THE HAVE NOTS

A STUDY OF 150 LOW INCOME FAMILIES

A BROTHERHOOD OF ST LAURENCE RESEARCH PROJECT
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A Study of 150 Low Income Families

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A Research Project
of the
Brotherhood of St Laurence
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PREFACE

Very little base level research has been undertaken on low income families in Australia so that much of our knowledge about them has been impressionistic and sometimes inaccurate. If this research project had been no more than a systematic collection of these facts, such information on its own would have been valuable.

Nevertheless, the study has become more than the collection of objective data, since it has been removed from the usual value judgements and prejudices. It has also become part of an ongoing process of change in two important directions.

Firstly, the experiences gained over more than three years by our research staff have played a useful part in the recent re-structuring of the Brotherhood's family services.

Secondly, the study will form an important basis for the future development of social action programmes in relation to poverty, because there are some clear indications for future Governmental social policy in its findings.

In both instances, the Brotherhood families and staff will be able to take constructive action on the basis of accurate knowledge gained from careful and systematic research.

P. J. Hollingworth,
Associate Director,
(Social Services).
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Chapter 1

INTRODUCTION

The Brotherhood of St Laurence is a non-statutory social welfare organization situated in an inner suburb of Melbourne. It began as a religious order under the leadership of Father Gerard Kennedy Tucker in Adamstown, a suburb of Newcastle in New South Wales. In 1933, the order came to Melbourne at the request of the Anglican Archbishop to take up work with the unemployed and destitute in Fitzroy. The Brotherhood was then and has remained independent of the church and its Synod, accountable only to the Archbishop.

The work of the order with individuals and families in need gave a focus to many people in the general community who were also concerned about problems of poverty and social inequalities. These people, not necessarily Anglican or Christian, joined with the religious order to set about providing answers to the problems which existed. By the mid-forties, the religious order was no longer viable but the structure already laid down was maintained.

The organization has continued its early emphasis on the needs of the low income group and currently works with the aged, young people, children and families. Distinct departments and services have grown around each group, changing and developing as the need arose. The organization now includes a geriatric agency which runs a pensioner club in Fitzroy, a range of counselling and welfare assistance and the provision of a variety of accommodation from self-contained cottages on village settlements to a hospital for the sick and frail aged. The social work agency includes the work of the Youth and Children's Department. Younger children have access to a creative leisure centre in holidays and after school, and adolescents and young adults receive counselling and support in a range of settings, from club activities to mobile camping. The Social Work Service, which is the focus of this study, provides casework and material and practical assistance to people with children. Other departments in the social work agency deal with social action and research.

An essential aspect of the whole organization concerns its fund raising activities which include a large salvage division. Only a little over 2.0 per cent of income comes from statutory sources, the rest depends on community support. A salaried staff of two hundred full time and part time employees is assisted by voluntary workers at all levels.
The aim of this study is to describe in practical terms the people who use the resources of the Social Work Service. The Service provides assistance for roughly six hundred families a year. Many are seen only once or twice but others remain in contact for many years. The Service is staffed by professional social workers and welfare assistants and has an establishment of four social workers and two welfare assistants. Through their work with families, staff members have gained a wealth of experience of the problems and difficulties within the low income group and have achieved a great deal of expertise in ways of working with them, which is necessarily personal and varied. Contact with families depends on the internal resources of the agency in terms of finance and goods available, and the work load of the staff of the Social Work Service. Resources are used differently by different workers and to some extent, they build up case loads which mirror particular areas of concern and individual work methods. Because of these factors, generalization across the families was not easy, either factually or with regard to needs and solutions.

In recent years, members of the community have gradually become aware that not all Australians have an adequate share of the accepted affluence and in their concern have often turned to the agency for information and explanation of those who miss out. At the time we were planning this study, we had become, perhaps by default, accepted interpreters of poverty in the community. If this role was to be carried out effectively, it was felt that there was a responsibility to look more carefully at our clients, starting with the objective common factor that they all came to the agency.

A further and no less important requirement centred around the agency's own needs. A systematic statement on the families served could lay the foundation for essential data collection and evaluation, as well as helping in clarifying policy and philosophy about problems and solutions for the low income group.

The Brotherhood had also gained a reputation as an agency which specialized in work with multi-problem families. At the same time, questions were raised by workers in the agency as to the nature of the families' problems. Were they suffering from a complex tangle of psychological and emotional disabilities or was the main problem, and the source of other problems, their lack of money? Was there validity in the term 'multi-problem' or were they cut off from the main stream of society by their chronic lack of purchasing power for goods, services or status? To what extent had our response to them been affected by the fact that they came to us in crisis when their resources, both financial and emotional were at their lowest ebb?
We thought that contact with them outside the agency would give us a deeper understanding of what the families needed or more to the point, what they wanted. At the same time, systematic questioning of the families might clarify to what extent they were dependent on the agency or would uncover the resources within the community which they were able to use.

The study was not therefore aimed at assessing the work done with the families by social workers or welfare assistants, nor were we concerned with an explanation of their problems in terms of personality disorders or inadequacies. We were more concerned to look at a series of factors which could be said to determine the client's way of life to some degree, such as how much he earned, what kind of work he did and the type of housing he lived in. We also considered the attitudes of the families to their situation, their contact with the agency and with other organizations and institutions in the community.

We hoped that the broader outline which we would gain of the client group would give an insight into methods of work and possible preventative techniques. For example, though the Brotherhood was a family agency, often a social worker saw only the husband or wife and the full dimension or extension of the family was not clear. If we were fully aware of whom the client represented, then appropriate ways of working with the whole group could be contemplated.

This study has been in many ways more of a first step then we had anticipated. In our attempt to look at families and households rather than at individuals, we virtually had to start from scratch. Appropriate comparative data was so often lacking that we sometimes felt that we must have been describing an alien people. The family is rarely viewed as a unit, despite continual concern about its breakdown. Census data provides broad information but it is not arranged in such a way that units any larger than the individual can be perceived. Income data which correlate with family size, expenditure and commitments is not available. It is, at present, impossible to discover how many people actually receive the minimum wage, let alone whether it is adequate to live on.

The lack of such information has enormous implications for the policy maker. Decisions about the amount or type of welfare payments can have little to do with the overall economy or individual needs. Rather, it would seem that they are paid on the basis of what we can afford. The perennial plea of the research worker is inevitably for more research. We feel, however, that the extraordinary gaps which exist in base information are more than a research worker's cry of woe. They are a basic impediment to social
planning in this country.

Despite the lack of information or the gaps in what was generally available, we did have the advantage of being in close contact with people who were working with many of those we were to interview. The Social Work Service with its range of experience was a constant source of ideas and information about the families and their situation. Yet to some extent, the long term concern and contact which the service had with its client group created its own particular problem - the fact that we felt we knew so much about them in certain aspects was inclined to limit our perspectives. The social workers viewed the families according to a problem orientation and the information they provided was focussed accordingly. We had to adjust our thinking to minimize this bias since our aim was quite different.

Just as we questioned the notion that all families were multi-problem, we wanted to question the idea of a culture of poverty which 'view(s) the life style of the poor as a cultural deficiency which sets in motion a self perpetuating cycle of poverty.' This line of argument seems most appropriate to deprived groups of people with a similar ethnic background, living in a particular geographical area, and distinguished by certain common racial and behavioural characteristics. Such groups are readily identified and find it difficult to surmount the stereotype forced upon them by the general community. They are not able to command the resources which would enable them to exert some control over their lives. Oscar Lewis aptly portrays the culture of poverty cycle amongst the Mexicans, who have drifted into the urban centres without the necessary skills, experience and resources to cope with the pressures of a way of life based on fundamentally different concepts and values. We were prepared to accept the thesis that the urban 'poor' in this country may share certain characteristics by the nature of a common experience of living on a low income. But we questioned whether the families could be termed culturally deficient or whether they were simply culturally different. We were, therefore, determined to stand outside and to give a profile of the families using information obtained directly from them to describe them as they saw themselves and as they lived and worked in the community.

In many ways this approach has been vindicated. The most important characteristic of the families and perhaps the most frustrating to the researchers, was the range of conditions, of attitudes and capacities which we uncovered. These people were all economically poor, though not equally so. It is impossible to describe their situation in terms of housing, health, jobs, families or any particular combination of these factors. For as many who lived in poor accommodation, others were well housed. High rents were in con-
trast to very low rentals. Illness precipitated sudden
cessation of income and crisis for some families; others
were healthy and managing well. Some men were stably em-
ployed; others were in and out of jobs. Some families
were depressed and unhappy; many others were determined and
cynically cheerful. Families were less multi-problem than
they were multi-deficit. More simply, their experience,
their contacts, their life style were limited by the financial
and social strictures upon them.

Though there were trends apparent which we have
described in the body of the report, the data made us con-
tinually review our thinking. It was thought these families
would be isolated from contacts with the wider family, friends
and neighbours. Some were in this position but many of them
enjoyed a complex of relationships which gave them support and
comfort. We imagined that single parents would be badly
off - often their situation was more stable financially than
in families where both parents were present. We guessed
that families would live in the inner suburbs or in establish-
ed public housing areas. Many of them did, but others came
to the agency from all over Melbourne.

S. M. Miller comments: 'We are in danger of assum-
ing that the poor are a completely homogenous group requiring
similar treatment for similar problems. Evidence to the con-
trary is growing. The poor, like others in our society, re-
quire help based on an understanding of their specific needs.
This is not to say that we cannot generalize, but rather
that we must be careful not to stereotype.'

For the people we visited, we can only state they
were poor, but not 'the poor'; they were deprived but not
'the deprived'. It is important to remember as this report
is read that the families are part of the community. They
strive to function according to community values or in some
cases, despite them.

A recent Melbourne survey would suggest that the
economically poor make up as many as one in eighteen of the
population of the city. Many of these people have never
asked for help, not because they do not need it but because
asking for help is rarely easy, even if they know where to
go. Certainly, the responses of the families we interviewed
showed the difficulties which they had in seeking and obtain-
ing help.
Chapter 1

METHODS AND TECHNIQUES

In 1968 social workers and research workers at the Brotherhood of St Laurence were becoming increasingly aware that very little work of a systematic nature had been undertaken on our own client group - one that was accepted to be low income, often deprived of normal functioning, and reliant on statutory and non-statutory assistance. Most of the social workers' time was spent in direct contact and peripheral work related to their individual caseload. Changes in staff, shortage of staff, generally meant that it was difficult for the social workers to gain the time and sometimes the experience to look at their own clients as a whole, much less to look at the overall caseload of the agency in terms of similarity and difference.

Research within the agency had always illustrated or brought to light problems affecting low income families, but in a sense it was aimed at segments of the lives of the people rather than at the people themselves, for example, a study of leisure activities on a Housing Commission estate; a study of families who live in high rise flats; a study of the cost of State education and its effect on low income motivation and aspirations. It became clear that, though we could talk with confidence about these segments, the central facts of a family's existence were understood rather than factually known.

More and more we were being asked to comment on these central facts and with the advent of the Institute of Applied Economic and Social Research needs survey, the impetus to produce this information was overwhelming. We needed to know, in fine detail, whom we served. As a result, this study came into being - first of all as a thought, an idea, enjoyed and discussed in broad outline, exciting and stimulating. It has not always remained so. The broad outline had to be limited, the total sweep of people's lives had to be contained. Techniques of obtaining data, ways of deciding what data we wanted to obtain, had to be found.

The importance of liaison with the people who are in direct practice cannot be overstated. The ivory tower effect of research can allow decisions which lack relationship to the facts, so that the process of listening, of understanding and of incorporating practice information into research of this type is of primary importance.
The purpose of the study was to describe the clients who came to the Social Work Service as well as the families or households they represented. Primarily, we looked at the range and condition of the individuals thus involved, but we also required information about the groupings which existed in the household. By definition, this was made up of father and/or mother, dependent and independent children of either or both parents, grandparents, other relatives, boarders and people who did not fall within these categories who were living together under the same roof. We wanted to build up a picture of this group at one point in time, and the emphasis was on current information and on range rather than depth.

Population

The population consisted of the 602 clients who saw a social worker or a welfare assistant at the agency in the previous year - 1967.* During that year, staff turnover at the agency was minimal. Consequently, social workers were maintaining both long term and short term cases. Staff stability also meant we could rely on social workers' knowledge of clients, including those who for various reasons, should not be contacted. Only six cases were involved. In one instance, a husband had sought help from the agency without his wife's knowledge, and therefore was excluded for reasons of confidentiality. With another family, a mutual decision had been reached to attempt a trial period of managing without the agency, which a visit by an interviewer might have upset. A third family had ceased contact after many years of intensive work, and it was considered inadvisable to approach them as part of the survey. Three single men were also excluded. They were atypical of the client group, since eligibility is usually restricted to families. By taking the population from the year before the sample was drawn, we increased the chance of including clients who were no longer in contact with the agency as well as current cases, while the full twelve months spread covered seasonal variations in needs and requests. Thus, data would be collected from a range of families in a variety of situations.

The Sample

It was decided to take a simple random sample on the basis of one in two. We were aware of the possibility of

* During 1967, 63 per cent of these people saw a social worker, and 38 per cent saw a welfare assistant. These percentages are accurate only for the year in question, since clients are often transferred from one worker to the other over a longer period of time. It should be noted that some of these changes would have taken place before the people were interviewed in 1969.
a high proportion of non-contacts amongst the client group, due to changes in accommodation, possible exclusions and refusals. The high ratio of selection (301 out of a population of 602) would allow us to obtain completed interviews from a significant proportion of the population.*

The Pilot Study

The pilot study sample of forty was chosen by random sample from the 301 clients who remained after the main sample was drawn. The researchers undertook the pilot interviewing so as to become familiar with the possibilities and problems of the questionnaire and the interviewing process. Contact was made and interviews obtained from 70 per cent of these families.

The decision was made to interview people in their own homes. We considered this would give a better chance of getting information directly from the various people in the household and that they would be more at ease in familiar surroundings. We also wanted the interviewers to make some assessment of the standard of the clients' housing and the way they coped with housekeeping. The pilot families were also used to establish the best method of making contact in the home. Letters were sent to 50 per cent of the families. Half of these received a letter indicating an appointment time 'hoping it would be alright'; the other half were asked to reply on a return card if the appointed time was not suitable.

A direct approach was made to the remaining 50 per cent of families. On the doorstep we explained our reason for calling, answered questions immediately, cleared up initial misconceptions about the study, as well as dealing with anxieties uppermost in the person's mind - for example, a child endowment cheque which was overdue, or a husband who 'will get angry if I don't explain first that you're not after money'. If the client was out, it was relatively easy to return later in the day, since the clients were grouped by area.

Direct contact proved to be the more satisfactory method for both parties. It allowed the client to hear a direct explanation from the interviewer about the purpose of the study, and the reasons behind the selection procedures. Appointments to see the family together were made or the interview was completed on first contact. This enabled the interviewer to use his time economically. We realized that for a high proportion of the clients in the sample, printed letters held very negative connotations and the appointment letters were perceived in the same way.

* Interviews were obtained from 150 households.
The pilot study enabled us to test and re-draft the questionnaire and the record sheet and refine the interviewing instructions and calculate interviewing costs. However, we did not test the code, and the coding process and preliminary data analysis were not attempted. Hindsight indicates that some of the difficulties which arose in these areas could have been resolved or at least predicted in the pilot stage.

The Questionnaire

We wanted information about the client households in a number of different areas - agency contact; accommodation; family structure; education; employment and occupation; income; work security; use of community facilities; ability to manage; use of welfare facilities and access to assistance. To achieve this end, it was necessary to be systematic and selective about the information we collected. We decided that a questionnaire would be the most appropriate tool for our purpose and that it should allow for concentration in the specific areas. It had to be well laid out, easy to fill in, and not take too long to administer.

Also, the questionnaire had to provide common ground for both the client and the interviewer. Thus, some of the open questions would have the dual purpose of providing an opportunity for the client to express his views as well as allowing the interviewer to probe clients' attitudes.

In framing the questions we had to take the type of questions and the sequence into account, as well as the clients' experiences and our purpose. We were very much aware of the problems inherent in communication and comprehension. It was essential to keep our questions simple and focussed on specific things.

Apart from the content of individual questions, there had to be continuity and flow in the sequence of questions so as to follow a factual and psychological logic. For example, the section on contact with the agency came right at the beginning and established a 'raison d'etre' for the interview. The final questions allowed for the expression of opinion when the respondent was feeling more at ease.

There was a great temptation to attempt both too broad a coverage of the material and too penetrating a treatment of its component parts. Originally, we thought that it would be possible to obtain information about adult children who had left home or who had married, and to present an overall view of family size and perhaps to indicate what happens to the children as they grow up. Unfortunately, we found that people's memories were not always accurate and that their understanding of our requirements differed from
our interpretation. Interviewers often felt that they were not always being told about children of, for instance, earlier and different relationships, or sometimes about children who had rejected the family or those the family itself no longer wished to know.

We felt that these inaccuracies could confuse our picture of the families and so we decided to concentrate on those people who were living under the same roof as the client. The only group outside this definition that we persisted in following up in detail were dependent children; that is children under fifteen who, for various reasons, were not living with their parents or parent.

We also decided, for example, not to ask about debts, because it was peripheral to the central concern of source and amount of income for all household members. Examining debts would naturally have required detailed questioning to be of any real use. For the same reason, we did not ask questions about health and relied upon the interviewers to note cases of obvious illness.

Because of the range of information we were collecting, it was necessary to build in mainly closed questions, half of which were pre-coded, the remainder to be coded later. However, the study itself would have had little life or reality without the open questions which allowed for the expression of attitude and opinion. Ten per cent of the questions were left open to gauge the respondent's feelings about his life situation.

An interviewer's record sheet supplemented the questionnaire. It allowed the interviewer to give his impressions in the following areas: family relationships, family structure, contacts with neighbours, friends and relatives, and housing standards. We used this data to fill out the picture of the clients. The information contained in the record sheet removed some of the ambiguity which inevitably arose at the time of editing and coding. We also used these sheets to record a description of the accommodation of clients who had moved, leaving no forwarding address.

Interviewing

Ten experienced interviewers were selected on the basis of their ability to relate well, record accurately and convey impressions without too much interpretation. Most of the interviewers were professional social workers who had been out of full time work for varying periods, generally because of family responsibilities. We recruited in the main through the Newsletter of the Australian Association of Social Workers.
A range of information and introductory material was prepared for the interviewers. It included a brief history of the Brotherhood, an outline of the Social Work Service and the people it served and background information on the study itself. The interviewing instructions were finalized following the pilot study and together with the questionnaire and record sheet, completed the interviewers' kit.

The bulk of formal training consisted of two preliminary sessions in January, 1969. Discussions centred on the study, the clients, interviewing techniques and methods of working. Following a tape recording of a mock interview, the interviewers practised administering the questionnaire to each other. We aimed to standardize the interviewers' approach as much as possible, and impart the know-how gained from our own and others' experience. Not only did the interviewers have to cope with new techniques such as the direct approach already mentioned but they had to absorb large amounts of material. Two refresher sessions occurred midway through the six weeks of interviewing. It would have been well worth while to have spread the training sessions over a longer period of time. Certainly, more work with individual interviewers could have been avoided with better group training.

Each interviewer was allocated a geographic area and was given a list of names and addresses of families who were in the sample. If a family could not be found, interviewers were instructed to tap collateral sources, such as the post office, estate agents and neighbours and the electoral roll. In some cases, not all of these steps were taken for reasons of confidentiality. In most situations, three or more attempts were made to contact the family.

Interviewers were asked to obtain information directly from all members of the household. This was not always possible. In some cases, a household member did not wish to answer a question. In others, not all members were present. In the first instance, interviewers respected the individual's decision and in the second, they often relied on what information was available from others present. These difficulties rarely arose in the immediate family and were much more likely to come with the more peripheral household members, such as relatives, boarders and others.

The research staff had a consultative and supervisory function and had continuous contact with the interviewers both directly and by telephone. They were responsible for final decisions over such matters as follow up of families who had directly or indirectly refused to be
interviewed. During the interviewing period, the research staff edited the questionnaires as they came in and checked out the facts with the interviewers.

Editing was carried out continuously during the six weeks period of interviewing in February and March. Where possible, queries about facts, such as date of birth, were checked out with agency records. In some cases, families were re-visited but only when it seemed reasonable to do so.

Reliability and Validity

The questionnaire was drafted to include check questions which acted as a guide to internal consistency. The interviewers quickly learned to pick up mistakes or apparent falsehoods, and were often able to resolve these with the respondent during the visit. Less obvious anomalies were noticed during editing and, if necessary, taken up with the interviewer concerned.

The validity of the questionnaire as a tool in describing the client was more difficult to establish. We decided to ask the social workers to spot check our information with the knowledge they had of individual clients. There were two limiting factors to this approach. Firstly, almost 40 per cent of the clients in the sample had been to the agency only once or twice and very little was known about them. Secondly, the social workers saw the clients in a very different situation from a research interview. The client who comes to the agency for help is often beset by a mixture of doubts, fears and resentment - by contrast, the interviewer was asking for the client's help which allowed the client some measure of control and the right to give or withhold his co-operation.

Assessment of the interviewers' data varied between individual social workers but certain points emerged clearly. On the whole, the information was accurate. In some cases, the interviewers had picked up facts which were not known to the social workers though in two cases, known de facto relationships were not recognized. Qualitative information was not quite so consistent; some interviewers sized up, for instance, child/parent relationships quite brilliantly, and contributed new insights, while in other cases relationships appear to be misinterpreted. The social workers also considered that interviewers who had difficulty in coming to terms with poor physical standards were inclined to impute 'chaos' and disorganization to the family.

It was interesting to note that the social workers thought that the families they knew well appeared more
'stable' on the questionnaire than they were in reality. Apart from the different focus, this was probably a result of the emphasis we placed on current information; thus, a breadwinner who was out of work one week may have been fully employed the next. The clients were more likely to come to the agency when things were bad, whereas the interviewer had an equal chance of interviewing clients when things were going well. For the most part, these criticisms, though valid, were not of fundamental importance since our purpose was to obtain factual information rather than to diagnose interrelationships. In other words, the kind of information we obtained was a direct product of the method used to collect it. The highly structured interview brought quite consistent factual responses, and it was with qualitative information that inconsistencies tended to arise. However, our aim was to describe the client households in objective terms and to that extent we consider we achieved our purpose.

