother families is that the parents are the ones least likely to have received any formal education since leaving secondary school.

There is little media or public sympathy for solo parents. The

image often presented is that of promiscuous, irresponsible females who have sex with promiscuous, irresponsible males and expect responsible, hard-pressed taxpayers to pay for the consequences. The 1986 census showed that only 2.7 per cent of lone mothers were in the 15–19 year age group but, though few in number, they give cause for concern. Kosky (1992) found that 5 per cent of 15–19 year old females became pregnant in a typical year and almost half chose to keep their babies. The pregnant adolescents tended to be lonely, bored and wanted a baby to fill the emotional void in their own lives. They had highly romantic, unrealistic ideas of motherhood. Kosky confirmed earlier studies which showed that, when young mothers opt for abortion or their own mothers take responsibility for the care of their babies, they are likely to become pregnant again. On the other hand, those who choose independent motherhood are likely to become disillusioned when they find that children make constant demands for love and attention without satisfying their own immature emotional needs. Romantic notions wane when young sole mothers are reliant on government benefits and live in isolated government housing with no family support. In these circumstances, they are unlikely to develop and practice sound parenting skills. Kosky estimated that the Australian government paid out \$70 million a year in supporting parent benefits to this age group. This did not take account of medical costs, other support services and ongoing payments to mothers who remain unemployed solo parents for several years. However, while 92.9 per cent of solo mothers under twenty years and 67.2 per cent under 25 years have never married, the majority of solo mothers are older women who have been widowed, separated or divorced. Australian-born women are much more likely to become solo parents than their overseas-born counterparts. Within the overseas group, there are substantial variations depending on the mother's birthplace. New Zealand (20 per cent), German (15 per cent), Australian (14 per cent) and Vietnamese (13.5 per cent) born women have the highest rate of solo parenting in Australia. At the lower end of the scale, Greek (3 per cent), Yugoslav (4.9 per cent), and Italian (5 per cent) born mothers. Indian, Lebanese and Malaysian women are also minimally represented (ABS 1991, cat. 2511.0). It is likely that the differences relate to cultural and religious factors and the financial dependence of women in the groups with lower rates.

*Immigrant families from non-English-speaking backgrounds*

Australia's population has more than doubled since the Second World War from 7.5 million to 17 million in 1992. Immigration accounts for 40 per cent of population growth. At the 1986 census, 6 per

cent of Australian children were born overseas and 36 per cent had at least one overseas-born parent. In 1989–90, 121 000 immigrants arrived under various categories of eligibility. The largest group consisted of family members of earlier arrivals and more than a third were children. Only 35.3 per cent of immigrants were classed as 'skilled'. The largest group came from the United Kingdom, followed by Vietnam, Hong Kong, Malaysia, China, the Philippines and New Zealand (Taylor and MacDonald 1992). Despite the underrepresentation of immigrants in statistics for solo-parent families, recent migrants to Australia are overrepresented in all indexes associated with poverty, Johnson (1991) and Taylor and MacDonald (1992) confirm that the poorest members of the immigrant community are those who:

- have no English-speaking background;
- have been in Australia for less than six years;
- had no education or relevant job training after secondary school;
- have low incomes or no paid employment;
- suffer health and injury problems which prevent them from working;
- are financially dependent on social security benefits;
- belong to cultures with no history of women joining the work force;
- have large families to support;
- lack support networks.

Population statistics (1986) show that the immigrant women who have the highest fertility rates are those who fall into most of the above categories. Mothers born in Lebanon, Vietnam and the Philippines registered more than double the number of live births recorded by their Australian-born counterparts. These three groups of mothers have no history of involvement in the paid work force and all three feature substantially on the indices associated with poverty (Taylor and MacDonald 1992).

Additional problems arise when immigrants are also refugees; for example, two thirds of refugee women suffered torture, rape and other traumas before arriving in Australia. Deprived of specialist psychological support, they were often unemployable and incapable of providing appropriate support for their own children. These women constituted an 'underclass' in the immigrant community.

