

## Activity 2 Towards a New Paradigm in Working with Low-Income Families

### Introduction

As we move into the 21st century, social and economic commentators increasingly draw attention to the emerging challenges within the social and economic fabric of society. Prominent among these challenges are the following:

- How do we fund the health and social security “safety nets” for an ageing population?
- How do we sustain acceptable levels of employment, and employment conditions and rights, in an era of increasing competition within global markets?
- How do we provide for the resource needs (including energy requirements) in an era of increasing costs and depletion of natural resources?

Within this context, governments of all persuasions may be tempted to promote policies and strategies which have the effect of:

- Giving the appearance of reducing benefits related to health and social security expenditure e.g. tightening of social security safety nets, reducing expenditure on pharmaceutical benefits, moving people towards private health insurance.
- Making employment conditions more competitive and correspondingly weakening employment rights as a means of assisting employers e.g. industrial relations “reforms”.
- Promoting a climate of user pays as a means of covering the costs of resource and infrastructure needs e.g. privatisation and corporatisation.

Behind such measures are a series of assumptions about people including the attendant rights of each person and how a society of people might operate. Established notions and beliefs about social justice need to be redefined for such measures to gain public acceptance as exemplified by the subtle, yet persistent redefining of the concept of “mutual obligation”. Previously, this implied that those members of the community with “more” had specific moral and human responsibilities regarding how those with “less” should be treated. Contemporary notions of mutual obligation have been redefined such that the rights of those with less have been depleted, and indeed their responsibilities increased. The underlying assumption is that assistance received, for example from the state, will be finite and it will be expected to be re-paid. This change in perspective is a significant alteration to the social justice framework, one that has been largely accepted by the populace as an outcome of economic rationalism.

When the needs of low income families are addressed, it is essential to identify the assumptions that form the basis of policies and strategies that are designed to provide support. If such identification is absent, a risk exists that analysis will be based on assumptions that are no longer shared, beliefs that have been redefined, and strategies that are no longer appropriate.

It is particularly important for those who come from a context of traditional church teachings about social justice, or who work within a tradition of service with deeply established ideas and ideals about the rights of people (with special emphasis on those who are most vulnerable), that we construct frameworks for the work which can treat tradition and history with integrity and respect. This is why a new paradigm is needed for working with low income families, a new paradigm that honestly lists and presents assumptions, and which can be laid as a kind of checklist against suggested proposed policies, practices and “reforms”.

Eight common myths about poverty	Myth-based judgments of people living on low incomes	Why these myths should not be the basis for policy	What evidence is there of this myth being a reality in your organisation?	What changes could we make?
1. Poverty is inevitably an issue about fault and inadequacy	‘It’s all the fault of the individual’	This views individuals as divorced from the broader social setting that we are all part of. People are on low incomes for a variety of reasons, many not the fault of an individual, eg. Changes to health (including mental health), family separation, business downturns, changes in employment, and workplace or other accidents		
2. Poverty can be avoided or alleviated by the individual taking more responsibility	‘‘If they took greater responsibility and more focused initiative, their circumstances would improve’’	Many variables affect an individual’s circumstances and their initiative alone cannot address situations arising from, for example, retrenchment, having a disabled partner or child, lack of affordable child-care, lack of public transport, limited employment opportunities in a region, or limited public housing.		
3. Poverty is the result of a person abrogating their personal responsibility	‘‘They should not expect others to take responsibility for their own failing’’	Poverty limits choices through circumstances (eg mental health or family circumstances) that people did not choose, and for which they cannot fairly be held responsible.		
4. Poverty is a result of people lacking in specific skills which, if taught, will alleviate and transform personal circumstances	‘‘Low income people don’t know how to shop appropriately; they don’t have financial management skills; they frequently spend on inappropriate luxuries’’	Experience and research suggests that people living in poverty very often have highly developed skills in managing their budget, despite not being able to enjoy things that others might take for granted (such as holidays).		

**Task:**

As a group, consider the material in the first three columns then respond to the questions in the final two columns.

Eight common myths about poverty	Myth-based judgments of people living on low incomes	Why these myths should not be the basis for policy	What evidence is there of this myth being a reality in your organisation?	What changes could we make?
5. Low income people don't know how to save money	A more specific version of the above assumption	If you have very limited income, and little or no family support, if the money is not there it is simply not there: one cannot save if every cent is required to cover basic necessities.		
6. Specific items of clothing or particular resources should not be owned or purchased by low-income people	"Poor people should not have items such as mobile phones, motor vehicle and brand names of clothing"	Negative judgments can be made if a low-income person is seen wearing a relatively expensive item of clothing, which may, after all, have been a gift, obtained cheaply or a purchase from better times. There is an implicit judgment being made here that if one is on low income, then certain items of everyday use and need should simply not be available: a car for example is hardly a luxury if one has a disabled child.		
7. Specific services should not be used by low income people if they cannot afford it	"Poor people should not have services such as internet, or access to particular utilities"	How do we decide what is essential to living a life of dignity, connectedness and purpose: can we really list the items that people have no right to access? Poverty is relative and what is 'essential' in a very poor country is not the same as what it 'essential' here.		
8. Ongoing poverty is a result of poor motivation	"Education and encouragement will address this problem"	Many factors often combine (e.g: health, transport, child care, personal appearance, self-esteem) to limit the links between an individual and society. The factors enabling effective participation are very varied and much more extensive than simply motivation.		

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