Contact and Response Rate

Interviewers made contact with 161 households out of the total sample of 301. In five of these households, an interview was directly refused, and in a further six, appointments were regularly broken and no interview was subsequently obtained. Thus, refusals either direct or indirect applied to only 3.6 per cent of the sample, or 6.8 per cent of those with whom contact was made. Completed interviews numbered one hundred and fifty.

The remaining 140 households where interviews were not obtained, or in some cases sought, are listed as follows:

(i) Interview not sought - excluded on advice from social worker 6

(ii) Interview not obtained - in corrective institutions 4 false address given to agency 8 no permanent place of abode 13 excluded - moved to country or interstate 20 moved, leaving no forwarding address 89

We made an attempt to assess the families we were unable to interview. Extracts were compiled from agency data on all those people not contacted. We had thought to build up a comparative profile from this information and thus, to a further extent, round out the picture of the sample. A closer look proved that this would be extremely misleading.
Much of our reasoning for using a questionnaire also applied here. Factual information in case files was not necessarily systematic or up to date, so that no valid comparisons of family size, age, income and so on could be made. Other material was similarly variable, depending, for instance, on how well the social worker knew the family. Since people tended to come to the agency in times of crisis, this was to some extent mirrored in social workers' reports. The case files could be viewed as an accumulation of crises over a period of time - a form of prevalence data, which may lead to an inaccurate picture of cause and effect. Thus, we have deliberately not used case file extracts in this context.

Data Processing

Initially, we consulted with IBM and the Institute of Applied Economic and Social Research, and the Statistics Department of the University of Melbourne. Early in the study, we considered the alternatives of using a simple hand sorting system of cards, such as the Hollerith system, or using a computer. We chose the latter. Our numbers justified its use; it was quicker and more versatile, but more important, it provided us with the experience in the use of a computer which could be utilized for subsequent Brotherhood studies. We considered a package programme as it was less expensive than the development of an individual programme. Then unexpectedly, we were offered the honorary services of an independent programmer who had access to computer facilities. We felt that he would be in a position to cope with our particular needs as far as a programme was concerned. As well as using the results of computerized data, we also relied on hand-listings of groups of responses to individual open questions. By this method, the qualitative information 'came alive', giving a picture of individual as well as group attitudes which we have endeavoured to include in this report. It also provided us with useful source material for the development of hypotheses.

Coding

Two alternative codes were considered. The first one involved decisions about 'dominant' categories which were sufficiently generalized, for example, single parent. The status 'single parent' was common to a large enough group of people to warrant a category of its own which could be compared and contrasted with the more usual 'two parent' category. With this type of code, a series of graduated questions could be formulated in terms of data processing requirements.

The second kind of code allowed much more detail to be included which could be assessed on a straight column
comparison - for example, 'age' against 'marital status'; 'managing' against 'access to assistance'. In consultation with the programmer, we decided upon the second type of code because it was more exploratory in its function. Code construction was time consuming because we did not pre-code all the questions. As well, some categories had to be re-coded to exclude meaningless data or because of the necessity to combine certain categories in order to increase their usefulness. The coding of responses on to the eighty column sheets was undertaken by research staff, two students and three voluntary coders. Research staff supervised and checked the coders' work. The coded material was punched on to cards at the Royal Melbourne Institute of Technology Computer Centre which was also made available to us for processing.

* * *

This brief comment on method indicates the steps followed in developing and completing the study. Too often, families with inadequate means who are dependent on welfare agencies, on statutory benefits and on 'charity' are labelled as 'undeserving', as 'bludgers' and 'no-hopers' by the community at large. Such attitudes to the poor are expressed by those whose experience and lifestyle enables them to function according to a very different value system. We were determined to look at the families and their way of life without the 'holier than thou' overtones of such a heavily loaded value orientation. The techniques used were a corollary of this determination. The families are described not as problems, but as people living and working in an unsympathetic and judgemental world.
Chapter 2

THE HOUSEHOLDS

When this project was first planned, we were aware that the person who came to the Brotherhood was often only the tip of the family ice berg. As a rule, the wife or mother approached the agency by herself with a request for help. The requests were often couched in terms of the needs of other people in the family but it was only in a relatively small number of instances that these other people were known to the agency. Even where others were not mentioned specifically, social workers realized that whatever assistance or advice was given to one member of the family would affect the lives of all. In many cases, it was obvious that the support and help of other family members was very important to the total family functioning. We therefore decided that it was essential to ask our questions of all members of the immediate family, so that we could gain an understanding of patterns of influence and support and of the relationships which might exist.

However, it became clear that it was extremely difficult to define the limits of the family. Initially, we had thought in terms of mother, father and children, but this grouping did not give sufficient understanding of the changing and ongoing nature of the family and of the individuals within it. For instance, when a husband and father leaves his wife and children, the situation of each member must be redefined. The wife is now a deserted wife; their children are members of a single parent family, while the husband has become a lone man. Some of the women interviewed were involved in unstable de facto relationships which may result in a rapidly changing status from a two parent to a single parent family grouping. The pensioner grandmother who comes to stay with her daughter; the independent child who leaves home; the dependent child who is taken into care - all affect the family and the relationships within it.

Certainly, in the majority of cases, families appeared stable and paralleled the community stereotype of the small nuclear family. In other situations, however, very different and idiosyncratic arrangements had been made; for example, where two deserted wives with a number of children had moved in together to share costs and responsibilities. To capture the range and diversity of the life style of the people visited, we viewed them as members of a household - in other words, all those people whether related or not who were living under the same roof at the time of interviewing and sharing some of the day to day happenings. It was considered that this would give us an accurate picture of the current situation.
of the client and his family, and at the same time it would help us to understand at least to some extent patterns of mutual support and responsibility which appeared to exist across relationships.

HOUSEHOLD STRUCTURE

Those visited consisted of three lone people as well as households including husband, wife, dependent and independent children, grandparents and relatives or boarders - from the simplest unit to relatively complicated and volatile groupings. The combinations we discovered are shown numerically in table 1. Because categorization can so easily deflect from the tremendous variation which exists between individuals and families who are generally considered to be 'in the same boat', we have deliberately used a number of brief descriptions to give meaning to the detail and variety of the families' structure. It is important when reading these descriptions to bear in mind the developmental stages a person passes through during his life span. The pensioner grandfather of today was the family breadwinner yesterday. The dependent child becomes the fifteen year old independent child who has to choose whether or not to continue with schooling. It is in this context of range and internal change that the apparently static picture of these people must be viewed.

Table 1

<table>
<thead>
<tr>
<th>Single Parents</th>
<th>Couples</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td>Lone people</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Single parents with no children present but with others also present</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Single parents with children present and others also present</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>Single parents with children only present</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>Lone couples</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Couples with no children present but with others also present</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Couples with children present and others also present</td>
<td>24</td>
<td>40</td>
</tr>
<tr>
<td>Couples with children only present</td>
<td>63</td>
<td>101</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>58</strong></td>
<td><strong>92</strong></td>
</tr>
</tbody>
</table>
Only a very small proportion of the total sample (3.3 per cent) were living completely by themselves, or as couples with no one else in the households.

One woman in her fifties had eleven children but was now on her own. She had been married twice and her second husband had deserted her six years previously. Her six children by her first husband were aged between twenty and twenty-six, were now married and living away from home. There were five children of the second marriage; ranging from eighteen to seven; the two eldest were living interstate, while the younger children were in children's homes.

Another woman was also in her fifties, and had left her husband fourteen years earlier. Her five children, all in their thirties, were married, and living with their own families.

The third lone person was a sixty year old man separated from his wife and child.

Of the two lone couples, both in their thirties, one was a de facto relationship and their two small children were in a children's home. The other couple had only one child who was staying with her grandmother.

The next grouping of households included those who had no children present but who had other people living in the household with them.

One of these was a deserted wife who had been in and out of mental hospitals. Her young family was in a children's home and she was temporarily living with her pensioner parents and her brothers.

Amongst the couples was an elderly husband and wife whose three children were married; however, they had their granddaughter living with them. This girl's sisters were wards of state and were placed in a children's home.

Another couple in their fifties had invited a young working girl to stay with them to fill the gap when their two children had married.

A young de facto couple were living with the husband's mother; the de facto wife had two small children of a previous relationship who were in a children's home.

In sixteen households, single parents were living with their children and other people.

A young woman in her late twenties had four young children aged between eight and two and was living with her widowed mother and her three brothers and sisters.
Her youngest sister had a six months old baby, who was also a member of the household.

A young divorcee with two school age daughters was sharing her home with her younger brother since the death of their mother.

In another household, a deserted wife and her son aged five gained support from a shadow de facto.

A woman who had been widowed only a few months previously, had her married daughter and grandson staying with her temporarily while her son-in-law was interstate.

Twenty-four two parent households also contained a combination of their own children and various relatives or boarders.

In a family of seven children ranging from fourteen years to seven months, the wife's brother, who was out of work, had been given a bed.

An elderly couple had been married for more than fifty years. Seven of their eight children were married and one son of nearly twenty-one was still living with them. They were also caring for a young mentally retarded relative who had been deserted by his parents.

One woman had been widowed and had remarried. Three children of her first marriage had been living with her and her second husband, but were now away from home. There were four children of the second marriage, the eldest of whom was staying with a relative. When this family was interviewed, the wife's eighty year old mother was staying with them.

In over 67 per cent of the households in the sample only parents and their children were present. On the basis of long term and close involvement of social workers with several extended families within the Social Work Service, we had thought that more households would contain various types of extra members but in fact the apparently simple family, which is perhaps seen as typical in the community, was the most numerous, (101 families out of the total of 150).

In sixty-three cases, the family consisted of mother and father and children. Forty-four had children under fifteen; eighteen had both independent and dependent children and in one instance, adult children only were present.

A young couple in their mid-twenties had been married five years. They had only recently had their first child, a daughter.
Another couple in their mid-twenties had four children. The wife had been married previously and the current relationship was a de facto one of six years' duration. The two eldest children were the result of the wife's marriage and the two younger were the children of the present relationship. Three of them were at primary school and the youngest was still at home.

In another large family, the parents had been married for thirty-one years. The husband was in his early fifties and the wife in her late forties. There were sixteen children, ranging from twenty-nine to four years. The six eldest were married and living with their own families and one son had moved away from home. There were still nine children with their parents, two of whom were at work, two at secondary school, four at primary school and one was not yet old enough to go to school.

A British migrant couple in their thirties had been married for twelve years and had two children, a daughter of ten at primary school and a daughter of two still at home. The family had been in Australia for twelve months.

One couple had five children but one child, a state ward, was not living at home. The eldest child was at work, one was at secondary school, another attended a special school and the youngest attended kindergarten. The parents had been married for sixteen years and were in their mid-thirties.

A family of husband, wife and nine children had been reduced to four members at the time of interviewing. The seven youngest children were in children's homes as a result of an accommodation crisis. Both children remaining at home were at secondary school. The parents were in their early forties and had been married for fifteen years.

Thirty-eight of those with children only present were single parents and three quarters of them had only dependent children in the household. (See table 21)

One woman was nearly fifty and had been widowed for two years. Of her ten children ranging from twenty-seven to ten years of age, two were married and one son, a state ward, was in an institution. Her three youngest children were still at school.

A woman in her late twenties, had left her husband over four years earlier. Her three children were at primary school.
One of the few men bringing up a family had been widowed. Most of the large family of eleven children were at home; one son had married, and a daughter had taken a flat with a friend. The three eldest children were at work and the rest were attending both primary and secondary school.

**Household Size and Composition**

Most people accept that the plight of the single parent will be difficult and lonely, and in so doing often ignore or underestimate the problems which many husbands and wives have. Certainly, of those who appealed to the agency for help, most were two parent families. In the sample, there were ninety-two households (61.3 per cent) where both parents were present, and fifty-eight (38.7 per cent) where only the mother or father was in charge. The households ranged in size from one person only in three cases, to thirteen people in two. Table 2 indicates the size of both single parent and two parent households as well as for the total sample.

<table>
<thead>
<tr>
<th>No. of Members</th>
<th>Total Sample (n = 150)</th>
<th>Single Parent Households (n = 58)</th>
<th>Two Parent Households (n = 92)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 4</td>
<td>36.6</td>
<td>62.1</td>
<td>20.7</td>
</tr>
<tr>
<td>5 - 8</td>
<td>47.2</td>
<td>29.2</td>
<td>58.7</td>
</tr>
<tr>
<td>9 - 13</td>
<td>15.8</td>
<td>8.5</td>
<td>20.5</td>
</tr>
<tr>
<td></td>
<td>99.6</td>
<td>99.8</td>
<td>99.9</td>
</tr>
</tbody>
</table>

The two parent households were consistently larger mainly because they contained a greater number of offspring. There is an average of 4.1 offspring present, compared to an average of 3 in the single parent households. As reference to table 3 will show, approximately 55 per cent of two parent families had four or more children living at home, compared to less than 33 per cent of single parent families. There were almost three times as many children in two parent families with four or more children, as in single parent families within this group.
Almost all households had offspring of the head and/or spouse present at the time of interviewing* and 75.9 per cent of single parent households and 68.6 per cent of two parent households had dependent children present.**

Table 3

<table>
<thead>
<tr>
<th>Offspring in household</th>
<th>Single parent household (n = 58)</th>
<th>Two parent households (n = 92)</th>
<th>Total sample (n = 150)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 3</td>
<td>67.2</td>
<td>45.6</td>
<td>54.0</td>
</tr>
<tr>
<td>4 - 6</td>
<td>27.6</td>
<td>39.1</td>
<td>34.7</td>
</tr>
<tr>
<td>7 - 10</td>
<td>5.1</td>
<td>15.3</td>
<td>11.3</td>
</tr>
<tr>
<td></td>
<td><strong>100.0</strong></td>
<td><strong>99.9</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The implication of this fact for the agency cannot be underestimated. For the most part, the parent or parents of a family have approached the agency for help at a time of crisis. Though members of staff have been aware of the family behind the client it has not always seemed possible or necessary to extend their concern to all members. There has, therefore, been a tendency towards treatment of part of the family or household in isolation from the rest. Families with a number of young children are often the most vulnerable in our community. Not only is it a time of considerable expense for the family but it is also a period of physical and emotional exhaustion as the children make continual demands on their parents. The experience of social workers in the agency suggests that a major point of crisis in a family's life is often associated with the addition of a third child. Many single parents had had three children in quick succession which seemed to accentuate the pressures normally associated with young children. The exhaustion of parents endeavouring to cope with the problems may be the trigger for family breakdown.

The fact that so many of these young families come to the agency emphasizes the need to recognize that their

* That is, 93.1 per cent of single parent households and 94.6 per cent of two parent households.

** Census data for 1966 show that children under fifteen make up 27.5 per cent of the population, whereas for our sample, they comprise 55.9 per cent - a difference of 28.4 per cent.
current status may be closely related to their inability to
cope. It is an area which requires careful investigation and
study to test the possible effect of the various stages in
family life. At present, it would appear that an early
acceptance and understanding of the difficulties of the
expanding family could result in useful and imaginative pro-
grames of assistance centred on the early years of married
life. Obviously, direct responsibility for working with
the children themselves would be an essential part of any
such preventative work.

Children were the main component of most house-
holds and the inclusion of people other than the immediate fam-
ily did not greatly affect household size. Grandparents,
other relatives and boarders were present in approximately 30
per cent of all households and in the same proportion in both
single parent and two parent households. As would be ex-
pected, they were found slightly more often in the larger
household groupings. However, this pattern does not follow
when the comparison is with the number of offspring present.
It is more likely that other people are present where there
are three or fewer children, particularly amongst single
parent households.

In most cases, only one other person was present,
but where larger groups were involved, they affected single
parent households. The numbers were small, only seventeen
single parent households and twenty-seven two parent house-
holds, but there was a tendency for single parents to be
living with a number of other people, often grandparents and
other relatives. With only three exceptions, the other people
in the single parent households were filling a useful role of
support and care for the single parent and children. A
typical case involved a widowed grandmother in her sixties,
who was sharing the responsibilities of bringing up three young
children with her daughter who had been deserted for five
years. On the other hand, in fourteen of the two parent
households, extra members were dependent upon the family. In
several cases, the family was caring for children of relatives
or friends for whom they rarely received financial assistance.
One couple, both in their late thirties, were looking after the
husband's father. He had been very ill, and they had taken
him in to live with them and their four school age children.

It is interesting that two parent households with
four or more children were more likely to take in people need-
ing support. It would seem that while three very young child-
ren may make heavy demands on a family, if the hump of infancy
can be overcome and children come to accept responsibility,
bigger families are sometimes more able to look after those
who need help. The families were often no better off
financially than many others, nor did they take on problems
thoughtlessly. Their attitude seemed to be that they could cope if 'everybody got stuck into it'. Whatever the reason, they appeared to manage their extra responsibility with a minimum of recrimination.

Children Away from Home

While our main concern was with those members of the household who were present at the time of interviewing, the interviewers were instructed to record basic information about any offspring dependent or independent who were not living at home.

It should be noted that on one hand, information about these offspring may not always be accurate. In the first place, interviewers were required to concentrate on the people actually in the household at the time, while on the other hand, they did comment that parents were often vague about people who had been away from the family for a long time. In some cases, people appeared not to want to remember.

According to the families, there were apparently 106 independent children no longer living at home (57 females and 49 males). Half the men and approximately three-fifths of the women had married, while for the most part, the rest had simply moved out into other accommodation. Sometimes, these moves were interstate and based on job opportunities. Sixty-nine in this group away were aged between fifteen and twenty-four years, compared to the sixty-three in the same age range who were still at home. Two young men aged nineteen and twenty-one were in gaol, and one boy of sixteen was in a juvenile detention centre. Twenty-two of these young people had married and started their own families, and thirteen of them had moved in with friends or relatives. The rest had merely moved away from home and no other information was available about them. The remaining thirty-seven independent children ranged from twenty-five to forty-nine years of age. With two exceptions, these older offspring were married.

These independent offspring came from forty families, and in ten cases, four or more were away. Often this meant that the whole family had left home, or perhaps one or two younger brothers and sisters were left with the parents. It would appear that these people followed the normal pattern of growing up and becoming independent, though they tended to be rather younger than one would expect to find in a middle class situation. We did not obtain more detailed information about independent offspring and though other circumstances may have prevailed, we are not in a position to comment.
Perhaps more important to the family structure were the situations where dependent children under fifteen were no longer living at home. This had occurred in twenty-eight households involving fifty-seven children. In only five cases were independent children also away, so that the two groups have been treated separately. The number of children absent from each family varied - in fifteen families, one child was away; in six families, two were away; in three families, three were away, and in the remaining four cases, four or more were away. We thought that the number away might have some connection with the size of the family but in fact there seemed to be little relationship. Eighteen of these children were under five years of age, thirty-two of them were of primary school age, and only seven were older - aged between thirteen and fifteen.

Table 4

<table>
<thead>
<tr>
<th>Dependent children away</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital</td>
</tr>
<tr>
<td>Institution for the mentally or physically handicapped</td>
</tr>
<tr>
<td>Adopted/foster placement</td>
</tr>
<tr>
<td>In the care of friends, relatives or neighbours</td>
</tr>
<tr>
<td>Children's Home placement</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institution for the mentally or physically handicapped</td>
<td>2</td>
</tr>
<tr>
<td>Adopted/foster placement</td>
<td>2</td>
</tr>
<tr>
<td>In the care of friends, relatives or neighbours</td>
<td>25</td>
</tr>
<tr>
<td>Children's Home placement</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>57</td>
</tr>
</tbody>
</table>

Table 4 shows where these children were. The first two categories are self evident. In one case where a child was in hospital, his two siblings, both wards of state, were placed in a children's home. In the third category, the two children involved were both state wards - in one instance, an eight year old boy had been placed for adoption when he was two, and three other children in the family were in a children's home. In the second case, a girl of eleven was with her foster parents, though her siblings were with the natural parents. Both the adoption and foster care placement were effected by the Social Welfare Department.

As the table shows, almost half of these children were being cared for by other members of the family or friends. Generally, the informal arrangements had been made to assist the family in a crisis, and friends or relatives had taken in a child, though in three cases, either three or four children were taken together. Such children covered a spread of ages.
from one year to fourteen. There was a tendency for either the youngest or the eldest to be cared for in this way.

The twenty-six children in children's homes were all state wards, with the exception of one, a girl of seven whose parents had placed her there and were contributing to her maintenance. These children came from ten families, and in seven, only one or two children were placed, while in the remaining three families, five, three and eight children respectively were in homes. In these three families, all dependent children, with the exception of only one boy, were placed away from home. In only one case where dependent children were away was a migrant family involved.

Wards of State

A child becomes a ward of state when the parents are effectively unable to care for him and guardianship is vested in the state, for the most part following upon police intervention and subsequent assignment by the courts. In Victoria, it is termed 'being admitted' to the care of the Social Welfare Department, known as the Children's Welfare Department prior to 1960. In 'Children Who Need Help' Leonard Tierney adopts a five-fold classification of the precipitants of admission. (1) admission associated with family affliction; (2) admission associated with parental separation; (3) admission associated with the behaviour of the child; (4) admission associated with the child being born out of wedlock; (5) admission associated with parental neglect of children.* These categories cover a vast range of circumstances and can give the reader only a glimpse of the despair, hopelessness and sense of failure which parents may feel upon the admission of their children as state wards, and the sense of abandonment and desolation often experienced by the child at that time.

Wardship has been mentioned in connection with some of the children who are away from home. Out of a total of fifty-seven dependent children living away, thirty-six were wards of state and twenty-one were not. Amongst the 106 independent children no longer at home, seven were wards of state. Two were described as living away; three were placed in children's homes or juvenile centres, and two were placed in live-in employment. There was only one independent child amongst those living at home who was a state ward.