The lack of secondary, technical and tertiary education are strong factors in immigrant unemployment and poverty. Whereas almost half of recent immigrants from English-speaking countries possessed tertiary qualifications, the proportion dropped to 21.5 per cent for West Asians and 23.8 per cent for Southern Europeans (ABS 1990,



cat. no.4119.0, p. 83). In a Victorian study, it was shown that 68.1 per cent of non-English-speaking mothers had received no education beyond primary school and 54 per cent were living in twenty-storey blocks of flats in old inner-city suburbs (Taylor and MacDonald 1992).

Uneducated, non-English-speaking parents are the ones least likely to be employed or, alternatively, the ones most likely to occupy unskilled jobs with low pay and hazardous working conditions, often in back street cafes and factories where their presence is not recorded. While these workers escape income tax, they are also unlikely to receive award rates or have insurance cover against accidents. The decline of Australian manufacturing industries has been a major factor in the unemployment and poverty of unskilled migrant workers of both sexes. Department of Social Security data for 1990–91 shows that 24.4 per cent of children (287 000) in families receiving Family Allowance Supplement had an overseas-born parent and 16.4 per cent (192 000) had a parent with no English-speaking background.

Children in non-English-speaking families were overrepresented among those receiving sickness benefits (43.1 per cent), special benefits (39.1 per cent), invalid pensions (30.1 per cent) and unemployment benefits (29.5 per cent) but they were underrepresented among families dependent on sole parent pensions (9.4 per cent).

### *The unemployed*

The link between poverty and unemployment was made clear in the 1975 report of the Commission of Inquiry into Poverty. This concluded that 'the dominant factor which determines poverty is whether or not the head of the family is able to work'. Unemployment 'creates a cause and effect relationship between generations in which parents' poverty (as the effect of their inability to generate income through employment), is passed on to their children as the cause of their earning inadequacy and, ultimately, their children's poverty, thus creating a self-perpetuating cycle of poverty and deprivation' (Crossley 1990, p. 11).

Poverty has increased as a result of increases in the rate and duration of unemployment in Australia. ABS statistics showed that 148 800 families with one child and 196 100 families with two or more children were dependent on unemployment benefits in 1992 (ABS 1992, cat. 6203.0, Table 37). These figures did not include unemployed sole parents in receipt of sole parents' benefits.

In the Aboriginal community, only one third of people of working age were in paid employment compared with nearly two thirds of other Australians (Choo 1990).

The problem with unemployment statistics is that they only tell us about the number of persons who notified the Commonwealth Employment Service (CES) of their predicament. People are unlikely to take this step if they are ineligible for benefits because their partners are working or because they have assets which prevent them from passing the assets test.

Statistics do not take account of students who remain at school or, if at university, enrol for postgraduate courses because they cannot find paid work. They do not include the large numbers of women and young people who accept part-time jobs when they want and need full-time employment. Casual and intermittent work also conceals the fact that teachers, scientists and other graduates are not needed in their own professions. Statistics fail to tell us about the long-term discouraged job seekers who have given up hope of finding work and avoid contact with the CES because of the uncomfortable feelings that contact brings. Similarly, those who have been forced into early retirement are not quantified. The Brotherhood of St Laurence believes that the 'hidden unemployed' population is equal to the registered population, that is, there were probably two million unemployed people seeking work in Australia in 1993.

It should be emphasised however that employment does not necessarily release Australians from poverty. People who are dependent on casual work are often disadvantaged by insecurity, poor working conditions and wages which fail to provide an acceptable standard of living.

### **Aboriginal families**

Aboriginal children are overrepresented on all the indicators used to measure disadvantage, including sole parenting although, at the time of the 1986 census, Aborigines and Torres Strait Islanders constituted only 1.43 per cent of the total population. The smallest increases were in traditional, scattered communities with the largest Aboriginal populations, such as in Queensland and the Northern Territory. The largest increases were in cities where there was no previous Aboriginal occupancy of any size. Tasmania showed the greatest increase (149.9 per cent) followed by Victoria (108 per cent) and New South Wales (66.9 per cent). Fifty-two per cent of Aborigines were under twenty years of age at the time of the census, creating the youngest population in Australia.