* The author points out that the classification is limited by the sources of information upon which it is based, but it serves to reduce the number of categories defined by the Act itself, and cuts across administrative definitions.
At June, 1968, 25.3 per cent of all the Department's wards were under supervised probation with parents, relatives or guardians. This underlines the fact that children who are wards of state are not necessarily living away from parents or guardians, although in the early stages of wardship this is usually the case. In our sample, twenty-four of the state wards from eight families had been returned home to parents or guardians, and were under supervision by the Department. Sixteen of these children were dependent offspring and eight were older. State wards residing in children's homes or other institutions retain their wardship status until they reach the age of eighteen years.* In cases where the child is returned to his parents, wardship can be terminated by the Director upon the recommendation of his staff, and is likely to occur where a child's home return is regarded by the Department as successful over a period of time.** It is clear that with appropriate assistance and active support, a greater number of parents who have 'lost their children' through their own inadequacy and adverse circumstances could care for them. As Leonard Tierney stressed, there is an urgent need to study further the circumstances of these families.

Whether or not the offspring of an entire family will become wards or perhaps only one or two children, depends on the nature of the crisis and the resources available to deal with it. Within the single parent group, where the families tend to be smaller, the children placed with friends, relatives and neighbours were all non wards, as were the children remaining at home. The arrangement had been made directly between the parents and the private party concerned. Possibly informal placement of this kind was easier due to the smaller size of the family, and more acceptable for this group, which for the most part is without male support. By comparison, children from two parent families who were placed with friends, relatives and neighbours were predominantly state wards. Such an arrangement would have been effected by the Social Welfare Department mostly in consultation with the parents, made either in response to expediency or as the best available solution to the problem of the care of the children at the time. Thus, in a significant proportion of cases, friends, relatives and neighbours play an important role in providing substitute care for children who could stay with them briefly or for an extended period. In some cases,

* This period can be extended to twenty-one years by the Director if he considers it in the interests of the child in question.

** We did not ask for details of children who had been wards of state and had since been discharged from the Department.
the children concerned were already wards of state. In others the friends, relatives and neighbours took over before this happened.

We are aware that information about children who are wards may not be complete. Parents whose children have become wards are naturally reluctant to admit this, as they may feel ashamed about what has occurred. Information about a sibling's adoption, for instance, would be unlikely to emerge during an interview where the other children were present.

THE INDIVIDUALS

Contact was made with 150 households representing 880 people. As we have explained in detail in the section describing method, we were interested in comparisons which crossed the boundaries of each household and which emphasized the range of condition of the people we saw. To facilitate these comparisons, each member of the household was allotted a position within it according to his or her status as 'head of household', 'spouse', 'boarder', and so on.* Table 5 shows the categories and the breakdown of the population which resulted.

Table 5

<table>
<thead>
<tr>
<th>Position in household</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head of household</td>
<td>95</td>
<td>55</td>
<td>150</td>
<td>17.0</td>
</tr>
<tr>
<td>Spouses</td>
<td>-</td>
<td>92</td>
<td>92</td>
<td>10.5</td>
</tr>
<tr>
<td>Independent children</td>
<td>25</td>
<td>38</td>
<td>63</td>
<td>7.2</td>
</tr>
<tr>
<td>Dependent children</td>
<td>247</td>
<td>245</td>
<td>492</td>
<td>55.9</td>
</tr>
<tr>
<td>Grandparents</td>
<td>7</td>
<td>14</td>
<td>21</td>
<td>2.4</td>
</tr>
<tr>
<td>Relatives</td>
<td>19</td>
<td>11</td>
<td>30</td>
<td>3.4</td>
</tr>
<tr>
<td>Boarders</td>
<td>4</td>
<td>5</td>
<td>9</td>
<td>1.0</td>
</tr>
<tr>
<td>Not classified in these terms</td>
<td>10</td>
<td>13</td>
<td>23</td>
<td>2.5</td>
</tr>
</tbody>
</table>

|                             | 407  | 473    | 880   | 99.9|

* In all cases, the head of the family which made contact with the agency is nominated the head of the household and the other members are seen in relation to him or her. In some cases, however, the client family is actually living in the parental home, and so this status is artificial.
It must be remembered that with the exception of the dependent children, these groupings tended to cut across age divisions. Dependent children were by definition under fifteen years of age. Since 1964, the statutory school leaving age in Victoria has been fifteen years. Though this comes midway in the secondary school course, the greater proportion of children in our sample left school as soon as they were legally able. Therefore, the fifteen year cut off point provides a functional division between dependent and independent children. However, for other groups, the relationships between age and status did not coincide as precisely. For instance, among relatives and boarders there were some very young children as well as some people over seventy.

Table 6

<table>
<thead>
<tr>
<th>Ages for sample and Melbourne Statistical Division (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>0 - 9</td>
</tr>
<tr>
<td>10 - 19</td>
</tr>
<tr>
<td>20 - 29</td>
</tr>
<tr>
<td>30 - 39</td>
</tr>
<tr>
<td>40 - 49</td>
</tr>
<tr>
<td>50 - 59</td>
</tr>
<tr>
<td>60 - 69</td>
</tr>
<tr>
<td>70 +</td>
</tr>
<tr>
<td>No information</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Overall, the sample included people who ranged in age from an infant of three weeks to a grandparent of eighty-seven. There was a high proportion of young people - those nineteen years of age and under made up nearly 70 per cent of the total, and over 40 per cent were aged nine and under. This was much greater than figures for the 1966 census indicate for Melbourne Statistical Division. (See table 6)

Heads and Spouses

Both husband and wife were together in ninety-two
households, while in fifty-eight, only one partner remained - fifty-five of these were women and three were men.*

The traditional view of the family is of a unit where both mother and father are present. The father's role is that of wage earner and head, while the mother is seen in a more supportive role, closely involved with child rearing and domestic responsibilities. This clear cut separation of roles is probably becoming less obvious in certain socio-economic strata. The working wife, irrespective of whether she works for her own satisfaction or to swell the family finances; the unmarried mother who brings up her child on her own - both indicate that changes are in store for the traditional family. It may appear that the high proportion of single parent families in our sample (36.7 per cent) supports the fact that male and female roles within the family are becoming less defined as more women take on full family responsibility. At the same time, the impression of experienced workers in the agency is that these families are far more rigid in their expectations of male and female roles than other sections of the community. For this socio-economic group, the 'normal' family is an important factor. The fact that role expectations are not fulfilled is often an added pressure so that, for instance, an out of work husband becomes a source of anxiety not only because of the financial problems involved, but also because he has forfeited his position as head of the family.

Most of the single parent families in the sample consisted of the mother and children. As we shall see later, these women were unlikely to take a job and relied on the widows' pension for support. To some extent, this may be the result of child rearing responsibilities, of the scarcity and low pay associated with jobs available to women with few skills. However, one should not ignore the possibility that these women, deprived of a husband and wage earner find it difficult to move into the male role of provider and prefer to maintain their female activities and responsibilities by depending on the pension.

Age

Most heads and spouses were aged between twenty and forty years - the most likely years of childbearing. Only

* Included amongst the single parents are two lone people, a man and a woman. Two couples out of the ninety-two interviewed were also living on their own. In the past, there were children in all households in the sample, but in these cases the children had grown up and moved away. This had also occurred in another five instances, but other people were currently living in the household.
two women were under nineteen. We had thought that there was more likelihood of recourse to a social welfare agency amongst early marriages but this did not appear as relevant as, for instance, family size. Again, very few heads or spouses were more than sixty years old. This is largely explained by the concentration of family problems within the Social Work Service. As reference to table 7 will show,

Table 7
Ages of heads of household and spouses (%)

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
<th>Spouses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(n = 95)</td>
<td>(n = 55)</td>
<td>(n = 92)</td>
</tr>
<tr>
<td>10 - 19</td>
<td></td>
<td>1.8</td>
<td>1.1</td>
</tr>
<tr>
<td>20 - 29</td>
<td>20.0</td>
<td>30.9</td>
<td>28.3</td>
</tr>
<tr>
<td>30 - 39</td>
<td>34.7</td>
<td>38.2</td>
<td>41.2</td>
</tr>
<tr>
<td>40 - 49</td>
<td>33.7</td>
<td>16.4</td>
<td>22.8</td>
</tr>
<tr>
<td>50 - 59</td>
<td>6.3</td>
<td>12.7</td>
<td>4.3</td>
</tr>
<tr>
<td>60 - 69</td>
<td>4.2</td>
<td></td>
<td>1.1</td>
</tr>
<tr>
<td>70 - 79</td>
<td>1.1</td>
<td></td>
<td>1.1</td>
</tr>
<tr>
<td></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

husbands followed accepted patterns and tended to be slightly older than their wives. Several of the interviewers commented that the wives or the women in charge of households appeared older than their years. This response was backed up by the agency staff who considered that lack of money for an occasional hair do and more obviously, for a set of false teeth added years to the age of the women concerned. Of interest is the comparatively high percentage of women without partners in the fifty to fifty-nine age group. For many of these women, family responsibilities no longer played a dominant role, resulting in a feeling of uselessness. All of them were suffering from varying degrees of depression and often came to the agency for company and emotional comfort.

Marital Status

The following table shows the marital status of the household members as it was when they were visited.
Of the ninety-two couples interviewed, eighty-one were married and eleven were de facto. (See table 8) De facto marriages may come about because of an impediment to legal marriage, or simply because a casual relationship develops into permanency. The question about marital status was framed in a matter of fact way and appeared to be answered in the same vein. However, it is possible that some of the people who said that they were married were actually de facto. No functional distinction between the two categories has been made. In the remaining fifty-eight cases, the head of household was without a partner. Only three men were involved. All had previously been married and two were now bringing up children alone - one had been widowed for four years and the other deserted by his wife for six. One man was living by himself - his wife had left him seven years previously, taking their only child with her.

Table 8

<table>
<thead>
<tr>
<th>Status</th>
<th>Male</th>
<th>Female</th>
<th>Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>81</td>
<td>-</td>
<td>81</td>
</tr>
<tr>
<td>De facto</td>
<td>11</td>
<td>-</td>
<td>11</td>
</tr>
<tr>
<td>Widowed</td>
<td>1</td>
<td>7</td>
<td>-</td>
</tr>
<tr>
<td>Deserted</td>
<td>2</td>
<td>39</td>
<td>-</td>
</tr>
<tr>
<td>Divorced</td>
<td>-</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>Single</td>
<td>-</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>No information</td>
<td>-</td>
<td>2</td>
<td>-</td>
</tr>
</tbody>
</table>

95  55  92

Where the woman was the head of the household, deserted wives figured most prominently - in thirty-nine of the fifty-five cases. Seven women were widows. Two of these were younger women, bringing up small children, while the remaining five were in their fifties. Only four women classified themselves as divorced. The low incidence of divorce compared to the number of deserted wives often resulted from a general lack of understanding of the legal system. Though legal assistance is available for low income groups at reduced cost from the Legal Aid Committee, it is not widely publicized. Even so, it was the experience of the social workers that many women did without because of fear of being involved with 'the law' and not wanting to be 'a nuisance'. At the same time, some women were often not able to admit to themselves or the
community that their single status was permanent, so that they lacked motivation to seek legal termination of their marriage. Others clung to sporadic contact with their menfolk. Three of the women said that they were single, though previous de facto relationships had resulted in the birth of children who were still present in the household.

Country of Origin

The major proportion of couples were Australian born (seventy three out of ninety-two, or 79.3 per cent). In five out of these seventy-three households, at least one of the partners was of aboriginal descent. Amongst migrants, there were only six couples, while in a further nine households, Australians and migrants had intermarried. In the remaining four cases, information regarding country of origin was not available. Similarly, amongst the households where only one partner was present, forty-four out of fifty-eight (75.9 per cent) were Australians and thirteen were migrant.

Though migrants made up a small part of the sample they came from a wide range of countries. If we consider migrant heads and spouses together, thirteen were British, eleven came from eastern Europe and six from Italy and Malta. Three came from northern Europe and one from Egypt.

There is no sense in which the agency provides a service specifically for migrants, and the small number who come reflect this. Language difficulties create an obvious barrier for European migrants. This is indicated by the fact that most European migrants who did use the agency had been in Australia for more than eight years. By comparison, the small proportion of British migrants amongst heads and spouses were more recent arrivals.

Offspring

All told, there were 555 offspring both dependent and independent living at home with their families, or 63.1 per cent of the sample. These are the children of either or both parents as described in the previous section. Most

* No information was available about the marital status of two women in this group.
** We had no information about one member of this group.
*** Using figures from Melbourne Statistical Division, taken at the 1966 Census, Australians make up 74.5 per cent of the total population. A similar calculation on the number of Australians amongst the families interviewed resulted in a percentage of 91.6 per cent Australian.
offspring (88.6 per cent) were under fifteen years of age and were classified as dependent. Only sixty-three were fifteen and over, and fifty-two of these (82.5 per cent) were between fifteen and nineteen years of age.

Table 9

<table>
<thead>
<tr>
<th>Age</th>
<th>Dependent offspring</th>
<th>Independent offspring</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 4</td>
<td>150</td>
<td>-</td>
</tr>
<tr>
<td>5 - 9</td>
<td>191</td>
<td>-</td>
</tr>
<tr>
<td>10 - 14</td>
<td>151</td>
<td>-</td>
</tr>
<tr>
<td>15 - 19</td>
<td>-</td>
<td>52</td>
</tr>
<tr>
<td>20 - 24</td>
<td>-</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>492</td>
<td>63</td>
</tr>
</tbody>
</table>

a Twenty-three of these children were wards of state. See pages 26-28.

It is worth commenting briefly on the normal activities of both dependent and independent offspring. On the whole, this reflected their age. Of the 150 children aged four or less, 122 were at home all day. A small number were in creches, (two); in informal day care, (four); at kindergarten, (twelve); or at primary school, (ten). Amongst the children aged from five to nine years, 182 were at primary school, and a further five were attending special schools or were members of opportunity grades. Three five year olds were still at home with their parents, and one was left in an informal day care situation. The older group, aged from ten to fourteen, were again mostly at school. The greater number (seventy-six) were at primary school, though thirty-one were at high school and thirty-seven were attending technical school. Three in this age group were also in special schools and two at home, both asthma sufferers, received correspondence lessons from the Education Department. Two dependent children had obtained exemptions from school and were at work. Of the fifty-two independent offspring, aged between fifteen and nineteen, only eight were in full time education, while thirty-four of them were at work. Ten were at home — one receiving special benefit and three on a pension and the rest were out of work. Of the eleven independent children between twenty and twenty-four years of age, six were at work. The rest were
at home - two receiving invalid pensions, one was on benefits and two were out of work.*

Mention should be made of the small number in this group who were born outside Australia. Only thirty-five out of the total of 555 offspring, (6.3 per cent) came from overseas and more than half of these were British.

Other People in the Household

As we have noted, there were other people living in almost 30 per cent of households. Because the numbers are relatively small, it is simpler to group grandparents, relatives, boarders and those who could not easily be classified under this general heading. Migrants made up a small proportion of this overall group - roughly one-tenth. Of the nine people who did come from overseas, all but one were British.

<table>
<thead>
<tr>
<th>Age</th>
<th>Grandparents</th>
<th>Relatives</th>
<th>Boarders</th>
<th>Not classified</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 9</td>
<td>-</td>
<td>3</td>
<td>4^a</td>
<td>14</td>
</tr>
<tr>
<td>10 - 19</td>
<td>-</td>
<td>11</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>20 - 29</td>
<td>-</td>
<td>8</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>30 - 39</td>
<td>-</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>40 - 49</td>
<td>2</td>
<td>3</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>50 - 59</td>
<td>9</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>60 - 69</td>
<td>5</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>70 - 79</td>
<td>3</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>80 - 89</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>No information</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>21</td>
<td>30</td>
<td>9</td>
<td>23</td>
</tr>
</tbody>
</table>

^ One child aged three was a ward of state.

* See page 24 for a comment on the independent offspring who had, for various reasons, left home.
Of the twenty-one grandparents present, thirteen were on their own, either widowed (in nine instances), or deserted or divorced. In two cases, no information on marital status was available, while in three cases husband and wife were together. The term relative covers aunts, uncles, nephews, nieces, brothers and sisters of the husband or wife. While some relatives paid board, they were not categorized as boarders. Relatives covered a wide range of age and activity. Out of a total of thirty, seven were dependent on the family - either toddlers at home or older children at school. Of those of working age, seven were out of work at the time of interviewing, and two were pensioners. One woman looked after the family she lived with, and thirteen were currently employed. Boarders were so defined because they were not related to the family in any way, and an arrangement had initially been made either directly or on their behalf for a contribution to the household expenses. More than half the boarders were under fifteen years of age.

Almost all relatives and boarders were single people. One married couple was boarding with a family and at least two relatives had sought refuge from broken marriages.

Finally, there were twenty-three people, most of whom were single, who did not fit into any of these categories. Three were children, placed informally and being cared for by the family. In these situations, money rarely changed hands. One eighteen year old girl looked after the house for a couple and their small children, while in another case, an arrangement had been made for a family to stay with a bachelor friend of the husband's. The family paid rent for this accommodation but invited him to share their meals. In two single parent households, we noted the presence of men friends who were later described as shadow de factos. Very little information was obtained about them, but they were included in the sample because their role was seen as important to the families concerned. The remaining fourteen was made up of two deserted mothers and twelve children, all sharing with each other, who were classified with this group as a result of the atypical structure of the household.

This profile of the individuals and households we visited points up some important facts. The person who comes to the agency is usually a member of a household which is more often than not made up of a nuclear or simple family.

* Grandparents were not included with relatives, because it was considered that they would have a different involvement with the client family and would merit separate attention.
Where other people are living with them, the group still remains fairly uncomplicated. Additional people are either in need of care or contribute in some way towards family functioning. The complex extended family whose members live in close proximity and in constant contact with each other, which is often seen as typical of the low income group, was not often apparent in our sample.

Secondly, irrespective of which structure exists, the family or household unit is important to the people within it - they affect and are affected by the whole. Changes wrought in an individual without reference to the people around him may upset balances and disturb relationships. There is a need to view clients within the context of their household and to assess their problems in relation to strengths and weaknesses which may exist within it. Client contact even in a family agency may reflect the needs of only a small proportion of the people in the household.

Thirdly, our figures give an indication of increasing pressures of population. The 150 families represented 880 individuals of whom almost 500 were children. Not all these people were in need and many of those requiring help were receiving it, but as well there are those who are left out because the agency lacks the resources of finance and staff necessary to cope.

Throughout society, the problems of rapidly growing populations have been viewed largely in terms of the consumption and wastage of the natural environment and its resources. The prospect of the effect on institutions has seemed less crucial to the community - everybody knows and apparently accepts that our schools, hospitals, shopping centres, welfare services are overtaxed. But little consideration appears to be given to the fact that in the face of excessive and increasing demands these institutions may disintegrate or stultify just as the ecology itself is threatened by the sheer pressure of population.

Responsibility must be taken for planning for the future welfare needs within the community. The current welfare system is splitting at the seams trying to stretch its services to cope with needs.
Chapter 3

CONTACT WITH THE AGENCY

Every year hundreds of people make contact with the Social Work Service at the Brotherhood. They come for many different reasons. Some have waited a long time before taking the plunge. Others have been forced by circumstances to make contact quickly. Whatever the situation, they have all been driven by a problem of one kind or another, with the hope that the agency will be able to help in some way. We were interested to know where the clients came from, how they heard of the service in the first place, and whether a client was sent by someone else, or came of his or her own accord.

The agency is situated in the inner suburb of Fitzroy. It is the smallest municipality in Melbourne and one of the most densely populated. The area has a high migrant population with a little under half the people born outside Australia. Greeks and Italians make up half the migrant population. Amongst the smaller ethnic groups, Maltese and Yugoslavs are the most numerous. While apparently residential in character, there is a considerable interleaving of small commercial firms and light industry throughout much of the district. Recent demolition and rebuilding by the Housing Commission of Victoria in the form of twenty-storey high rise blocks has removed a quantity of single dwelling accommodation. The suburb still largely consists of single and two-storey terrace housing, though a growing number of private enterprise flats, mainly aimed at the middle income group, are developing on the periphery. As would perhaps be expected, the highest incidence of families interviewed lived in this municipality. This involved twenty-seven out of the 150 families. A further nine families lived in the neighbouring and closely related suburb of Collingwood.

Fourteen lived in various residential wards of the city of Melbourne which provided a similar structure of public housing, some private flat development and older terraces and cottages. A considerable range of public hospitals, both general and specialist are contained within the Melbourne city boundaries, as well as many of the voluntary agencies and both State and Commonwealth Social Services Departments. In all, almost one third of the households were geographically close to the agency - within a radius of a mile and a quarter.

A further twenty-three households were resident in other inner or middle suburbs which ring the first group.
In most cases, these were originally established working class areas where a mixed ethnic population now lives. They differ from the first three areas in that they are more specifically defined localities, rather than 'inner suburbs' add that their populations would seem to include more diversity in socio-economic status. The local government areas involved were Richmond with seven households, Prahran with five, St Kilda with five, Brunswick with three, Northcote with two and South Melbourne with one.*

The remaining major concentration of forty-three households was in three more distant northern suburbs. In each case, most families were housed in the considerable sections developed by the Housing Commission of Victoria in the form of detached single unit dwellings, though all suburbs included a range of private housing. Twenty households were situated in Preston,** a relatively homogeneous lower middle to middle class suburb. Within its boundaries is located a large community hospital and in addition to extensive ribbon shopping areas, it supports a large regional shopping complex. Nine other households came from the western section of Heidelberg on Preston's boundary, and almost all from public housing. By contrast, others areas of Heidelberg contain tracts of expensive housing, and an affluent, upwardly mobile population.

Fourteen families lived in Broadmeadows to the west of Preston. Though this area did contain a mixture of housing types and standards, a very large part of its housing was built by the public authority. It differs mainly from the other two districts in that it has been built up almost entirely over the last fifteen years. Therefore, there was not an existing community with traditional resources developed over a period of time to give the growing suburb support.

For the rest, the most interesting fact is the spread of households across the city. Though there is a tendency for the majority to live in north-western and northern suburbs, families were living in outlying eastern areas and south of the Yarra, in older settled middle class districts.

* Ethnic breakdowns are derived from 1966 Census data.
** The concentration of clients from these northern suburbs has probably been influenced by the agency's involvement in the Family Service Project which ran from 1955 to 1960. The Project provided intensive counselling, support and financial assistance to families who were being relocated from an emergency housing centre at Camp Pell to Housing Commission accommodation in the area. Some of these families were still in contact with the agency and often provided a point of reference for others in the general district.
All told, the 150 households were resident in twenty-six local government areas and five shires. Some were within a few minutes walk of the agency, while a few were as much as fifteen to twenty miles distant from it. It would appear that physical proximity is by no means the most important factor in the family's decision to come.

The Reason for Coming

In most cases, (63.9 per cent) families came because they knew about the agency and the type of service it offered or because they had been told about it by a relative, a friend or a neighbour. Making an approach for help, even in time of need, is often fraught with fear of rejection or simply of the unknown. In these circumstances, advice from family or friends can often smooth the way by giving an indication of how things work and what a person can expect. Sometimes this knowledge is acquired as the result of first hand experience with the agency on the part of the client or of someone they knew. Sometimes an article in a newspaper may be sufficient to give a person the information which allows them to decide to make an approach or not. The role of the informal network in making contact with a service should not be underestimated for these families.²

Table 11

<table>
<thead>
<tr>
<th>Source of referral (%)</th>
<th>(n = 150)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friend or neighbour</td>
<td>31.3</td>
</tr>
<tr>
<td>Member of the family</td>
<td>19.3</td>
</tr>
<tr>
<td>Self</td>
<td>13.3</td>
</tr>
<tr>
<td>Clergyman</td>
<td>8.7</td>
</tr>
<tr>
<td>Social Welfare agency</td>
<td>6.0</td>
</tr>
<tr>
<td>Doctor or hospital</td>
<td>5.3</td>
</tr>
<tr>
<td>Statutory welfare agenciesᵃ</td>
<td>4.7</td>
</tr>
<tr>
<td>Police</td>
<td>1.3</td>
</tr>
<tr>
<td>Other</td>
<td>5.3</td>
</tr>
<tr>
<td>Don't remember</td>
<td>4.7</td>
</tr>
<tr>
<td></td>
<td>99.9</td>
</tr>
</tbody>
</table>

ᵃ Commonwealth Social Service Department and the State Social Welfare Department.
Within the sample, well over twice as many referrals arose out of self-initiative or through the suggestion of family, friends or neighbours as from professional sources. There is a tendency for social welfare agencies to see a professional network as the most relevant source of referral and access to a service. This may be so in certain areas. A person in need may turn to a doctor, a teacher or a clergyman for help or may be assessed as requiring assistance during normal contact. Referral may then be made to an appropriate service. However, families approaching the Brotherhood are more likely to come on the advice of mum or a girl friend. There are several reasons for this. As already mentioned, friends and neighbours are generally easily available as a source of comfort, support and advice. Further, their suggestions are often more acceptable to the families than those of an 'outsider'. In some cases, families have experienced, and resented, homilies such as 'Make an effort,' or 'Pull your socks up', from those with little knowledge of their particular problems. Thus, these people, perhaps through necessity, are thrown back on the resources of the informal network.

It is worth considering these families more closely. The examples are given to illustrate the diversity which exists. Of those who came of their own accord, some families had known about the agency's existence for years.

'I've heard of it from my parents since childhood,' or 'I'd known the Brotherhood for a long time - I used to live in Fitzroy,' or 'Well, you see, I've been going to Brotherhood shops for years.'

Others observed the location of the agency. 'I saw the sign and walked in.'

One lady stated that she just came herself, then added as an afterthought that she had seen the building from the tram. There were a number of people who had heard of the agency through 'word of mouth'. Sometimes the suggestion was mentioned casually and followed up later when the need arose.

'Well, it had been suggested to me by an old lady who pushed a pram around and gathers bottles. I had been working all night and was sick, but I kept going. Then when the baby was coming, I was desperate and I remembered what the old lady said.'

The mass media was another point of reference. Several clients had first heard of the Brotherhood through television or radio. Friends and neighbours played the most
significant part in the informal network or referral, being in the position to offer advice when a problem was tentatively expressed. In other circumstances, friends and neighbours responded to a direct plea for help. The following explanations were amongst those given by the families.

'My friend had been going there quite a while and she suggested I go.'

'Just talking. A girl that was down at Mum's suggested I come to the Brotherhood.'

Sometimes a friend took some responsibility in the matter.

'A friend lived in the same street and she used to go. My friend sort of introduced me.'

After friends and neighbours, family members were most likely to prompt people to come to the agency. Parents, uncles and aunts were mentioned, as well as contemporaries, such as brothers and sisters, young in-laws and cousins. Clients volunteered the information that a third of these relatives had been to the Brotherhood themselves. A young girl expecting a baby said, 'My brother and sister-in-law were getting help from the Brotherhood and they suggested I go there because I was expecting a baby before I was married and my mother couldn't help.'

The more formal referrals came from a number of sources. They were made, in order of frequency, by clergymen, social welfare agencies, doctors or hospitals, Commonwealth Social Service or Social Welfare departments and policemen. Half the clergymen or priests who made referrals were mentioned by name and apparently were well known to the families. The Brotherhood is used by Catholic clients, as well as by Protestants. A Maltese priest referred a Maltese family who were coping well despite difficult circumstances, but who needed 'just a little extra help.' Another family explained that they were getting assistance at the time from St Vincent de Paul and added, 'they thought you'd be able to help me more than the Church.'

The remaining categories are numerically small but a few observations can be made. Four families were sent by hospitals and two by general practitioners. Those who said they were referred by statutory welfare authorities usually specified the department, but not the person who had made the suggestion, as compared with referrals from welfare agencies, where the name of the person sending the client was invariably mentioned. In one case the client came at the suggestion of the police because his daughter had run
away from home. In another, the client reported that 'the police sent me there for money.'

Finally, there were a number of isolated referrals. In two cases, the Brotherhood had approached the client to offer help with re-housing during the early days of the Family Service Project in 1955. The rest came as a result of a suggestion of a teacher, a member of a Ladies' Benevolent Society, and a Health Centre Sister. One client spoke of 'the person who saw me crying in the Immigration Department' and who felt that the Brotherhood could help.

**Pattern of Contact**

For the sample studied, first contact with the agency goes back as far as 1952 and even further for the few parents who once attended the Children's Centre.* Nevertheless, in 75.3 per cent of cases, contact was made between 1962 and 1967 (see table 12). The frequency and pattern of contact is less predictable (see table 13). Most clients

<table>
<thead>
<tr>
<th>Year of first contact with the agency (%) (n = 150)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1967</td>
</tr>
<tr>
<td>1962-66</td>
</tr>
<tr>
<td>1957-61</td>
</tr>
<tr>
<td>1952-56</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>No information</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

mentioned coming to the Brotherhood once or twice, or every now and then, that is, intermittently. For an agency which has a reputation for working with problem families on an intensive basis, this may seem surprising. But when one considers the confusion which has existed in the minds of the public between the intense, long term casework carried out by the Family Service Project, compared with the wide ranging turnover of work in the Social Work Service, it makes more sense. As has already been mentioned, the Service has a multitude of functions and a number of clients use it as a

* See appendix 1.
resource for second hand goods and clothing and for general advice about the workings of institutions, such as schools, taxation, Social Service and Housing Departments. To some extent, this explains the high turnover amongst a section of the population who use the Service in these ways. There was a much smaller but significant proportion who either had come regularly or were attending regularly in the present, as well as a group of clients who came every now and then, interspersed with a series of regular visits.

In fact, the pattern of contact is mixed and it is therefore interesting to examine the correlation between the time when contact was first made and the degree of contact which has taken place. It is axiomatic that of those clients who came only once or twice, 74.2 per cent first came in 1967.* Of those clients who first came to the Brotherhood between 1957 and 1961, 62.5 per cent were attending on an intermittent basis in 1968 when interviewing took place, compared with 37.5 per cent within the same period of time who attended regularly. It would appear that with a long standing association with the agency, the current contact is more likely to be sporadic in nature.

Table 13

Degree of contact with the agency (%)

<table>
<thead>
<tr>
<th>(n = 150)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once or twice</td>
</tr>
<tr>
<td>Every now and then</td>
</tr>
<tr>
<td>Intermittently as well as regularly for a period</td>
</tr>
<tr>
<td>Regularly in the past or present</td>
</tr>
<tr>
<td>No information</td>
</tr>
<tr>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Why They Came

Having some idea of when the clients first made contact with the Brotherhood and how often they came, one can now look at their reason for coming. (See table 14)

* This proportion has been artificially inflated due to the fact that we drew our sample from the population of people who approached the Brotherhood in 1967. By the time they were interviewed in 1968 they had come once or twice but they could conceivably continue their contact with the Brotherhood on a regular or intermittent basis.
The services available to clients, which vary according to their needs, and the resources available at any one time, fall into four main categories: practical assistance, material and financial aid, and social work consultation and treatment. As a rule, the client is helped in more than one way but it is convenient to examine each kind of assistance separately.

<table>
<thead>
<tr>
<th>Reason for last contact (%)</th>
<th>(n = 150)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Material aid</td>
<td>48.7</td>
</tr>
<tr>
<td>Cash aid</td>
<td>21.3</td>
</tr>
<tr>
<td>Practical assistance(^a)</td>
<td>16.0</td>
</tr>
<tr>
<td>Social work consultation</td>
<td>7.3</td>
</tr>
<tr>
<td>Other(^b)</td>
<td>4.7</td>
</tr>
<tr>
<td>No information</td>
<td>2.0</td>
</tr>
</tbody>
</table>

| Total                        | 100.0    |

\(^{a}\) Househunting, help with filling in forms, shopping, etc.

\(^{b}\) Services such as the Family Planning Clinic, Children’s Leisure Centre, Youth Club.

Practical assistance refers to such activities as househunting, escorting a client to the Commonwealth Social Service or Social Welfare Departments, accompanying a client on a shopping expedition, helping with the filling in of forms - to mention a few. The term 'material aid' covers a miscellaneous collection of second hand goods ranging from clothing, furniture and blankets to toys and sundry indefinable objects. The Salvage Division of the Brotherhood is a source of income for the organization through its collection and sale of second hand goods. A small proportion of these goods is allocated to the Social Work Service on a cost basis for the use of the clients. They are expected to make a small payment, but for those temporarily without an income or on a low income, this condition is waived. Clients seeking financial assistance are automatically referred to a social worker, whereas those requesting material aid only, would probably be seen by a welfare assistant. It would be a mistake to see social work consultation and treatment in isolation from the other functions of the Service. Casework
method spells out the 'how' of relief giving and practical help, so that the clients are helped to realize their own strength, thus developing their capacity to cope. Social work consultation is categorized separately and would include help with marital or child problems, despite the fact that there is a tremendous amount of overlap with the other categories. Financial problems do not necessarily enter in, but as most of our clients are living on a low or fixed income, economic considerations are of basic importance.

The highest proportion of clients last came to the agency for material aid, compared with other forms of help. Although the numbers in this category tend to be inflated because a number of past clients were invited to the annual toy sale, this does indicate the importance of material aid for many families.

Most of these clients who had requested material aid on their last contact had been to the Brotherhood once or twice, closely followed by those who came intermittently, whereas there was a tendency for clients who came for cash aid or social work help specifically to have regular contact with the Brotherhood during the period in question.

When we asked the clients what they came for, they responded for the most part in concrete terms. In order of frequency, they mentioned money, clothes, food, furniture, toys, 'help', prams and cots, accommodation, help with debts and all kinds of miscellaneous requests for blankets, bed linen, curtains, * help to get the children a holiday, help in coping with problem children, and getting someone to take the children to school.

In 56.0 per cent of these requests, the interviewer reported a crisis which surrounded the request - mental and physical sickness, waiting social services, childbirth, eviction, the onset of Christmas or mounting debts.

A number of women spoke of their husband in relation to current difficulties. In ten cases, the husband had been out of work and in another two, money was short because the 'slack season' around the New Year had affected their earning capacity. Others commented on 'husband's

* It is interesting just how many clients come to the Brotherhood for such items as blankets, linen, curtains, prams and cots. Without paying out on the 'never-never', it is only possible to acquire these things through paying for them at the time of purchase. Lay-by is not a viable alternative, as it presupposes a regular income which can be allocated ahead of time.
gambling, 'playing up', 'husband in gaol', 'in the mental hospital', 'deserted', 'husband threw me out' and 'husband died'.

Debts encompassed 'rent trouble', 'gas disconnection' and 'being behind in the payments for the frig'. Debts were usually accompanied by other problems. One woman expressed it as follows: 'My husband was out of work - we had money worries - and the lights got cut off.' Families spoke of problems while waiting for payment of benefits or pensions. One of the women put it this way: 'I was separated from my husband and had no money and no one to turn to - my cheque had not come through.'

The cost of shifting, whether it be into rooms, a flat or a house, is a burden for most people - but for those on a low income, the pressure on limited resources can be crippling. Often families do not choose to move, but have to get out for one reason or another. Thus, they have to handle a situation for which they are emotionally and economically unprepared. Not the least part of the stress which moving entails, concerns the down payment of at least two week's rent in advance and/or 'bond money' which can be as high as $100.00.

On top of this, money must be found for a taxi truck or a removal van as well as for connection fees or deposits for gas and electricity. Not all families wanted financial help with their accommodation, some needed help to find somewhere to live - 'We went for help to find a flat - the wife and I were living in a room with two kids and a baby on the way - it wasn't good enough.'

The birth of a child can create problems in any family and for those with only minimal resources, it is often a time of crisis, although judging by the responses, it seemed to be faced with remarkable restraint. 'We needed help with groceries and beds after our daughter was born, as my husband was out of work at the time.'

For the unmarried mother, these difficulties are magnified. 'Me girl friend knew this social worker at the Brotherhood and she told me to come here. I had a baby and that; I wasn't married and I was struggling.'

With the exhaustion which surrounds the commercial side of Christmas, it could be described as an annual crisis in everyone's life. For some years now, the agency has run a toy sale for past or present clients.* Stock is made up of repaired and repainted second hand toys and new toys donated by business, service and school organizations. Judging

* The form of the toy sale has now changed.
from the clients' responses, it provides a short term answer to the Christmas dilemma - whether to splurge on presents 'like parents are expected to do' or use all the money available for basic necessities.

Clothes are an enormous budgetary item. Requests for clothes invariably indicated the use intended for them. 'Clothes for the grandchildren who are living with us for a while.' 'Clothing for the baby of my daughter.' 'Came for help - a pair of shoes for bubby.'

Those who came for 'help' or 'for a talk' often wanted to work something out with the help of the social worker. For example, 'I was living down on the bayside and had two little girls and I was working to support them. I went for advice about whether to keep working or not. My husband had deserted.' A small group of clients spoke of returning to the social worker to tell her the results of certain action which had been taken, for instance, what happened at the court or the hospital. One woman took a more cynical view of interviews and their purpose. 'I wanted money... had to have a few interviews before I got it, so that they could check up on the story.'

We were interested to find out if there was any relationship between the request and the crisis which surrounded it. It was found that not only was there a conspicuous lack of connection between the request and the crisis, but we were left with the impression that the clients either minimize their request or else they ask for what they want, which from an outsider's point of view, does not seem to tally with what they need. Take this example: 'Before the baby was born, we needed a chest to keep his clothes in.' While this family had complex economic and emotional problems, there is no reason to believe that organizing and arranging the new baby's clothes was not of fundamental importance to them.

Sometimes the pressure of present need outweighs the tragedy. 'I came for food - we were waiting for sickness benefit. My husband had died.'

At other times the request seemed irrelevant to the problem at hand. 'We had no food; we needed furniture.' The only consistent relationship between request and crisis (despite small numbers) was for the group who were waiting for social service payments. They all approached the agency for financial help to tide them over until benefits came through.

Requests made at both first and last contact were compared. It was thought that a change would be found in
emphasis as families became more familiar with the services available and particularly more used to talking about their problems with the social work staff. However, there appeared to be little consistent quantitative or qualitative difference between the requests. On the whole, material needs remained uppermost, though in a few cases those with a longer association with the agency used it more for advice or 'just a talk'. A few examples will illustrate this.

First contact: 'Gas disconnected.'
Last contact: 'To get help ... my husband is in hospital.'

First contact: 'I was working shift work and my boy used to go to club.'
Last contact: 'Financial assistance because I was waiting for social service.'

First contact: 'For help. My husband was out of work.'
Last contact: 'No, just to have a talk to her.'

First contact: 'I went to buy a cot for the baby.'
Last contact: 'To get advice when my husband left.'

Despite the majority of understatements, one gets glimpses into the families' awareness of their own vulnerability. Some of the families were able to describe the process very clearly.

'I went for children's things ... never had to worry about clothes before. A girl friend used to help out.'

'We went to see if we could have someone to stay with us, to help pay the rent. We wanted someone who was in desperate circumstances like us.'

Results

We asked the families about the results of their last visit to clarify their response to the agency. (See table 15) The vast majority answered in positive terms, though their responses vividly reveal what it means for a person to ask for help. Unless the client has a good relationship with a social worker whom he knows, he finds it difficult to approach the agency for help unless the problem had reached crisis point. The fear of being in a dependent position; the desire to make restitution; the need to be grateful or alternatively, to be hostile; the resentment which comes with always being in the position of asking others for help when you would much prefer to 'stand on your own feet' - all these feelings come through however they are expressed. A number of the clients have obviously come to
terms with asking for assistance and express a mixture of relief and satisfaction that help was available at the point when they needed it.

The majority of clients (77.3 per cent) saw the outcome of their contact in terms of satisfaction. 'Yes, sorted things out,' 'Got fixed up.'

Some were specific in their expression of satisfaction. 'Yes, marvellous. They fixed up my electricity bill. I'd had the lights cut off for a week.'

Table 15
Results of last visit to the agency (%)
(n = 150)

<table>
<thead>
<tr>
<th>Positive</th>
<th>77.3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Negative</td>
<td>13.3</td>
</tr>
<tr>
<td>Neutral</td>
<td>5.3</td>
</tr>
<tr>
<td>No information</td>
<td>4.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>99.9</strong></td>
</tr>
</tbody>
</table>

Help perceived and used more broadly brought the following kind of responses. 'Yes. I've only got them to thank - they gave me the chance to come on.' Or, 'Yes, oh yes. Not knowing anyone I can talk to. I've only got one good friend. You can't confide in all your neighbours.'

Some families (13.3 per cent) were not particularly satisfied with the results of their visit. Two families did not think that the agency showed any signs of wanting to help. 'Didn't have any help. Couldn't wait any longer. Told me they were all full up.' 'I came here with me Mum, but it was really too crowded. So no, it didn't really work out alright.'

Another two families were frankly disappointed with

* We realize that families may have felt constrained to give a positive answer to this question, either out of a sense of gratitude or a fear that a negative response would affect future requests for help. Though considerable efforts were made to convince them of the confidentiality of their answers, many could not conceive that this extended to departments within the agency. Similar problems became apparent later in the families' understanding of the workings of statutory welfare organizations.
the service. 'It was alright. No need to see any more social workers because it's a waste of time. I try to stand on my own two feet and I'll go back if I have to.' 'No, not what I expected. Nothing there that was really worth the effort to go all that way for what we got. The bus fare was just wasted.'

The following examples illustrate the discomfort and guilt which many people feel about asking and receiving help. 'Yes, to a certain extent. The thing was - to put it to you quite bluntly - my brother came in with me. And he said there are people here worse off than you. Add he lent me money and I had no trouble since.'

This feeling is expressed more strongly by two people who said, 'Yes, perfectly alright. They gave me a nice little set of drawers. But I won't beg now just because my daughter refuses to work.' 'Yes, we got everything we wanted. We paid for them.

Uncertainty and confusion about the outcome sometimes indicates a conflict between wanting and not wanting help. 'It did, really. Though there's not enough space to put all the furniture.' 'I'm not sure whether they helped me or not, now. I've been a pack of nerves. I talked to them on the telephone a few times.'

However bad a situation has become, there is frequently a good chance that it will temporarily or permanently resolve itself. The following instances give some idea of what seems to happen. 'Things worked out for themselves, more or less, so it didn't matter so much from there,' and in a more limited sense, 'But I did receive the cheque, so I didn't go back. For others, the results were neither negative nor positive - for example, 'Still in the middle of it.' 'Given the $3 to see us over three days.' 'Yes, I just had to have a food voucher and the Brotherhood sent me somewhere else, some local council, I think, and I had to be recommended.'

For a small group of very deprived clients, there can never be enough of anything. Emotional deprivation is often implicit in requests for material objects. This does not imply that these things are not needed - but they also signify emotional needs which have never been met. In such circumstances there is an urgency and insistency about these demands. 'Yes. But it's not alright now, we need more beds.' 'It worked out alright, but I need more.'

Contact with the Brotherhood of St Laurence seems to be determined by a number of interlocking factors. For those people who have heard of the organization either officially or through the operation of the family, neighbour
and work grapevine, certain necessary conditions need to be present. The service has to be accessible. In other words, the policy on eligibility has to be clearly spelt out, and the approach to the client has to be consistent with this policy. The type of area in which the agency is situated and the kind of physical impression it conveys, all have an effect on the intending client. Is the agency clearly signposted? What kind of atmosphere does the waiting room have? What sort of people go there? What is the first thing which happens when the client comes through the door? All these elements shape the overall impression of the agency and affect the way it will be used. The nature of the problem and the precise stage it has reached is a very important factor. Most people pluck up courage to approach a social welfare agency only when a problem has become sufficiently critical to allow them to justify the effort involved in going for help or ringing up about it.