The outlook for Aboriginal and Torres Strait Island children is bleak on all indicators involving health and health care, housing, access to education, unemployment, income, life expectancy and criminal justice. When Aboriginal parents are in paid employment,

their income is half that of other Australians. One in three Aborigines and Torres Strait Islanders are homeless or in substandard housing. They are twenty times more likely to receive jail sentences than non-Aborigines. Not surprisingly, their children are materially worse off than others. Those in rural communities often lack basic necessities such as a reliable water supply, electricity, sewage and services taken for granted by city dwellers.

The loss of their spiritual and cultural heritage has resulted in Aborigines losing their dignity and self-respect. This, in turn, has led to substance abuse, poor nutrition, chronic ill health, chronic poverty and homelessness. All of these affect the development of children and, eventually, their access to paid employment.

### **Attitudes to unemployment**

When 200 graduating teachers and social workers were surveyed for the purpose of this book (1992–93), 99 per cent disclosed that they had never encountered impoverished children during their own school careers and they had no realistic understanding of what it is like to be poor. Their inability to empathise was all the more worrying given that these graduates were about to descend on the real world where they would be teaching poor children and, in the case of social workers, counselling poor families. It was also worrying that they had adopted some of society's blaming attitudes about the causes and effects of poverty and unemployment.

Earning a living is central to the Australian culture. Our status in society is often defined by our role within the workplace. At social gatherings people ask, 'What do you do?', confirming the important relationship between a person's identity and work. Society also has expectations of how people in certain jobs should behave and dress. Within society's valuation of work, there is a hierarchical structure. Voluntary work and housework are valued lowly, even though they are essential to the community. Among the paid occupations, status relates to the duration of training, income and the status of clients. When people are conditioned to value work, they may also develop the perception that unemployment is the fault of the individual and income security should be regarded as a privilege rather than a right. This leads to the demand that recipients should have to participate in community work to compensate taxpayers for their involuntary gift. Another view is that people choose to be unemployed, either because they are lazy, lack moral fibre or because government benefits are too generous and 'it doesn't pay them to get a job'. Taxi drivers often assure their passengers that 'there is no unemployment problem. Anyone can work if they want to'. They omit to mention

that, among taxi drivers, there are many holders of PhD's, MSc's and other academic qualifications who cannot find work in their area of specialisation.

Everyone has heard stories about 'dole cheats' who 'rip off the system'. The genuine unemployed are not helped by reports that social security fraud is costing the nation \$2 billion a year (1993) and in South Australia alone, overpayments and fraud accounted for \$22 million . . . an increase of \$9.5 million in one year (*The Advertiser*, 9 November 1992). Unemployed people are not insensitive to society's negative attitudes; they too probably expressed hostile views in earlier days when they had the security of a paid job. Once that security goes, the world becomes a frightening place.

Some men are so afraid of the stigma attached to unemployment that they keep their retrenchment from their wives and families, travel to the city each day, spend their time in the public library while using up savings and superannuation refunds to support their families.

#### **The effects of unemployment on victims**

The longer the period of unemployment, the greater the impact on the individuals and their families. In the first few weeks, unemployed people may tell themselves and others that they are having a well-deserved rest and are not yet seriously looking for work. They assume an air of indifference until the money begins to run out and their job applications are rejected. Looking for work is exhausting, time consuming, expensive and heartbreaking. It involves devoting enormous amounts of time to newspaper searches and the drafting, typing and posting of applications. Then, there is the daily wait for the postman and the fear of leaving the telephone (lest someone calls to offer an interview). Applicants are short listed, attend multiple interviews, expose themselves to expensive personal profile and ability tests and, with hopes raised, they begin to plan for a brighter future. Weeks may pass with no further communication. To the uninitiated, it also comes as a shock to find that government departments advertise positions which don't exist and jobs which are already occupied by someone else, and if after the third interview, you are offered a job in the public service, postpone the celebration because there is still a good chance that another public servant will appeal successfully against your appointment and your services will not be needed.

When looking for work, you learn more about your shortcomings than your strengths; you are either underqualified or overqualified, too young or too old but seldom just right. There is no comfort

from learning that you were in the final short list or even in the 'best two applicants'. It can be like a game of Ludo when, close to the finish, you are wiped off the board and have to go back to the very beginning.