A woman makes a request for a pair of shoes. She needs them but she often needs a lot more besides, of a material, social and emotional nature. The Brotherhood is seen in so many different ways - as a parent, friend, consultant, independent counsellor or a necessary evil for all the different people who come to it for help. In terms of material aid, some gaps are stopped. To some families, this small amount of help seemed to make a world of difference to morale. For others, it was a short term palliative and a loss of dignity was the price to pay. Some took what they could get and did not waste valuable energy reflecting on what effect it had. For them, it was a simple matter of survival. Experience was so individual that it was hard for us to generalize. Possibly the examples which we have given illustrate the problems which clients have in obtaining access to finance or material goods, which most people would consider basic to urban existence.

Requests are concrete and minimize the problem of the total life situation of the family. It is partly a matter of the expectation of the agency's function through what they have heard on the grapevine. It is also a reflection of the way in which many clients are able to cope. By cutting up their difficulties into so many parts, the crisis is more containable and some temporary equilibrium can be reached.

This is not to say that change cannot occur in the way the client perceives his own difficulties. But it does underline the complex relationship between request and his total life situation.
From the previous discussion of the requests made to the agency, it is clear that many of the problems the families face are financial and material.

While it is possible to say that they will only ask the agency for what experience has told them they will get, it is also equally true that the agency, based on experience, offers the services they need. The acceptance of the necessity of financial and material aid has strong links with the historical development of the agency but its part in the case work process has been a more recent and direct response to the condition of the people who use the Social Work Service.

What then is the cause of these demands? Are these people incapable of budgetting? Are they wasting an income which should cover the necessities of life? Are they inadequate, incompetent or both? The experience of the social workers in constant contact with the families and of our interviewers would indicate that in some cases, all or any of these factors may exist. However, the fact remains that for most families, their income is impossibly low.

The interviewers were instructed to obtain the amount normally expected as 'take home' pay from all those at work, and the amount of pension or benefit from those who were not working. The source and amount for the male and female heads in receipt of income* is shown in tables 16 and 17.

Only three men amongst households where a male head was present earned between $60 and $69, and two of these earned just $60. The highest incidence is between $40 and $49, where forty-four men were involved. A further seven men were not in receipt of any income at all at the time of interviewing. In three of these families, the spouse brought income into the household. One wife was receiving special benefits of $14.20 per week, and two others were at work earning $28.30 and $15 per week respectively.

* All money figures were taken at the time of interviewing in 1969. Throughout the report these figures will be maintained, as increases in wages or pensions since 1969 have been more than offset by rising costs of living.
Two of these men had lost their jobs, one had been out of work for three months, the other for eight weeks. The rest were all off work because of sickness and were waiting for benefits or workers' compensation to come through.

Table 16

<table>
<thead>
<tr>
<th>$ per week</th>
<th>Wages^</th>
<th>Pensions</th>
<th>Benefits</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>n</td>
<td>n</td>
<td>n</td>
</tr>
<tr>
<td>60-69</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>50-59</td>
<td>13</td>
<td>-</td>
<td>-</td>
<td>13</td>
</tr>
<tr>
<td>40-49</td>
<td>44</td>
<td>-</td>
<td>-</td>
<td>44</td>
</tr>
<tr>
<td>30-39</td>
<td>5</td>
<td>4</td>
<td>1^b</td>
<td>10</td>
</tr>
<tr>
<td>20-29</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>10-19</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Less than 10</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>No information</td>
<td>3</td>
<td>-</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>71</td>
<td>7</td>
<td>10</td>
<td>88^c</td>
</tr>
</tbody>
</table>

a. At the time of interviewing, the minimum wage was $38.80
b. This man was receiving workers' compensation.
c. Seven men were not in receipt of income at the time of interviewing.

In fifteen of the households where the husband was receiving an income, wives were also working or, in two cases, receiving a pension. The working wives had a low earning capacity. Three earned between $30 and $39 per week, seven between $20 and $29, three between $10 and $19, and two earned less than $10. The two women on pensions were receiving between $10 and $19.

In the fifty-five households where a woman was the head, no income from any source was greater than $39 per week. (See table 17) Only six women were working, but their earning capacity, like that of the working wives, was low. Certainly, those at work were no better off than the majority of women who received income from pensions.
Irrespective of the source, there was little hope of marked improvement in these incomes. The wage earners, some of whom had been in their jobs for a considerable time were almost certainly at the peak of their earning capacity in the type of jobs they could get. Wage adjustments may follow from industrial activity and rises in the cost of living but there was no prospect of big increases in incomes which come from seniority or change in status for more highly skilled workers in the business world and in industry. Those on statutory incomes in the form of pensions and benefits at present gain token increases at elections, which are nullified by the rising cost of living. The prospect of tying pension to a minimum wage figure is small, but it would give the only likely large increase in income from this source.

Table 17

<table>
<thead>
<tr>
<th>$ Per week</th>
<th>Wages</th>
<th>Pensions</th>
<th>Benefits</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>n</td>
</tr>
<tr>
<td>60-69</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>50-59</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>40-49</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>30-39</td>
<td>1</td>
<td>9</td>
<td>-</td>
<td>10</td>
</tr>
<tr>
<td>20-29</td>
<td>3</td>
<td>26</td>
<td>1(^a)</td>
<td>30</td>
</tr>
<tr>
<td>10-19</td>
<td>1</td>
<td>3</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Less than 10</td>
<td>1</td>
<td>-</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>No information</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

a. This woman was receiving maintenance of $20 per week from her husband and has been included under benefits for convenience.

b. The woman earning $10-$19 was also in receipt of a pension. This raises the total of female heads in receipt of income artificially to 54. Two women were not receiving an income at the time of interviewing.
In twenty-nine households, independent children were bringing in an income. More than three-quarters received less than $30 per week, and the lowest income was $3.50 per week from unemployment benefits. Table 18 shows the source and amount for the forty-seven people involved. Of the remaining sixteen independent offspring, eight were at school and a further eight were out of work.

Table 18

<table>
<thead>
<tr>
<th>Income of independent offspring</th>
</tr>
</thead>
<tbody>
<tr>
<td>$Per week</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>50-59</td>
</tr>
<tr>
<td>40-49</td>
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<tr>
<td>30-39</td>
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<tr>
<td>20-29</td>
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<tr>
<td>10-19</td>
</tr>
<tr>
<td>Less than 10</td>
</tr>
<tr>
<td>No information</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

a. Both people in this category actually earned $50 per week.

b. Two dependent offspring were at work but they are not included in this discussion.

Information of the amount and source of income for other household members is included in appendix 2. Only seventeen of those eighty-three people other than members of the immediate family were paying board on a regular basis and the amount — for the most part under $6 per week — was such that it would barely cover the cost of food and fuel. The remaining thirty-four, who were receiving an income, either 'paid their own way' and virtually looked after themselves, or contributed irregularly. In some cases, the question was avoided or ignored.

Quite obviously, if a grandparent or a relative was receiving a pension or a wage, they may have contributed irregularly or occasionally to the family expenses. Often a loan of a dollar from inside or outside the household may make it possible to 'get by' for that week. However, money obtained in this way must be paid back since the giver is generally 'in the same boat' as the borrower.
Generally, people other than members of the family regarded their income, if any, as their own. The fine details of loans or contributions were too complicated and tenuous to be listed systematically, but there was no reason to believe that any quantity of undisclosed money was being paid by this group into the families we visited. On the other hand, as was mentioned previously, many of these people were not receiving an income and were totally dependent on the family.

Independent offspring were much more likely to be paying board, and forty-four out of the forty-seven receiving an income contributed regularly to family finances. Thirteen paid under $6, twenty-one paid between $6 and $10, and ten paid more than $10 per week. Those who paid less than $6 per week could not be considered to be adding to family finances. In a number of cases, parents took the board from these children and paid them back when their own pension cheque or wage payment arrived. In other words, the children were not so much paying board, as maintaining the family finances by loan during a period when income was down. Some families were still subsidizing the upkeep of income earners in this group, as well as providing for independent children who were out of work or still at school.

Multiple Incomes

Spouses or independent offspring brought more than one income into the household in 28 per cent of the families.* Table 19 shows the number of other incomes from independent offspring and spouses which were involved.

Although independent offspring paid board in some of the households, it appeared that neither they nor the families expected their total income to be paid over into a common purse. There is a tendency for people to assume that the low income child has a high level of altruism which enables him, though not his better-off peers, to proffer his unopened pay packet towards the family survival. It must be remembered that these adolescents no less than any other in the community are recipients of high powered advertising and constant encouragement to buy make-up, clothes, records

* The small number of spouses and female heads at work reflects the number of dependent children in the families. Subsidized creches and day nurseries are overloaded and non-subsidized centres are too expensive for women on low wages. See Labour and National Service pamphlet in the series 'Women in the Work Force', title 'Child Care Centres' pp 24-34. These women also reflect the community value of the importance of the mother's role in child rearing.
and to participate in the consumer market. At the same time, both they and their parents may see the value of saving for their future so that their lot when they marry may be less critical than that of their family of origin. Some independent offspring did give the greater part of their wage or pension to their parents, often at a considerable emotional cost to both parties; in resentment from the child and guilt of the parents. The most often mentioned help that the extra wage earner could provide was in the form of loans, particularly if he was on a weekly wage, to tide the family over until, for instance, the fortnightly pension cheque arrived.

Table 19

<table>
<thead>
<tr>
<th>Multiple incomes</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>One other income</td>
<td>29</td>
</tr>
<tr>
<td>Two other incomes</td>
<td>7</td>
</tr>
<tr>
<td>Three other incomes</td>
<td>5</td>
</tr>
<tr>
<td>Four other incomes</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>42</td>
</tr>
</tbody>
</table>

The income of the spouses could be included in toto as part of the families' income, though it is important to remember that the working wife must pay for fares, extra clothing and often for more expensive food, since she does not have the time and often the energy to shop for 'specials' or to cook cheaper meats and vegetables. When these commitments are compared to the low earning capacity of these women, the actual extra income involved is often minimal.

Perhaps one or two illustrations of the total family income* would clarify this point. The family where there were four extra incomes apart from that of the head, consisted of a woman of fifty and her seven children. She was on the widow's pension and received $27.50 per week. The two eldest daughters were on invalid pensions which netted $14.50 and $15 per week respectively. One girl was at work

* Child endowment has deliberately been excluded from consideration as part of the head's income. It is not included in any means test administered by statutory authorities and it is not included as taxable income for any wage or salary earner. At the time of interviewing, child endowment was paid at the rate of 50¢ for the eldest child, $1 for the second, $1.50 for the third, $1.75 for the fourth, $2 for the fifth, and $2.25 for the sixth, rising by 25¢ for each subsequent child. For students, there is a flat rate of $1.50. This rate of payment was brought down in the 1967/68 Budget.
and she would not give any information to the interviewer on the amount she earned because 'the family would know then'. Another boy had lost his job and was receiving unemployment benefits of $3.50 per week. Not including the income of the daughter at work who considered her money was her own, this amounted to $60.50 per week if those on pensions and benefits gave all their money to the mother. There were three younger children at school, so that if the teenage wage earner is excluded, that amount had to cover all the needs of seven people. Other families were better off because there were fewer children totally dependent on the head's income, though of course, others were worse off. For instance, one of the men earning $50 per week had a wife and four young children to support.

Table 20

Numbers in family dependent on income of head of household (%)

(n = 150)

<table>
<thead>
<tr>
<th>$ per week</th>
<th>0</th>
<th>1 - 3</th>
<th>4 - 6</th>
<th>7 - 10</th>
</tr>
</thead>
<tbody>
<tr>
<td>40-69</td>
<td>-</td>
<td>10.7</td>
<td>16.7</td>
<td>12.7</td>
</tr>
<tr>
<td>20-39</td>
<td>2.0</td>
<td>22.0</td>
<td>10.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Under 20</td>
<td>2.7</td>
<td>6.7</td>
<td>3.3</td>
<td>0.7</td>
</tr>
<tr>
<td>No apparent income</td>
<td>-</td>
<td>2.7</td>
<td>2.7</td>
<td>0.7</td>
</tr>
<tr>
<td>No information</td>
<td>0.7</td>
<td>2.0</td>
<td>2.0</td>
<td>-</td>
</tr>
</tbody>
</table>

Table 20 shows the number of people dependent on the head's income. The head is not included as dependent, nor are any of the wage earners amongst spouses or independent children. For reasons already mentioned, this is a conservative estimate of the people for whom the breadwinner must provide. More than half the families (52.2 per cent) have four or more people directly dependent on the income, and almost a quarter of these have incomes of less than $40 per week. Apart from this direct comparison of incomes and numbers dependent on them, other demands on incomes will be discussed in later sections.

At this stage, it will be more useful to clarify the source of the income, particularly for men and women who are heads of household.
WAGES

Of the families in the sample, a little over half the heads of household (51.3 per cent) were working and receiving wages and a further 43.3 per cent were on pensions or benefits. Table 21 shows the proportions clearly.

Table 21

<table>
<thead>
<tr>
<th>Source of income for heads of household</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>n</td>
<td>%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wages</td>
<td>71</td>
<td>80.7</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>11.1</td>
</tr>
<tr>
<td>Pensions</td>
<td>7</td>
<td>7.9</td>
</tr>
<tr>
<td></td>
<td>38</td>
<td>70.4</td>
</tr>
<tr>
<td>Benefits</td>
<td>10</td>
<td>11.4</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>18.7</td>
</tr>
<tr>
<td></td>
<td>88</td>
<td>100.0</td>
</tr>
<tr>
<td></td>
<td>54</td>
<td>100.2</td>
</tr>
</tbody>
</table>

As can be seen from tables 16 and 17, the heads of household, both men and women, who were working were in the relatively low income bracket. Only one man who earned $68 per week came close to the average wage in 1969 of $69 per week. Most of these men and women had occupations which demanded a comparatively low level of skill. Table 22 shows the groupings into which they fell.

While broad classifications are necessary for general comparisons, the actual jobs involved are also important. Many people in the community are unaware of incomes related to the jobs which other people do. We thought it worthwhile to describe them in more detail.

Of the two men who were clerical and related workers, one was a cost shipping clerk and the other worked as a booking clerk with the Victorian Railways. Amongst the ten craftsmen and foremen, was a man who worked as a contract painter, another who was a foreman in a bakery and another who was a carpenter. These men were amongst the highest paid in the sample. Others in this group who were earning less included a spot welder, a roller maker in the printing industry, and a mechanic. Of the eleven operatives and factory workers, three earned $50 per week. One worked as a cutter of cartons, one as a machine operator for an earth moving organization and the other as a track repairer for the Tramways Board. Of the two lowest earners in this group, one worked as a mattress-maker.
and the other assembled furniture.

Eleven men were employed as drivers. Income ranged from $40 to $50 per week and these men drove trucks for private firms, worked for councils or in two cases, in the public transport system. The highest income for any person in the personal and domestic service workers group was $44 per week. This man worked as a cleaner at a large shopping complex. Another man worked as a wardsman in a hospital.

Table 22

Occupational groupings for heads of household

<table>
<thead>
<tr>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Upper professional</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2. Graziers, wheat/sheep farmers</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>3. Lower professional</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4. Managerial</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>5. Self employed shop proprietors</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>6. Other farmers</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>7. Clerical and related workers</td>
<td>2</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>8. Members of armed forces/police</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>9. Craftsmen/foremen</td>
<td>10</td>
<td>-</td>
<td>10</td>
</tr>
<tr>
<td>10. Shop assistants</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>11. Operatives/factory workers</td>
<td>11</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>12. Drivers</td>
<td>11</td>
<td>-</td>
<td>11</td>
</tr>
<tr>
<td>13. Personal, domestic service workers</td>
<td>6</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>14. Miners</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>15. Farm and rural workers</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>16. Labourers</td>
<td>27</td>
<td>1</td>
<td>28</td>
</tr>
<tr>
<td>No information</td>
<td>4</td>
<td>-</td>
<td>4</td>
</tr>
</tbody>
</table>

The occupational classification used was devised by Leonard Broom, F. Lancaster Jones and Jerzy Zubrzycki, A.N.U. and described in the Australian and New Zealand Journal of Sociology, October, 1965, Vol I, Number 2.
another as a gardener, and the rest worked generally as cleaners, or as associated workers in hospitals. The highest paid labourer earning $56 per week was working as a tradesman assistant, and helped to install mechanical equipment. Four men earned $50 per week; one worked for a large retail store and helped in the garage; another worked with a drainer; another worked in demolition work and another was employed in a textile mill. Earning slightly less were a grave-digger, a builder's labourer who worked a jack hammer and an unloader on the docks. Those earning least were two men who worked casually, one unloaded vegetables at a market and the other cleaned bricks for a builder. One couple with three children were in an unusual situation. The husband did labouring work around the house which the landlord accepted in lieu of rent. Thus, though their rent was paid, their regular income, apart from child endowment, was nil.

Of the six women in charge of households, three worked as cleaners in shops or offices and in two cases this work was part time. Two were employed in factories, one in the textile industry and one took boxes off a machine in a box factory. The woman classified as a labourer did process work in a cannery.

As can be seen, the incomes which resulted from these occupations varied considerably. Of the men in the $60 to $69 bracket, two worked in group 9 as craftsmen/foremen.* In the $50 to $59 bracket, there were a further three craftsmen/foremen; five were labourers, three worked in factories, one was a driver and one was a clerk. The same range of occupations occurred in the $40 to $49 bracket with the addition of three who worked as cleaners. For those earning under $40 per week, including the female heads, the occupations were limited to three - labouring, domestic work and cleaning and full time work in factories.

Most of the men were in full time employment - 85.9 per cent of those at work. One man was working part-time and seven were employed on a casual basis, mostly as storemen and packers and waterside workers. Of the six female heads, two were working full time, one was employed part time and three were casual workers as domestics and cleaners or in a factory. The income of male casual workers ranged from three in the $40 to $49 bracket, to two earning under $20 per week. The three women in casual employment earned $34, $25 and $12 per week respectively.

It was expected that more casual employment would

* There was no information available for one member of this group.
be found amongst the heads of household since it appeared from experience that the lack of security involved in this type of employment was the cause of many financial difficulties.

Mobility

However, difficulties resulted from their relative mobility in employment. More than a quarter of male heads had been in their present job for under two months (16.9 per cent less than seven days, and 11.2 per cent between eight days and seven weeks). Much of the work available to these men was subject to fluctuation for seasonal and economic reasons, while improved techniques and increasing automation also affected them. Some movement appeared to be related to the poor job satisfaction which low skill jobs tend to generate and social workers in the agency have also noticed a tendency in these men to quit because of unsatisfactory relationships with 'the boss'. One man commented wryly, 'I'm jack of all trades and master of none. Like I'm good with cars, but I never learnt properly. I get sick of jobs, loading and unloading all day. I'd like to find something with better money.' Family responsibility also played a part and sometimes the only solution to the illness of the mother was for the husband to stay home from work and look after the children.*

Another problem arises when men attempt to improve their position by changing jobs. This may have disastrous results in that job-hunting can generally only be done in working hours. Often a man will lose his present job if he takes time off, or he will quit so that he can start looking for something better. The family's vulnerable financial situation means that if he does not find something better very quickly, he may be forced to take any job even for less than he was previously earning. The end result of this mobility is that though the job provides for sick pay and holiday pay, the worker has not been in the job long enough to qualify for them. Consequently, illness or an enforced Christmas break can cause an immediate cessation of income. A lengthy bout of illness for the husband had exacerbated problems in one family. Eight of their nine school age children had been placed in homes while he was hospitalized, and his wife and eldest son had moved in with friends. The husband had been in his new job for eight weeks and was earning $43 per week. As soon as he returned to work, the family got a flat over a shop for $12 rent per week. However, it was not big enough

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* Home help services are relatively limited in Melbourne municipalities and often a family is not aware that they can be obtained, or that the charges may be lowered or waived in individual cases.
to have the rest of the children home permanently. The wife spoke about the future - 'I don't see how we can ever get them home now. We had a big house before - it wasn't much but we managed. But it's so hard to get a place like that. My hubby isn't earning what he used to and there's the hospital bills. I should never have let them go, but I thought it was for the best.'

Effectively, those who had been in employment for a short time were in a similar position to the small number of casual workers in the sample. On the other hand, a high proportion of men at work (32.4 per cent) had been in their present jobs for more than three years. More than half of those in the two highest income brackets were included in this group. Length of time in job had some relationship to the higher incomes but nevertheless, each income bracket contained both recent and long term employees. Amongst the female heads at work, one had just begun work, two were in their first year at work, another two were in their second year and one had been working for more than three years.

We asked whether those in full time work received holiday, sick pay or superannuation.* Thirty-eight were quite definite that they received holiday pay and sick pay, and another ten stated that they also had access to superannuation after a period in the job. Often, there was a waiting time before sick pay and holiday pay were made available, though in a number of jobs, these were paid on a pro rata basis.** One man in his late twenties had been in his labouring job for five days. He was earning $50 per week but he said he would not be eligible for sick pay or holiday pay for three months. He did not comment on the reason he lost his last job but both he and his wife were optimistic that they could pay their debts and get back on their feet fairly soon. Many other answers from the remaining fifteen in full time employment were vague and consisted of, 'I suppose so,' after some insistence by the interviewer. The three women in full time employment all said they received holiday pay and sick pay. The responses showed that many people did not understand the question, or did not know whether their jobs gave them any security in this way. By

* This question was put to the casual workers and with one exception they replied in similar terms, 'No, you don't if you're casual.'

** Awards vary but holiday pay is generally paid on a pro rata basis, dating from the first week in the job. Sick leave is generally accrued on the basis of one day's leave for each month of service in the first year in the job, leading to twenty-one days' leave in the fifth and later years.
contrast, one of those classified as casual had asked the government department he worked for that his job be specified as temporary. If he was permanent, he would earn less each week, because he would be contributing to superannuation. He was, however, eligible for holiday and sick pay. The prospect of an immediate increase in income was often more important than future security.

Overtime or Second Jobs

Twelve men worked overtime relatively frequently, and a further seventeen did sometimes.* Only two men said that they sometimes took on a second job. It is likely that overtime was not readily available in a high proportion of the basic types of jobs these men did and their comments suggested that the overtime available often went to men who had been in the job for a longer period of time. One man was sceptical of getting much improvement from overtime. 'No, I'm damned if I'll do it. They expect you to work twice as hard when you're on overtime and then it goes in tax.' Second jobs appeared difficult to come by and few men had the contacts whereby they could find an extra job. Even so, the heavy nature of a good deal of the work meant that men had few resources of energy with which to cope. Also, for those who found their jobs uninteresting and dull, the prospect of spending even more time at work or taking another job was uninviting. A man with a wife and four young children had an unofficial second job. After work and at the weekends, he scoured the district for beer bottles and scrap metal which he sold each week. He made between $2 and $4 extra in this way. His normal pay was $40 per week. He had been driving trucks in the same job for four years and considered his job pretty secure.

Union Membership

Just over 60 per cent of male heads who were at work stated that they did not belong to a union. One man earning $60 per week had been a staunch union supporter but he had been made a foreman and said he was no longer eligible to be a member. Apart from one or two who would not join because they considered unions 'were a waste of time', many did not know or care whether there was a union they could belong to. Several others said they had not been in their jobs long enough to have been contacted. Twelve men thought that there was no union which they could join. Only four out of

* Of the twelve who often did overtime, two were clerical workers, two were drivers and five were labourers. The remaining three were employed in categories 9, 11 and 13 respectively.
the six women who were in charge of families answered this question. Two of these belonged to unions and two said there was no appropriate union. Those who were members of a union had joined either because it was compulsory, or simply because someone had come around and specifically asked them to. Only two expressed an attitude on the importance of the unions in obtaining better conditions or pay. Overall, people seemed to be ignorant and apathetic about making a move themselves and if they were not approached directly, they did not join.

The expected levels of job security and union support, the accepted relationships between amount of income and tenure, access to overtime or second jobs were not systematically part of the employment of these men and women. We had thought to uncover more definite patterns which would assist us in predicting stability in income and occupation. The patterns which emerged were obvious ones. They were on low incomes, employed at the lower end of the scale and they lacked security. Otherwise, there seemed to be little relationship between factors. In minor ways, older men and union members seemed slightly better off. However, all these men and women appeared to have no guarantee that their situation would logically improve, or even remain at the level it was at the time of interviewing. G. W. Ford in 'Australian Society' says, 'The institutional barriers which confront many people when they endeavour to improve their employment position may result from legislation, awards, agreements or organizational rules, or from traditional employment customs and practices. Such barriers often reflect the values of the majority or of a dominant group in the society. Employment discrimination is therefore basically a problem involving minority groups.'

* Twenty-eight men who were heads of households were union members. Eight of these men worked as operatives and process workers, eight of them as labourers, four as drivers, four as craftsmen and foremen, and four in personal, domestic and other service work. All except one occupational group was represented. Neither of the two people in clerical and related work were union members. Generally, there was less likelihood for labourers to be members of a union. One of the women who were union members worked as an operative and process worker while the other was employed in personal, domestic and other service work.

** These questions were asked of all working members of the household but little variation was found in patterns. Younger workers earned less, were slightly less likely to belong to unions or have second jobs. They showed no marked upward mobility in occupation types. These differences are most easily explained by their age and relatively recent entry into work.
STATUTORY PAYMENTS

Seventeen out of the ninety-five male heads of households (17.9 per cent) were in receipt of some form of cash benefit, and a further seven (7.4 per cent) were not in receipt of income at the time of interviewing. A much higher proportion of women (87.3 per cent) received income in the form of pension and benefits. The particular social service payments can be seen in table 23.

Men in Charge of Households

Irrespective of the type of pension or benefit they received, the problem for the men either centred around or related to their inability to work because of illness or accident. Three of the men on unemployment benefit also mentioned illness, and one with chronic asthma who had been out of work for twelve months, was trying to get a pension from the Repatriation Department. Another did casual work and had a sporadic employment history as the result of periods spent in a mental institution. Only one man on unemployment benefit had found a job which he could go to. Another said he was looking for something but the family found it hard to leave him money for fares when he was job hunting, so he often got to a place too late. It is worth mentioning that the question on length of time out of work was often not answered. Careful checking of the questionnaire indicated that a number of those who were sick, were chronically so, and had been in and out of many jobs. Thus, it was often hard for them to remember dates and times accurately. This also applied to those men who changed jobs often. It has been suggested that psychosomatic illnesses, in the face of inadequacy within the job was part of their difficulty. One of the men on unemployment benefit talked about losing his job - 'The last job I had was giving me trouble with my eyes. They wouldn't give me the day off to go to the doctor's, so I quit. When I saw the doctor he said it wasn't the job that was affecting my eyes. I tried to get it back then, but they wouldn't have me - they'd got somebody else.'

Two men who were heads of household were on workers' compensation. One had received a lump sum settlement which he said was invested, and did not elaborate on this. The other was getting the weekly payment of $31.40.

Of the five men on the invalid pension, one man took fits, another was a chronic alcoholic and a third had
been injured in an accident. Only one of those on sickness benefit had applied for an invalid pension. Eligibility for the pension requires that a person must be 85 per cent permanently unfit for work and this man was waiting on the results of his assessment. Another man had been on sickness benefit for twenty months because of a spinal disability. He said he was not eligible for a pension.

Table 23

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Invalid</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Widows</td>
<td>-</td>
<td>33</td>
</tr>
<tr>
<td>Repatriation</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Benefits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sickness</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Unemployment</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>Special</td>
<td>-</td>
<td>6</td>
</tr>
<tr>
<td>Other(^a)</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>No information</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>17</td>
<td>48</td>
</tr>
</tbody>
</table>

\(^a\) The two men in this category received workers' compensation; the woman was a deserted wife who received regular maintenance payments.

For those on unemployment benefit and workers' compensation, and up to November 1970, those on sickness benefit, extra help was available from the State in the form of family assistance payments for children and emergency grants. The emergency grant was dependent on eligibility being established for family assistance. Only four families where the male head of household was on benefit or workers' compensation

* No further information was available about the two other men.
were receiving family assistance, and one woman had applied and was waiting for it to come through. No one on benefit had applied for or received an emergency grant recently, though one or two had received it in the past.*

The Commonwealth Government provides for pensions and benefits and the State covers such payments as family assistance and emergency grants. The two departments are quite separate, they are housed in different buildings and there is no administrative co-ordination between them. Consequently, application and assessment for State assistance involved another process which was not necessarily made clear when the Commonwealth benefit was being arranged. When family assistance was received, the amount varied with the families' situation but the average payment was between $1.60 and $1.70 per child. It is of interest that a child in the care of a person other than a parent was eligible for family assistance at the flat rate of $5 per child. The difference of $3 or so in the amount received seems a curious value to place on parental responsibility. At the time of interviewing, the maximum rate for the child of a pensioner on family assistance was $4 per week, and for those whose parents were on benefits was $6 per week and $5 per week for subsequent children. However, the actual payment was governed by a formula to assess income, rent and so on, with an income ceiling of $33.70.**

Men Without Income

Seven men were out of work and at the time of interviewing, were not receiving any apparent income. Because they illustrate so many of the crises which often bring families to the agency, we will describe them in detail.

In one family, the parents were in their thirties and their four children were aged fifteen, thirteen, ten and three. The fifteen year old had started work as soon as she left school but according to her, the factory had cut back on production and she had been put off three weeks before. This

* Some of those on pensions were also eligible, depending on their overall financial situation. After April 1970, however, pensioners were no longer eligible for family assistance. Emergency grants, at the time of interviewing, provided a lump sum payment of no more than $20 per year for the purpose of spanning the gap between application for pension and benefit and the first payments. Currently, these grants have a ceiling of $30 per year, or in special circumstances, $50, and cover the gap between application and first payment for family assistance. For further details, see appendix 3.

** For further details, see appendix 3.
child would not be eligible to claim unemployment benefit until she turned sixteen, even though she was legally entitled to leave school at fifteen. The younger sister was in form 2 at a girls' secondary school, while her ten year old spastic brother attended Yooralla Spastic Centre. The three year old was at kindergarten three afternoons a week. Child endowment at the rate of $4.75 per week was received by monthly cheque. The father had been out of work for a week. His wife said, 'He's got no trade and people don't think he's suitable, so it's hard for him to get a job.' His last job had been casual and he had worked three days on a building site. He had been trying for other jobs without success. Because he was in and out of work, he had not applied for unemployment benefits or other statutory assistance. 'You've got to be out for a while. I'm always back at work pretty quick. Something turns up.' Until this happened, the family was scraping by with help from voluntary agencies and the church. The wife mentioned that her sister had helped in the past, but, 'I couldn't ask her for any more. She wouldn't let me pay her back the last time.'

In another family, five children were at primary school and the youngest aged two was at home. The father had slipped a disc in an accident at work six days previously. He had filled in the forms for workers' compensation, but his sick pay had run out. This man had been in his job five months and he was entitled to a day's sick leave for each month in the job. He was worried about the chance of a long wait before compensation came through. He said he would not apply for benefit because he had once applied for an emergency grant and had been 'knocked back'. His belief was, 'If they do it to you on one thing, they'd do it on them all.'

Chronic illness of both parents created problems in a family with two pre-school children. The husband had been out of work for a week and he volunteered the fact that eight months was the longest he had been in a job over the last six years. He had been doing two jobs, bringing in almost $60 per week but the strain had caused him to collapse at work and he was put in hospital. He had applied for sickness benefit and the family was waiting for the results. In the meantime, their hard earned equilibrium had been once again upset. The husband said that he had applied for an invalid pension twice in the past because he and his wife were so often in hospital but it had been refused because the medical evidence proved him to be only 60 per cent disabled, and to get the pension, you have to be 85 per cent disabled. The wife pointed out that they did not belong to a hospital

* Unemployment benefit is payable from the seventh day after the day the claimant became unemployed.
benefits fund because of their chronic illnesses. 'You can't
claim for us. They don't pay for what we've got.'

Other families' situations were sparsely drawn. In a two parent
family with four children at school, the husband had beend out of work for eight weeks since he was 'stood down' by his employer. He had applied for unemployment benefit after two weeks but it had not come through yet. In the meantime, they had relied on his last pay cheque which included two weeks holiday pay, as well as money from a voluntary agency and help from the local church.

In a family with two children, the husband had left his job because of sickness. He had applied for sickness benefit and family assistance, though not for an emergency grant 'because I'm no good at the routine of asking.' Normally, this family managed well but they were getting behind in their rent.

In one of these seven families, the wife was working full time and their two children were in a creche. The husband had been home for four weeks after a stay of three and a half months in a mental institution. A similar pattern of movement in and out of the institution had persisted for over eighteen months. Though her husband could have sickness benefit when he was out of the institution, she had to apply for special benefit when he returned to it. The effort of re-organizing the benefit and of inevitable gaps in income while this was done, had irritated and confused the wife who was one of the few European migrants in the sample. As a result, she had taken a full time job twelve months earlier. Her regular take home pay as a packer in a factory was $28.30 per week. Child endowment added another $1.50 per week, and rental for two rooms and a balcony was $10.50. Though she could only just scrape through with very careful budgetting and considerable restrictions, she felt the situation was more predictable. This way she was in control.

The last family in this group consisted of a young husband and wife, their small children and the wife's sister who was staying with them. At the time of interviewing, the husband had been out of gaol for four days. While he was away, his wife had received special benefit of $14.25 per week, and another $10 for doing housework part time, since she did not wish to apply for family assistance. The husband said he had been advised 'not to bother' about applying for benefit, since a job would be found for him in less than two weeks. It seemed likely that his version of this had more to do with the negative feelings he had about registering with the Commonwealth Employment Service and admitting to his prison record than anything else.
This general description of the men who received cash benefits and of those who were out of work, points up several factors which were relevant to the lives of many of the husbands and fathers in the sample.

These men were particularly vulnerable to the sudden loss of income which illness or accident might cause. If, with a short term illness or minor injury, they quickly recovered, then at the worst they might have one or two weeks off work which was not always covered by sick pay or holiday pay. Often they would not apply for benefit because they expected to get better and be back on the job relatively quickly. In some cases, however, the job was not kept for them, so that even a short time off work could prove a problem. If, on the other hand, the accident's effect lasted longer, then applications for workers' compensation were made if appropriate. Often this involved waiting for as much as eighteen months before the case was heard.

The more difficult situation occurred when the husband suffered from chronic sickness. This meant that he was sometimes in and out of work which made applications for benefits complicated. The effect of illness whether it was central or simply a contributing factor should not be underestimated. Sickness in itself creates depression, discomfort or pain. The capacity to plan and to exert oneself is at its lowest ebb and even the day to day demands of a wife and children may be completely exhausting. The prospect of dealing effectively with financial and family reorganization to meet the situation is often a physical and emotional impossibility.

Other men appeared to be able to cope only with short term jobs. Not only did they lack the skills to obtain steady work but emotionally they found considerable satisfaction in the independence and variety which this way of working permitted. In other cases, when the job appeared permanent, strikes, automation and cut backs meant that the last hired was the first fired.

Another difficulty revolved around worker/employer relationships. There was no leeway for resentment or anger on the part of the worker, since there were plenty of people to fill his place. Often, deep seated feelings of inadequacy in these men made them particularly prone to irritations and fits of temper which though quickly regretted, could not be withdrawn. Applications for benefit were complicated by the indefinite status of many of these people. The feeling emerges that help is more appropriate to the stable worker who is then clearly out of work. For instance, the administrative assumption that holiday and sick pay would cover the time out of work before benefits were paid was not appropriate to a significant minority in our sample.
Another human factor which militated against the efficient use of benefits was the optimism of the men that any day they would be back at work. Thus, they delayed applications or simply did not make them. The process and effect of application occasionally were thought to be too complicated as indeed sometimes they were. It is obligatory for a man applying for unemployment benefits to register with his local Commonwealth Employment office and to take work if it is offered to him. A few years before, one man had refused to take a job which involved travelling nearly twenty miles to and from work, on the grounds what he couldn't afford the fares. His application for benefits was disallowed because of this apparent intractability when suitable employment was offered to him. He resolved then never to ask again.

Some men were ignorant of the role and intent of the various forms of assistance. They did not understand that they could apply more than once, or that a refusal in the past did not mean that they would not be considered again. Others thought that the amount was too small and were not aware of the additional family assistance, emergency grants and medical assistance. Because they decided not to apply, they never did discover what was in fact available.

Finally, many men made it clear that they were embarrassed about 'asking for charity'. They felt, along with a large part of the community, that they had no right to money which they had not earned. Irrespective of poor return, low skills and insecurity in their employment patterns, they shared the community's belief in the value of work which gave a measure of dignity and acceptance to even the most inadequate amongst them.

Women in Charge of Households

On the whole, relatively few men received pensions and benefits, but for women who were heads of households, the various statutory payments formed the major source of their income.

Five received the invalid pension and all but one had young children in their care. Two women suffered from stomach ulcers, one had a 'bad back' and another had cancer. One made no mention of specific illness but she and her four children all appeared to the interviewer to have some degree of mental retardation.

Only one woman was on sickness benefit and she was expecting to receive an invalid pension in the near future. Six women were receiving special benefit. At the time of the survey, this payment covered, amongst other things, the
waiting period of six months before a deserted wife became eligible for a widows' pension.* In three cases, the women had applied and were waiting for the widows' pension to come through. One woman of thirty-three had completed the waiting period and was looking forward to an improvement in her situation once she was on the pension. She had three young children, aged eight, seven and six, all of whom were at school. Her income from benefit and family assistance was $27.25 per week. An extra $12 per month came from child endowment and the rental for one room and the use of the kitchen and bathroom was $8 per week.

One twenty-eight year old woman with four children was not applying for the pension because she was expecting to get married again in the near future. Two young women each with one child, described themselves as single in that a de facto relationship had resulted in the birth of the children. These women were not eligible for a widow's pension as such.** The remaining person on special benefit was an extremely disturbed woman with a five year old child. Both mother and child were being cared for by the woman's parents. She received a benefit of only $8.25 but neither she nor her parents considered the need to try to improve her income.

* At the time of interviewing, a special benefit was granted to a person not qualified for unemployment or sickness benefit who was not receiving an age, invalid or widows' pension, or a service pension and who, because of age, physical or mental disability or domestic circumstances or for any other reason, was unable to earn a sufficient livelihood for himself and his dependents. Recipients of special benefit included amongst others, persons caring for invalid parents, also deserted wives, wives of prisoners and persons ineligible for age, invalid or widows' pensions because of lack of residence qualification. As a result of the States Grants (Deserted Wives) Act, 1968, deserted wives during the first six months of desertion and wives during the first six months of imprisonment receive a family assistance payment from the State. See appendix 3.

** The States Grants (Deserted Wives) Act, 1968, has allowed deserted de facto wives, de facto wives of prisoners and unmarried mothers who were ineligible for a Commonwealth widows' pension to receive family assistance from the State at the Commonwealth rate.
There were two women with young families who were not receiving an income at the time of interviewing. The first was twenty-five years old. She had two pre-school children and she was five months pregnant with her third child. About three weeks before the interview, she and her husband had a row triggered off by a discussion about who would look after the children while she was in hospital. They were living in rooms, paying $12 per week in rent and had been trying fruitlessly to rent a house for over three months. In the course of the argument, many bitter things were said and the wife told him to get out. To her utter surprise, he did. After two weeks of scrimping and scraping when she expected he would come home every day, she made contact with the Brotherhood and asked for money for food. She was very reticent about her husband's departure and it was not till she returned later in the week that her situation was made clear. She was immediately sent to apply to the Commonwealth Social Services for special benefit and was told her application would take at least seven days. At the same time, the agency suggested she apply for family assistance and an emergency grant but she refused. She did not want to take out the necessary maintenance proceedings against her husband because she wanted him back.* 'It's bad enough. I told him to go. If I get him into trouble or that, he'd hate me.' Until the benefit came through, she was relying on help from the agency and the local church. As with most women in her position, her husband's departure had been a tremendous blow to her pride and had sapped her confidence. She had little incentive to plan for a future which she could not even contemplate.

The second woman was in her early thirties. She had married at eighteen and after the birth of two children, she and her husband drifted apart. She went home to her mother with the children, obtained a widow's pension and settled down to bring up her family. After three years, she became involved with another man. She and the two children set up house with him and he took over full financial responsibility for his new family. This was the beginning of a long term de facto relationship. Over the years they had four children and two years before the interview, they had obtained a Housing Commission house. In the last year or so, their relationship had deteriorated.

* Maintenance proceedings were also required by the Commonwealth Social Service Department but they allowed a month's grace. Unfortunately, many husbands viewed maintenance proceedings in a very negative way and considered that such a move was the wife's choice rather than a necessary step in obtaining cash benefits. This assumption could mean that no attempt at reconciliation was made by the husband.
husband was extremely depressed and was drinking excessively. He finally left home and his wife had been on her own with the children for two months. She took out a court order for maintenance and her husband was ordered to pay $30 per week for the family's upkeep. This he did for the first two weeks, but then payments became irregular. Finally, the wife applied for special benefit and for Social Welfare Department family assistance. She was awaiting the result of these applications at the time of interviewing. Like the first woman, in this situation she was relying on help from the church and the Brotherhood. At the same time, she was not able to pay recurring household bills and owed money to the milkman and the baker. She was particularly worried about this situation since the only food she did not have to pay cash for was bread and milk and she did not want to lose her credit.

These two cases when considered in addition to the men who were without income, emphasise special difficulties which many people have in coping with certain of the welfare provisions. Requirements such as registration with Commonwealth Employment Service or instigation of maintenance proceedings quite often effectively prevent a proportion of people who are otherwise eligible, from obtaining assistance. The infinite variations in people's circumstances are not always compatible with rules and regulations.

The moralistic overtones which are evidenced in the demand that de facto relationships must extend over a period of three years before, for instance, desertion can be claimed, ignore the instability which can exist in a legal marriage and discriminate against those who follow a different life style to the accepted norm.

The very process of application with often complicated forms may be beyond the capacity of many of the very deprived, while for others, depression and despair at their situation may reduce their normal capabilities to well below par.

In the present situation, it is incumbent on people to conform to externally applied criteria which have more to do with how it is believed people should behave, than with the realities of the situation. Certainly, those who cannot conform often miss out.

Women on Pensions

Compared to the half world of applications, eligibility and waiting periods, of ignorance, uncertainty and confusion, those actually receiving a pension often experience a stability and order out of all proportion to the actualities of life on a fixed income.
This was particularly true of the women who received widows' pensions. Community sympathy for their solitary plight allowed them a measure of acceptance which was not always available to, for instance, the man on unemployment benefit or even an invalid pension. Further, as we have mentioned previously, the pension was perhaps very acceptable to women whose expectation of male and female roles made it difficult for them to take on the job of wage earner. Income from a pension permitted them to remain at home and at least, to some extent, retain their traditional female role. Whether these women prefer a pension or whether job opportunities are so lacking they are forced to accept one, three fifths of all women who were household heads were receiving the widow's pension.

Most of these women were deserted wives (twenty), seven had actually been widowed, four were divorced and one had a husband who was in a mental institution. While all receive the widows' pension and relevant allowances for children, obviously the situation which resulted in their eligibility was quite different. The thing they all had in common was the fact that there was no male partner present. This had different effects depending on the cause of their situation. Those who were widowed had suffered a sudden change in status exacerbated by grief and the responsibility of coping with their families on their own. Most of those who were widowed were in their early fifties, and had largely completed the task of child rearing. Two were younger and had large families of small children to raise. One had lost her husband only two months previously, and was suffering from despair and loneliness at the thought of her future. The other had been alone for two years and had come to terms with her position as the sole pivot in the family.

These women had immediate access to assistance on the widows' pension, which protected them from a prolonged period of insecurity, both in terms of planning and finance.

Almost two thirds of those on widows' pensions were deserted wives. These women were generally younger than those who had been widowed and with one exception had families ranging from two to eight dependent children. In two cases, the women had been legally separated from their husbands for five and thirteen years. One woman's husband had been in gaol for two years. In the remaining cases, the husband had left home or the wife had taken the initiative to leave, usually taking the children.

* No information was available about the status of two women on the widows' pension.
Four women had been divorced. All four had only two children and had finalized their divorce in the last year or so. Three lived in Housing Commission accommodation and one had virtually paid for her own home. The interviewers' comments indicate quite clearly that the lives of these four women stood out as being particularly well organized, in comparison with a large proportion of clients. This is not really surprising when one considers that the process of divorce demands know-how, perseverance and an ability to plan for the future.