In 1992 there were more than 300 000 long-term unemployed—that is, people out of work for twelve months or more (Edgar 1992). The number increased in 1993. The longer the period of unemployment, the greater the damage to your self-esteem. Over time, it becomes difficult to retain and update work skills. Employers are less likely to recognise skills which have not been used for a year or more. They may also ask themselves, 'If he's so good, why was he dismissed? Why has he been out of work for so long?' When there is a choice of appointing someone already in employment and someone who has been jobless for a year, the employed applicant is most likely to succeed.

Unemployed people and their families soon become alienated and socially isolated. The workplace is often the most important source of social contact for men. When they leave work, they may lose their friends as well as their interests. Mothers and children are also affected when the family is uprooted to move to cheaper housing or when the father moves interstate to look for work. When unemployment leads to a drop in the standard of living, parents find that they cannot maintain previous, longstanding friendships which involved outings and entertainment. People who are still in employment feel uncomfortable when they have to face former colleagues who were discarded.

Having an interesting, well-paid job is a guard against poverty and ill health. For people who are unemployed, the social security payments maintain them at an income level below the Poverty Line. This leaves little to spare for costs involving job seeking and interviews.

Families lose their choices and life becomes monotonous. Parents dread the possibility that equipment might break down because there is nothing to spare for repairs. Shopping is a nightmare when the weekly purchases have to be pared down to a bare minimum and there is nothing left for family treats. Critics argue that parents could 'shop around for specials', visit markets and opportunity shops, grow vegetables, make their own clothes and find 1001 ways of using minced beef. All of these require energy, if not transport and money. Furthermore, while it may be fun for yuppies to buy bargains at op shops as a matter of choice, second-hand clothing soon loses its appeal when you can never afford new clothes for growing children.

To maintain high morale, poor parents need an abundance of energy and ingenuity. Financial pressures have the opposite effect. The stress and anxiety of retrenchment and the sense of failure

increase the vulnerability to both physical and mental health. At the time when parents need to take extra care of themselves, they are most likely to smoke more cigarettes and drink more alcohol to dull the pain. The long-term unemployed often develop an unhappy, angry or cynical approach to life which makes it difficult to convince others of their worth. Self-pity and bitterness are likely to cause damage to important relationships. The stress of living in a household with unemployed parents also has a damaging effect on children's concentration and progress in school.

Unemployed, previously high status fathers often have to adjust to becoming home-based care givers and housekeepers, looking after preschool children while their wives become the breadwinners. This requires massive adjustments because, deprived of unemployment benefits, the fathers may have no income of their own. Resentment and jealousy are especially high if they miss the status associated with paid work.

The risk of unemployment is greatest for adolescents from poor families with a history of unemployment. These young people are the ones most likely to leave school early, believing that they are 'helping the family out'. Some are forced to leave home because of the poverty of parents. They may join others in the same situation, becoming depressed, antisocial and unemployable. In this way the poverty cycle is perpetuated (Harris 1989).

### **The never empty nest**

Another feature of the 1990s is the never empty nest. Young people leave home to study, get jobs or marry but when there is no work, they return home to their parents because they have no money and there is nowhere else to go. This could be satisfactory if the parties were all mature, stable, considerate people who shared responsibilities equally and respected everyone's values but that ideal seldom exists. For middle-aged parents who have acquired quiet routines, the sudden intrusion and the new demands made upon them can be very stressful.

Adolescents seek to be independent above all else. If they return home only because they are unemployed and life with parents is less expensive than independent living, relationships are likely to be difficult. Parents who have been reared with the work ethic may already feel disappointed that their sacrifices, especially for education, seem to have been for nothing. They may resent the fact that their offspring stay in bed for most of the day listening to loud rock music, are too tired to help in the house but spend most of the night at discos. Parents may also feel resentful if, from a meagre income,

they are having to subsidise their young adult children in a lifestyle of which they disapprove.

Parents' feelings of anxiety and disapproval are transmitted by body language, if not in anger. Young people who are experiencing rejection in the workplace may also begin to feel unwanted at home. This often leads to depression and thoughts of self-destruction (Clarke 1992). The pain of unemployment is felt not just by the individual but by the whole community. High unemployment places pressures on authorities to provide more emergency and state housing. The demands for social welfare services increase at a time when the government is receiving less money from income tax and sales taxes. More demands are then made on charities and struggling private businesses and the prosperity and well-being of the whole community declines.

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