Eighteen out of the thirty-three women were living in accommodation made available by the Housing Commission. Without exception, they all paid a rebated rent ranging from $3 to $5.65 per week. Those in private accommodation were paying more; the highest rental was $11 per week. Inevitably, this was for extremely poor, sub-standard housing which was totally inadequate for family life. The woman who paid $11 had four children. Her husband had left her when she became pregnant with the fourth. She spent almost a third of her income in rent and managed to cope with the rest of her needs on approximately $24 per week.

It was clear that rental payment was the most significant economic stress on these women as indeed it was for any of those on fixed incomes. Those who were housed by the public authority benefited both financially and in terms of their families' security.

The position of families without husbands and fathers is often difficult. Women on their own feel isolated and cut off from emotional as well as economic support. The remaining parent must shoulder the full burden of child rearing and mete out all discipline. The children may grow up either with little adult male contact or with contacts which are ambiguous and covert. The growth of self help organizations for the single parent indicates the special problems they find in every day life.

It is, however, necessary to remember that the loss of a partner may not always bring misery with it. One woman said, 'He was always in and out of work and I never knew from one day to the next whether I'd be able to feed the kids or not. He lit out at Christmas when he got some holiday pay. Frankly, it was a battle for a while but now I wouldn't have it any other way. If we get into a mess now, it's my own fault.'

Obviously, our comments provide a limited view of the role of social service payments. We were not concerned with the wider areas of policy or alternatively, with the general user. For instance, the means test on age and invalid pensions was largely irrelevant to these families, since
they had no assets or savings and were almost always totally dependent on whatever payment they received. The comments we are able to make arise from the situation of the people in our sample. Their relevance lies in the problems which they illustrate. These people cry out for provisions which are not aimed at the 'average' man, but which are based on a genuine belief in the right of all members of the community to participate to their full capacity in the life of the community.

Leonard Tierney says in 'Australian Society', 'In post-war Australia a generation is growing up which did not know the insecurity and deprivation of earlier generations. For them the present level of cash social services represents not so much a defence against poverty, but their first real encounter with poverty. The notion of a minimum benefit will need, in the near future, to comprehend not only what is necessary for health and efficiency, but also what is necessary for social participation and the maintenance of self-respect and respect of others. Rising levels of expectancy are rapidly condemning the present system of cash social services to obsolescence.'
Chapter 5

HOUSING

In looking at the families' housing, we wanted to know whether they owned their own homes or rented them; how much accommodation cost them; who their landlord was; details about the way they looked after their housing as well as their attitudes to the house and district they lived in.

In view of the high proportion of home ownership in Australia* and the majority's commitment to the house and garden concept of living, there is no doubt that the situation of the families in the sample is vastly different. Only 11.4 per cent either own or are in the process of purchasing their own homes while 88.6 per cent pay rent.

Table 24

<table>
<thead>
<tr>
<th>Source of housing (%)</th>
<th>(n = 150)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned outright</td>
<td>2.7</td>
</tr>
<tr>
<td>Buying public authority</td>
<td>4.0</td>
</tr>
<tr>
<td>Buying privatelya</td>
<td>4.7</td>
</tr>
<tr>
<td>Renting public authority</td>
<td>41.3</td>
</tr>
<tr>
<td>Renting privately</td>
<td>47.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

a. includes purchase under War Service Homes Act.

Purchase

In our sample, there were four instances where private homes were owned outright. Two of these houses were old, dilapidated, inner suburban dwellings where the families had lived for fourteen and sixteen years respectively. Both were purchased on extremely low deposits on vendor terms. Though purchase was completed, both houses were in appalling structural condition and their value on the market would be negligible. Of the two remaining, one was the old family home, owned by the client's grandmother and the other belonged to a couple in their sixties who had obtained finance through the husband's job.

In seven households, private homes were being purchased at the time of interviewing. All except one were of

* Seventy-three per cent of dwellings are owner-occupied. Derived from Census data.
a reasonable standard, though in most cases, lack of ready cash precluded essential maintenance. The one home in very poor condition was being paid off by a deserted wife. She and her husband had bought cheaply in an isolated outlying area five years previously. Now she was alone, she felt trapped by the commitment but could see no way out of it. All the people buying private homes were in their late forties or early fifties and had relatively small families. Three were purchasing through the War Service Homes Act and one through a building society, all on low repayments. Weekly payments ranged between $5.25 and $12.05, with an average payment of $7.60. This average is substantially lower than rent for private accommodation (see table 25). However, it was clear from the interviewers' assessment of the houses that money was not available to cover repairs and upkeep while the added burden of insurance and rates often created financial crises.

Table 25

<table>
<thead>
<tr>
<th></th>
<th>Average weekly housing payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buying privately</td>
<td>$7.60</td>
</tr>
<tr>
<td>Buying from Housing Commission</td>
<td>$10.33</td>
</tr>
<tr>
<td>Renting privately</td>
<td>$13.04</td>
</tr>
<tr>
<td>Renting from Housing Commission</td>
<td>$7.38</td>
</tr>
</tbody>
</table>

*a. includes purchase under War Service Homes Act.*

The Housing Commission of Victoria makes homes available for purchase on the extremely low deposit of $200. Only six families* had taken advantage of this arrangement. One reason for this could be that the repayments made were often as much or more than the rental of similar accommodation, so that families gave up the security of tenancy for a similar weekly outlay with the added disadvantage of maintenance costs and so on.

Those with larger families were more likely to purchase a Housing Commission home and the commitment often dated from the time when older children began work. The only young couple buying their home were migrants. They had followed a careful and systematic plan to raise a deposit and had only recently moved into their Commission home.

It is interesting that six out of the total of thirteen families buying their own home were European migrants. In view of the small number of migrants in the sample, this

* With one exception, these too were the older families, including a couple in their seventies.
could imply that their aspirations for home ownership are higher than those of the low income Australian families. At the same time, it could suggest that a large proportion of low income families are inhibited from home purchase by the bitter realities of their situation and are perhaps less willing to take on the complications, expense and responsibilities of buying a home.

Rental

As many as 133 of the families we visited were living in rented accommodation, and 46.6 per cent were renting from the Housing Commission of Victoria. The Commission's rental accommodation is the most economically feasible for the low income group. There is an upper income limit to decide eligibility,* rentals are charged at lower than the economic rate and a rental rebate system caters for families on restricted incomes on a temporary or permanent basis.** The payments made in rental by the families we interviewed are shown in table 26.

Table 26

Rental for families in public authority housing(%) (n = 62)

<table>
<thead>
<tr>
<th>Amount</th>
<th>Rental</th>
<th>Rebated Rental</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 - 4</td>
<td>-</td>
<td>29.0</td>
</tr>
<tr>
<td>5 - 9</td>
<td>16.1</td>
<td>20.9</td>
</tr>
<tr>
<td>10 - 14</td>
<td>30.7</td>
<td>3.2</td>
</tr>
</tbody>
</table>

Rentals ranged from $1.80 to $14.30 per week, with an average payment of $7.38, which can be compared to an average of $13.04 for private rental housing. The Housing

* This is currently set at $70 per week maximum income of head of household with a family of up to two children, and $80 with a family with three or more children. At the time of the study, the figures were $60 and $70.

** Rebated rentals often make the difference between managing and complete family breakdown when there has been a sudden drop in income. Rebates were originally financed from Commonwealth-States Housing Agreement funds but since 1956 the rebates have been the sole responsibility of the State Housing Commission. Thus, rebates are now financed from the rentals of other public authority tenants - a rather biased method or re-distribution of income.
Commission housed 54.5 per cent of the single parent families and 32.6 per cent of the two parent families. All but four single parent families paid a rebated rent and seven couples, mostly on pensions and benefits, were also assisted in this way.

Unfortunately, there are a number of factors which limit the effectiveness of the public authority. More and more of its detached housing is being offered for sale and so rental accommodation tends to be confined to flats, mainly in high rise blocks. Nor is this accommodation immediately available. A waiting period varies according to the number of applicants and the pace of the Commission's building programme. Hansard\(^{1}\) on 18th March, 1970, reports the waiting period to be approximately six months for a two bedroom flat, and approximately eighteen months for a three bedroom flat in areas where vacancies occur regularly. In 1969, when the interviewing was in progress, the waiting period was considerably longer.

Families who apply to rent from the Housing Commission are required to produce a reference from their present agent or landlord, a written statement from their employer showing their total weekly wage, including overtime and penalty rates or if self-employed, a Statutory Declaration of earnings for the past twelve months. If the wife and children are also employed, this information must be supplied by them as well. Rent books must be produced and if applicable, pension books and military discharge papers. Families with fewer than four children are informed before their first home interview that only the tenancy of a flat will be discussed.

Some potential applicants were not able to meet these requirements immediately and postponed their applications even when obstacles were temporary or could have been resolved with a little help. Others were discouraged by what they had heard of the lengthy waiting period. Some families could not contemplate living in a flat and did not go ahead with their application. When the realities of the rental market impinged upon them, they had little choice but to put in an application to the Commission. But by this time high rents and poor conditions may have endangered the financial and emotional security of the family.

Though public authority housing provides financial security for its tenants, many of the families we visited did not use it. Some were not eligible, including those who had previously been tenants and had left owing back rent. Some

* The Commonwealth Department of Housing reports the Victorian waiting list for Commission accommodation to be 14,031 at the end of June, 1968.
families refused to have anything to do with the Commission because they believed that there was too much regimentation and prying involved, while others did not want to live in a flat and knew they could not obtain anything else.

Further problems may arise for families who do obtain Housing Commission accommodation and particularly for those in high rise flats. The outside community and the tenants themselves are often concerned about the stigma of public authority housing. Such housing is easily identifiable and the people living in it tend to be seen as isolated and different, or as the failed members of the community.

Negative attitudes may affect flat dwellers more strongly than others since not only are they public authority tenants but their housing does not conform to the suburban ethos. At the same time, these families may have to cope with community resentment because they have benefitted from highly unpopular urban renewal policies of the Housing Commission of Victoria.

Table 27
Rental for families in private housing((%)
(n = 71)

<table>
<thead>
<tr>
<th>$</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 4</td>
<td>2.8</td>
</tr>
<tr>
<td>5 - 9</td>
<td>21.1</td>
</tr>
<tr>
<td>10 - 14</td>
<td>29.6</td>
</tr>
<tr>
<td>15 - 19</td>
<td>28.2</td>
</tr>
<tr>
<td>20 - 24</td>
<td>9.9</td>
</tr>
<tr>
<td>25 - 29</td>
<td>2.8</td>
</tr>
<tr>
<td>Rent free</td>
<td>4.2</td>
</tr>
<tr>
<td>No information</td>
<td>1.3</td>
</tr>
</tbody>
</table>

99.9

Those who would not or could not be housed by the public authority had to depend on the highly variable private rental market. Rental for a private house, flats or rooms

* In this context, the word 'ghetto' has been avoided, because the easily identifiable racial and ethnic characteristics implied are not presently appropriate on the Australian scene.
covered a wide range, from $3 for a tiny out-building in Fitzroy, to $27 for a pleasant three bedroomed home in a comfortable middle class area. Average rental as we have already mentioned was $13.04. The rental paid was not necessarily an indication of the standard of accommodation. A number of families (17.3 per cent) lived in rooms and rental ranged from $3 to $20, with an average payment of $10.70. Although rooming houses provide a flexible solution to accommodation needs of some of the families we interviewed, particularly for families 'on the move', the standard of accommodation was invariably very poor.

Nor was private rental accommodation always easily available. As documented by Elaine Martin cheap rental housing is becoming scarce in the private sphere. Much old stock is giving way to public authority flats, particularly as a result of block clearance, or is being replaced by private enterprise flats which tend to be too small to accommodate a family even if they could pay the rent. Rebuilding often takes the form of 'own your own' units which places further limitations on the rental market, while in some areas existing housing stock is being renovated for commercial or single family use.

Further problems existed for the families in securing what accommodation was available. For instance, bond money either with or without rent in advance had to be deposited as security by 63.4 per cent of the families renting privately. Bond money or 'security' is a lump sum of money, usually paid by the tenant for the privilege of gaining access to private rental premises. It is an informal aspect of the rental system, and purports to cover the landlord for damage to the premises while rent in advance is held to cover default of rental payments by the tenants. The boundary between the bond and rent in advance is deliberately vague and it is often impossible to know where one begins and the other ends, unless the contractual arrangement between landlord and tenant is clearly laid down.* For the families in the study who paid bond money, the amount ranged from $10 to $89, with an average of $47. Sometimes rent in advance was required in addition. Fifteen families were renting rooms but none of them had been asked to put up a bond when they moved in. In seven cases, a preliminary down payment had been required and it was specifically described as 'rent in advance'. Thus, though rooms were not particularly cheap in terms of weekly outlay and certainly not on a cost per square basis, families were often forced to live in them since they were not able to raise

* For tenancies commencing prior to January, 1956, a demand for bond money was illegal. Since then, it has been legal to request a bond but it is often difficult for the family to regain their bond at the termination of tenancy and it may be withheld to cover such things as normal wear and tear.
the necessary bond money to gain access to self-contained accommodation.*

Most families in the sample were in a dilemma. Many wanted to have their own home, but could not raise a deposit or the necessary finance. Even if this hurdle was overcome, other problems arose. A crisis such as illness or unemployment could make it impossible to keep up payments and could mean the loss of all they had gained. Regular lump sum payments of rates and so on, coupled with maintenance requirements often came when families could least afford them. For some, the responsibility of home ownership was too great.

The flexibility of rented housing was important to many of the families; it allowed for moves if financial commitments could not be met or change of district to take advantage of available employment. But as has been pointed out, rental on the private market was limited and expensive and frequently restrictions such as family size were imposed. Economically, public authority housing may have been the best answer but not all were willing or able to submit themselves to the requirements of the Housing Commission and so has little choice but to take whatever was offering at a price they could conceivably afford to pay.**

This problem is borne out by a statement from the Commonwealth Housing Department. 'While the overall standard of housing continues to improve, there remains a number of families and individuals living alone, who are inadequately housed. These include families on relatively low incomes, widows and deserted wives with dependent children and some age and invalid pensioners who have little or no means other than the pension. In our large cities there are still many low income families who cannot afford to pay the ruling rent for a modern home.'*

* A hypothetical comparison of cost per square indicates that weekly room rental would be in the order of $5.7 per square, two thirds of which is shared. House rental of $30 per week for an 11 square house would be $2.7 a square and home purchase payments for a 20 square house through a permanent building society would equal $1.7 per square.

** For further comment on housing payments, see chapter 6, pp. 101-05.
Attitudes to Housing

More often than not people assume that low income families live where they do because they want to, not because they have to. The families were asked how they felt about their homes and the area they lived in. The responses were so varied and individual that they could not satisfactorily be quantified. However, the answers highlight some of the problems which the families confronted.

Overcrowding was one of the commonest complaints and was directed mostly to private accommodation. A young woman living in a small flat put it this way: 'I'm trying to get a Housing Commission home so as to get the other children back. There's no room for them here. But I like the area.' A mother of four who had lived for three and a half years above a shop had this to say: 'No, I'm not happy with it - the boys and girls have to share the same bedroom. The girls are sixteen and fourteen, and the boys are eleven and four years. There's no bathroom - only a shower. There's no room for the kids to play.' The problem of lack of play-space for children was emphasized by a woman who lived in a private walk up flat. 'We're trying to find a house. There's no room for children to play - if they play outside the people in the flats abuse them. But I don't want to move out of Richmond - it's very economical and cheap for food.'

A large number of families mentioned that the rent they paid was too high. One woman had lived for six months in a detached private house in a well established middle class suburb. Her husband was working and she had six young children. 'If the rent was cheaper - yes, we do like it here. We like the area very much, but it works out pretty expensive with rent, gas and electricity - it doesn't leave you much money to play with. I would like to buy a house, but I can't see myself getting the deposit.' The mother of a family living in a semi-detached house in Fitzroy said firmly: 'The rent is too high; we're in for a Commission house.' Even when other pressures were on the family, rental was of major importance. A couple whose children were in the care of the Welfare Department were living in rooms; they said: 'We're looking for a house. We don't mind what we get as long as we can pay the rent.'

Proximity to the city and the facilities it provided was an important consideration for some families. One mother who lived in a Housing Commission high rise flat commented: 'It's close to the city and the hospital. I've had a lot of sickness. I would like to get out to a newer suburb, but the fares to the city would be too much.' Similar difficulties of distance from essential services and the cost of public transport were mentioned by a number of families.
Neighbours and friends were important when assessing home and district. 'Yes. I like both the house and the district. My friends are around. I couldn't leave here.' 'We've got good neighbours. The only trouble is the muddy garden and the kids can't play outside in winter.' The negative aspects of 'neighbours' were succinctly expressed: 'I have to live in this flat (Housing Commission). I can't pay for a private house or a flat - not on the pension. I don't like the area, too many drunks always fighting. It's alright inside the flat. I don't like outside - I never go out - we always stay in.' One family who were buying a Housing Commission house said: 'We are very happy with the house. Yes, all our money has gone into it. I love it here, but the neighbours' children around get me down.'

Some of the families living in Housing Commission accommodation displayed an ambivalence to their situation which possibly reflected their aspirations as against the reality of their housing situation. A family who had lived for twenty years in a rented detached Housing Commission house responded: 'Rather get out on our own. I'd like to stay in the district because of all my friends, and the kiddies' playmates and the schools.' A woman who had been eighteen months in a high rise Housing Commission flat in an inner suburb commented: 'Don't mind this area. It's close to everything. But I don't want to stay here all my life - I'd like to move into a house.' One mother who had been living in a Commission walk-up flat for the past fifteen months replied: 'Yes, well, until we can find something better. My husband would like to buy a farm in the country - as it would be good for the children. I would like a house of my own, but I'll probably end up here for the rest of my life. I like it because the people in this block are quiet.'

There were also families where relief at having obtained a Housing Commission flat outweighed other considerations. 'Yes, compared to what we were living in - a boarding house full of men.' 'Yes, because it's something I can call my own. It's mine. I don't have to share it. I like Carlton, it's close to everything, with all these people around you can't be lonely.'

Many families felt that they had no alternative and were resigned to staying where they were, whether they liked it or not. 'We don't like it. But at the moment, we've got no alternative. The house leaks and there are rats.' 'I don't like living in rooms. But where can I go? I don't like the area much either.' 'Yes. I've got nowhere else to go. I get on with the neighbours.'

It was fairly clear that the families did not see themselves as choosing their accommodation. For the most part it was what they could afford in relation to the limited possi-
abilities available to them at a particular time. A desire to move was often expressed with the rider added that it was hardly realistic - 'What I'd like and what I'll get are two different things.'

Mobility

Those who rented from the Housing Commission displayed less mobility in housing than did private tenants. This probably reflects the security offered by low rentals and the possibility of rebate in hard times. Standards of accommodation tended to be higher in Commission housing and some families thought that repairs were more readily done than by private landlords, though this was not always borne out in practice. At the same time, tenants were not encouraged to move and though applications for transfer could be made, they were not always granted. Whatever the reason, some families had lived in the same house for up to twenty years. In the private sector, those renting rooms tended to move most often. Half of these families had lived in rooms for less than six months. Generally, the more expensive the accommodation was, the shorter the stay tended to be. Eighteen months was the longest stay in better standard housing, while people had lived as long as six years in cheaper private housing.

For homes which were being purchased, the position between private and public housing was reversed. It was found that private purchasers had lived for a longer time in their homes than those people purchasing from the Housing Commission. This trend is reinforced when those who own their own homes outright are included with the ones in the process of purchasing. They have lived in these homes from ten to twenty-seven years.

Sharing

Over 60 per cent of families lived in completely self-contained accommodation and the bulk of these were Housing Commission tenants. Originally, it was thought that the scarcity of rental housing and the financial strictures which existed would have forced more families into shared housing but families seemed to try to get by on their own. Most of those who were living in shared accommodation were renting on the private market.

All those who lived in rooms shared most facilities with the other tenants in the house. Characteristic of such premises is the common entrance hall, shared laundry, bathroom and lavatory and sometimes a shared kitchen as well.

In half of the cases where people were sharing with others in rooming or boarding house situations, both parents
were present, and in the other half, only one parent was present. The significant factor which affected both types of household was that in most cases, one or more dependent children were in care. This had tended to happen during a financial crisis, when the change in housing also occurred. Because of the relatively high rental which people paid for rooms, they often found it difficult to save enough for a bond or rent in advance for a house. Until they obtained reasonable accommodation, they would not be permitted or necessarily able to have their children back with them.

Five Housing Commission tenants had taken some one extra in. Usually approval had been given by the housing authority, but in one or two households the sharing was informal. On the whole, the public authority did not encourage sharing even if the family had the room.

Housing Standards and Care

The interviewers were asked to assess the standard of the accommodation the families lived in. The size of the dwelling in relation to the numbers in the family, the level of maintenance, the state of the garden or yard and the general appearance were all considered. Care was taken to eliminate bias in the interviewers' assessments. The range is shown in table 28.

Table 28

<table>
<thead>
<tr>
<th>Standard of accommodation (%)</th>
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<tbody>
<tr>
<td>Good</td>
</tr>
<tr>
<td>Comfortable</td>
</tr>
<tr>
<td>Just adequate</td>
</tr>
<tr>
<td>Poor</td>
</tr>
<tr>
<td>Very poor</td>
</tr>
<tr>
<td>No information</td>
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<tr>
<td><strong>Total</strong></td>
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Housing assessed as of a good standard consisted mainly of rented public authority flats plus a small proportion of homes being purchased either privately or from the Housing Commission. The Commission's high rise and walk up flats were generally rated higher than other types of both public and private housing. It should be remembered that many Housing Commission flats have been built relatively recently and also that they have no individual gardens requiring attention.
The overall impression of the homes described as 'comfortable' is one of shabby comfort, since most of the accommodation was in need of some repair and paint. Houses in this category were almost always assessed as being large enough for the families' needs. The following comment is fairly typical, though this house had an unusually large garden. 'Large old detached house, very shabby and old-fashioned but comfortable. Large lawn area, grass cut, but hedge and bushes untidy - not much attempt has been made to beautify house or garden, but it is practical for the children.' (Privately rented detached house.)

A much greater range of housing was included in the category of 'just adequate'. The standard of maintenance to buildings and surroundings was generally poor, but the main emphasis was placed on overcrowding and the inevitable discomfort which this caused. These two comments by interviewers indicate the range. 'Single fronted wooden block house, no front garden, small back yard. Quite neat inside and out, but not nearly enough room for eight people. (Privately rented detached house.) 'Back half of detached weatherboard house divided into rooms. Large rambling overgrown back yard with old car bodies and junk. Bed-sitting room very crowded and uncomfortable though clean. (Rooms)

The following descriptions are of housing assessed as 'poor' and 'very poor'. 'Old Commission house, needs repair very badly, both inside and out. The garden is pretty neglected; the interior is badly worn and not very clean.' (Rented Housing Commission detached house) 'Poor accommodation but fairly well kept on the whole. Wall paper is off in patches, and the bath is stained. Neat garden and lawn is mown regularly by husband. They keep to best standards, despite shabbiness of house.' (Privately rented semi-detached house) 'Very small, dilapidated house, plaster peeling off the walls. The ceiling of kitchen is made of bits of asbestos over the beams. The walls have no lining. The floor covering lies directly over the soil. There are cracks in the walls opening directly into the open. A minute garden in the back is covered with boards to make extra living space.' (Terrace house owned privately) 'To enter flat, have to walk through smelly, damp, very old house which smells of cats and rot, into a courtyard - then climb rickety stair case to flimsy fibre construction. Laundry, bathroom and lavatory are downstairs. Big efforts have been made to make interior of flat pleasant. All the buildings and out-buildings should be demolished.' (Privately rented flat) 'Front door opens directly onto street. There is a long central corridor with rooms coming off on the left and at the end of the corridor. Many flies and smell. No linings to walls or ceilings.' (Rooms)
In these homes the problem was not simply one of poor maintenance and repair. The houses often lacked even the most basic facilities of laundry or bathroom and the building had major structural faults. The overall impression was one of discomfort, bareness and deterioration.

Private rental flats and rooms were most likely to be of 'poor' or 'very poor' standard.* Just under half the privately rented houses were of a similar standard, compared to almost one third of rented detached Housing Commission houses. 'Poor' and 'very poor' standards also applied to a quarter of houses being privately purchased, and 16.6 per cent of those being bought from the Housing Commission of Victoria.

These few comments on standard of accommodation show that with the exception of the houses classified as 'good' most families lived in houses which do not meet the standards expected by most Australians. For the families, available housing in the private market equals low standard housing, and it is only in more recent public authority housing that this equation is broken down. The families have little choice and consider that they must take whatever is offering. Those with larger families have particular difficulty in getting suitable accommodation since children are generally not wanted by agents and landlords. It is unfortunate that the public authority has further restricted the choice available by their concentration on flat development and on the purchase of detached houses.

Table 29

<table>
<thead>
<tr>
<th>Standard of care (%)</th>
<th>(n = 150)</th>
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<tbody>
<tr>
<td>Very good</td>
<td>23.3</td>
</tr>
<tr>
<td>Comfortable</td>
<td>39.3</td>
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<tr>
<td>Just adequate</td>
<td>20.0</td>
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<tr>
<td>Poor</td>
<td>14.0</td>
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<tr>
<td>Very poor</td>
<td>1.4</td>
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<tr>
<td>No information</td>
<td>2.0</td>
</tr>
<tr>
<td><strong>100.0</strong></td>
<td></td>
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</tbody>
</table>

In view of the generally shabby and poorly maintained housing which the families had to contend with, reports

* As much as 75.0 per cent of flats and 73.0 per cent of rooms fall into this category.
from interviewers showed over 60 per cent of households with
good standards of housekeeping and care of the accommodation.
(See table 29)

The effort involved in housekeeping in such circum-
stances is beyond the experience of most people in the commun-
ity. Apart from the cost of the extras which make a home com-
fortable and attractive, such as cushions, floor coverings, 
curtains, to say nothing of furniture, bedding and so on, is
the work necessary to make old broken lino or peeling walls
look clean. The standard requirement of most housewives is
to have a home which is easy to care for with hard wearing sur-
faces, adequate storage and a range of labour saving devices,
such as vacuum cleaners, washing machines or even enough hot
water. The families interviewed started well behind in terms
of material aids, to say nothing of the critical state of their
finances, and the despair and hopelessness that this brought.
It is not surprising that 20 per cent of families could just
look after their house or that some simply could not cope at
all; what is surprising is that so many of them managed so
well.
Chapter 6
WAYS AND MEANS

When we asked the question, 'Do you manage on your income or don't you?' of the head of the household, it was hoped to gain some understanding of how people viewed their present situation. In fact, we learned much more. Again, it was the scope of the answers which was of major importance. Families expressed very clearly the demands which they had to meet, the limitations which were placed on their lives by the constant battle to pay their way, the uncertainty of their position and the complex organization which was necessary to keep afloat. Their attitudes ranged from the despairing, 'It's hard - not enough to live and too much to die.' to the amused and cynical, 'So far I did, didn't I?'

When all the answers were considered together, almost a half, a total of sixty-six, felt they could not manage, or that they were forced by circumstances to cope. A further fifty-two households considered they could get along with a struggle, that they had to try hard or that they sometimes could and sometimes couldn't. In only thirty families** did they see themselves as managing at the time.

Amongst this latter group, twelve of the people offered little extra comment other than 'Yes,' though one deserted father, a British migrant with four school age children, mentioned that his wage of $60 per week meant that he was able to manage and so he did not have to ask for extra help from the government.

Two women spoke of the help they got from the rest of their family. 'Yeah, we manage O.K. - I borrow a quid off my brother when there's a sale.' 'Yes, I manage because my sister and my girls are very good to me. They buy me clothes and things.'

For others, managing meant doing without.

'Yes, we manage on it. That's when he does work.'

'Yes. I don't save anything out of my wage. We don't live high.'

'I think I do pretty well. I never have had anything extra.'

* In some cases where both parents were present, the wife answered the question.

** In two cases, no information was available.
'We survive.'

'We go without a lot of things to get by. We don't go out or go to the pictures.'

'I get by - by the time I've paid my rent I have $22 left for everything else.'

'I manage. We don't live high but we manage.'

The remaining six families explained the importance of budgetting and planning to their ability to manage.

'Yes, we get on reasonably well. It means living within reason, buying cheaper meat and that.'

'Yes, I make allowance on everything - buy in bulk.'

'Yes, we do. If my husband is sick, we feel it, but we pay a certain amount of money out weekly and we don't live beyond our means. If I want anything for the family, I use the child endowment and if not, they wait. We pay cash and we don't like hire purchase - it's impossible with six children. We pay cash when we want something.

'Yes, though we couldn't have if the wife hadn't been working.'

'Yes, we do, with two incomes. The doctor gives us time to pay - he's very good, but I don't like going back if the bill's not paid. The gas and electricity are due but they're not cut off yet. We both get hot meals at the canteen at work, so I don't need to cook for us much but my husband expects it, so I buy food. My husband says I shouldn't smoke because it's bad for me but I still do.'

The final reply amongst those who manage, says more about past problems than present comfort.

'Yes, we manage and it's about time after all these years.'

The next group numbering thirty-nine families felt that they just managed, but making ends meet took an enormous amount of energy and effort. Thirteen families simply commented on the struggle involved though one said, 'It's a hard struggle at the moment - it's been hard for the last few years,' which illustrated the dreary process of endurance. Another eleven answered, 'Just,' 'We scrape by,' or dutifully, 'Just scrape through and do the best we can.' One other woman added that she scraped through with the help of her dad.

Six answers gave an indication of the commitment within the family.
'We just manage. There's always something to pay - Girl Guides, the school swimming, cooking and money for them to take.'

'Just. It's hard to buy clothes and that - toys. Mum is a pensioner so she can't help. My father's dead and my brothers and sisters are no better off.'

'Now things are a bit better, but there were a lot of bills when my husband died.'

'I get behind with the hire purchase when the gas and electricity bills arrive but I pay extra to them when I can and so they don't chase me up for a month or so. I've been in trouble a couple of times spending. I know where the money goes in all the bills before I get my widow's pension cheque.'

'It's a struggle - clothing is the main item.'

'I just manage - get a bit stuck buying clothes for the big ones. Mum helps out if she can.'

Others expressed a more uncomfortable picture of what they did without.

'I can make do if I dress poorly and lead a dull and a miserable life. I can't manage on the maintenance, so my bank balance is going down.'

'Well, just - that's all you could say. Covers where it must but there's not enough to save on.'

Four families who felt they were just managing indicated that they could not stretch their money from pay to pay.

'Just - by about Monday, we start to pull the belts in a bit tight.'

'I'm always waiting for pay-day to catch up with the bills.'

With a laugh - 'By Thursday night, I'm waiting for my husband to come home ... he's working twelve hours a day at the moment, to catch up.'

'At the moment we do just manage and that's all you could say. We couldn't on a forty-hour week, it's only because of overtime. He used to always work a sixty-hour week, never less.'

Two other people emphasized the here and now.

'At the present, we do just manage.'

'Just - it depends on the wages and the fares.'
Thirteen families felt that they managed at some times and not at others. Several of them pointed out that there were good weeks and bad weeks, because of extra commitments or because extra money was available. These few answers highlight the tenuousness of the families' situation.

'Some weeks I do, some weeks not. Better weeks are more often than others - you know, some are better than others. It's different each week.'

'You really can't on the weeks without child endowment. Child endowment week is good.'

'Managing this week, but I'll scratch and save next week.'

'When I'm working certainly, but when I'm not, we don't. Up to now, we haven't been managing terribly well, because I'm so often not working.'

Others again made comments about the commitments which interfered with their capacity to manage.

'At the moment, I'm barely managing. I can live on it but I can't pay the furniture or the funeral expenses. There's $5 left on the furniture and $200 for the funeral!'

'Sometimes it's pretty hard, especially when the light bills come in.'

Another family simply felt their income was not enough.

'Well, sometimes, yes - but $45 is nothing, there's not much left.'

Fifty-seven families stated that they could not manage. Twenty-three answered, 'No, I can't,' or 'No, I don't,' or in one case briefly and bitterly, 'No - that's obvious.' One explained that a relative told her she should manage - 'But she's only got a couple of kids, so she wouldn't know what it's like.'

Almost the same number expanded their answer and spoke of the commitments they could not meet or the restrictions which their position made on their lives. Coping with rent, food, gas and electricity bills loomed large.

'No, I don't. I can't pay for groceries, light, milk, fares or the kinder money.'
'I'm behind with the light and gas.'
'... behind on rent and food.'
'... only covers the food. Nothing left when it's the gas and light bill.'
'... gas off for months. Now we're behind on the electricity.'
'... if I had a cheaper house I might be able to manage. I'm used to scraping.'

Two others approached their managing problem in a way which was not unique but which was liable to have drastic results. Their situation is typified in this answer.

'At the moment we haven't been paying the rent. Then it's simple and then we can manage. While we pay rent, we can't manage successfully.'

Sickness also played havoc with the families, both in terms of interruption of income and also in hospital and doctors' bills.

'Until my husband gets going again, we're still behind.'

'We don't, we have too many headaches - my daughter's been sick and my husband is in hospital. If he has a bad turn, I have to get a taxi over there.'

'No, we owe the hospital for when I had the baby and he's been in and out of hospital all year.'

'We're so much in debt for medical bills, that it's terribly hard to manage.'

Several families mentioned the restrictions which resulted.

'You can't have the things you'd like,' or more trenchantly, 'Definitely not. What with rent, light, gas, the whole thing is a struggle. The food, trying to clothe the children and made the house a bit decent for them. You try your best. I'd like my children grouse-like - the best. My eldest says, "Have you paid for my books yet?" It upsets me. Education is one thing I lacked because of the depression. I want my children to have it. It's the way to money.'

Finally, a number of people expressed their feelings of helplessness and inadequacy.

'No, I don't but what can you do?'

'No, and it's getting beyond me.'
'I should get maintenance from their father but I don't always get it. If I did, I could manage.'

'No, I don't. I look forward to pension day every fortnight. How the government expects you to manage, I'll never know. They put up the pension a dollar and the cost of living goes up three dollars. You're no better off; I don't know where it will end.'

Two related aspects emerge from these comments. One is the level of restriction which is implicit and inevitable in the life style of families who have too little. The other is the basic nature of the demands they must cope with. While their answers state the case very clearly, it is perhaps worth emphasizing the dreariness of doing without. For instance, entertainment and social activities tend to be beyond their capacity to manage. While an outing to a film or the zoo or the beach costs the same for any family, the proportion of income which is required increases for those on low incomes.

The importance of leisure activities and the stress placed upon entertainment in the daily press provides a continual reminder to families that they are missing out. This in turn takes a considerable toll of the image the family has of itself as part of the community.

One woman who lived in Prahran mentioned the problems involved in a visit to her family. 'Sometimes I like to visit my mum but she's got a Commission flat over in Carlton. The fares are something awful from here and I have to pay the whole fare for the pram. Then you've got to make the kids look a bit decent and get back early 'cos they won't let you on with the pram after four o'clock and if the kids don't sit still all the time, people glare at you. I dunno, it just doesn't seem worth it.'

Basic necessities similarly take up a greater proportion of income for this group.* Quantitative information on these necessities was not taken and so average costs of gas or electricity, or what the day to day school expenses amounted to are unknown. We do know that these demands along with those for food, rent and clothing were made on the household income and were met or not, depending on the condition of family finances.

* By comparison, increased expenditure resulting from aspirations for private education, a holiday home or extensive leisure and cultural activities obviously may take up a large proportion of income for those with higher incomes. These people view their outlay on such items as essential but this should not be confused with expenditure on necessities such as shelter, food and clothing.
Clothing Purchase

To illustrate the difficulties the families encounter, we will describe some of the ways in which they manage to meet their need for clothing. A large proportion of them (42 per cent) bought clothing for cash, usually from the cheaper chain stores. Because money was limited, few families could take the advantage of savings by paying extra for better quality and longer wearing garments or by buying in bulk at sales. Even so, they appeared to be better off than those (17.3 per cent) who got clothing only in the form of hand-me-downs from friends or family, or from agencies such as the Brotherhood. A few families (4.7 per cent) were able to organize their clothing purchase by arranging a budget account with one of the major stores. In this case, they paid off a regular amount each week but had a purchasing power of, for example, $20, $40 or $60, depending on weekly payment. This technique was particularly useful to families who were in receipt of regular income. For others, whose income was variable and inconsistent, it was of course impossible to put aside money for such regular outlay. Most families used a mixture of the three methods for purchasing clothes. They would pay cash when they had it, often using endowment money. They would occasionally use a budget account to cover a bulk outlay such as school uniforms, while in other circumstances they would supplement their clothing with hand-me-downs and used clothes. Several of the women who bought for cash pointed out that they actually bought material and made clothes for the children and themselves. Not all women had the necessary skill at sewing to make this a proposition, while others who may have tried their hand, had no sewing machine or access to one. One woman commented that she could cope with making children's clothes but was quite unable to sew for her husband. She had taken out a budget account to cover basic clothing for the father and such items as underclothing and special needs for the children.

A problem in most families centred around the need for a range of clothing since people were often inadequately or inappropriately dressed. They rarely had clothes suitable for an outing or a social occasion. Women tended to wear cotton dresses with cardigans for extra warmth throughout most of the year. Children's school uniforms were worn after school and on a few occasions at the weekend, because there was not sufficient money to obtain alternative casual clothes for the youngsters. In many cases, the children had only one school dress or one pair of trousers. Consistent wear and a great deal of washing shortened the useful life of these garments. Several women commented on the difficulty of using hand-me-downs for children. Though the clothes were generally in good condition, they had nonetheless been worn fairly thoroughly by another child or adult and tended to become shabby quickly.
Both the children and the parents were often disappointed at the speed with which holes appeared and wear developed and in turn, felt guilty because they appeared to be not looking after things. However, no amount of patching and careful repair could increase the life of second-hand clothing to the extent that both the families and often the giver would have wished.

Housing Costs

Obviously, families found ways and means of dealing with their clothing requirements. It was possible to spend relatively little and at least preserve the decencies. In other areas, economies were more difficult to make. One of the most pressing needs for any family is to have somewhere to live. We have already indicated that many of the people interviewed lived in uncomfortable and relatively expensive housing. However, it is when housing payments are assessed in relation to income that the extent of people's commitment is made clear.

Table 30

Housing costs as a proportion of income\(^a\) (%)
(n = 150)

<table>
<thead>
<tr>
<th></th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No payment</td>
<td>4.7</td>
</tr>
<tr>
<td>Rental one fifth or less of income</td>
<td>20.7</td>
</tr>
<tr>
<td>Rental more than one fifth, less than two fifths</td>
<td>46.0</td>
</tr>
<tr>
<td>Rental more than two fifths, less than three fifths</td>
<td>12.7</td>
</tr>
<tr>
<td>Rental more than three fifths</td>
<td>6.7</td>
</tr>
<tr>
<td>No information</td>
<td>9.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.1</td>
</tr>
</tbody>
</table>

\(^a\) This is the base income of the head of household. Child endowment has been excluded for reasons already stated. Income of other household members is also excluded on the grounds that normal expectation is for the head's income to cover basic necessities. Internal effort by the family to cover its needs is on another dimension.

It is generally considered that a low income earner should pay a maximum of a fifth of his income for housing. Amongst the families interviewed, over 65 per cent were paying in excess of this amount.\(^1\)
As table 30 shows, not all families were involved in big expenses for housing. In seven instances, no payment was made at all. Two owned their homes outright, one lone woman was living with her parents and one family was living in a house which the Brotherhood itself made available, and though they were asked to pay rent of $4 per week, they had not done so. The remaining three families were on benefits. They all managed in different ways. One family was staying temporarily with relatives. Another woman was living in the home her husband had bought. He had moved out several years before. The last family on benefit cancelled out their rent by doing various odd jobs around the house.

Other families spent relatively little on housing. One man was earning $45 per week and had been in his job for twelve years. His job was apparently permanent and he had access to regular overtime. He had served in the Korean war and so was eligible for a War Service loan. They had been buying their house for almost eleven years and were paying approximately $5.25 per week, or roughly one tenth of their income. There were two school aged children and one child of three years of age.

One of the highest wage earners in the sample, earning $60 per week was a deserted husband. He had four school age children and was living in a house supplied by the firm for which he worked. He paid only $4.50 per week in rent.

Many families who paid less than one fifth of their income in rent were tenants of the Housing Commission and as reference to chapter 5 shows, a number of these were pensioners who paid rebated rents. For example, one woman of fifty-three was receiving $30 per week from the widow's pension and a further $10 in Social Welfare Department family assistance for her four school age children. She was renting a detached Housing Commission house and she paid a rebated rent of $4 per week. Another younger woman had six children under eight years and had been widowed for eighteen months. She had previously lived in a Housing Commission flat in Kensington but as her family increased they had been moved to a house. Since her husband's death, her rental also on rebate had been $3.80 per week. The widow's pension gave her $38 per week and this woman also received $4 in Social Welfare Department family assistance.

One two parent family where the husband was at work were on a rebated rent. They were paying $3.50 for a Housing Commission flat in an inner suburb. This rental related to the last twelve months when the husband was in gaol and the wife had received a widow's pension. He had been home for a
couple of weeks and he had just got a job. The family realized that they would have to tell the Commission about their change in status.

In other circumstances, the pensioner families were in a more difficult situation.* One family living in private accommodation consisted of an elderly husband and wife, their youngest son who was at secondary school, the wife's eighty-seven year old mother and a young girl whom they had been looking after for a friend for most of her nine years. They received an invalid pension of $27.50 per week, plus a weekly $4 in worker's compensation. The family received no money for the little girl they were looking after and the grandmother would not pay in any regular amount, though she would occasionally buy a few groceries. They were paying $16 per week rent for a private house in an outer suburb. They had been there for twelve months and when they moved in they had paid $40 key money. They were very happy with the house and hoped that they could stay there for 'a long time yet'.

Even so, those on pensions were sometimes better off than wage earners in the sample. A noticeably higher proportion of those employed paid more than one fifth of their income in rent than was so amongst pensioners (73.3 per cent, compared to 52.2 per cent).

The problem for the wage earners is clearly illustrated in this family. The husband earned $48 per week. They had been living in their present accommodation which was a large house in the inner suburb, for only two months. Rental was $27 per week. This family was also asked for three weeks rent in advance. As a result, the wife went to work and she was earning $31 per week. There were three school age children in the family and one pre-school child. An older child, aged fifteen, had run away a week previously. The mother thought that this may have had a lot to do with the fact that she was at work, since the older girl was taking a good deal of responsibility for looking after her younger brothers and sisters. The girl's father was very troubled about the situation. He hoped that the girl would be found and in the meantime, they were trying to get someone to share the house with them who might be able to look after the children, so that their daughter would not have to do so much.

Another two parent family had been forced to place eight of their children in care when the husband became ill, keeping only the eldest child with them. They were currently paying $12 per week for a small walk-up flat above a shop.

* In 52.2 per cent of cases, pensioners were paying over a fifth of their income in rent.
The husband had been back at work for eight weeks and was earning $43 per week. The family had got into debt during the husband's illness and were desperately trying to save up enough money to rent a bigger house so that the rest of the family could come home.

In another instance, a young couple and their four pre-school children were paying $18 per week for a shop which had been turned into a flat. At the time of interviewing, they were unable to pay their rent. The husband had been in his present job for two months and was earning $40 per week. One of the main difficulties this family faced was the illness of their youngest son who was in hospital. The accommodation that they had was of very poor standard. There were only two rooms, a kitchen and small bathroom. This family relied on the Brotherhood considerably and the wife said that she was going to see one of the social workers about the rental problem.

By far the worst off in terms of the proportion of rental payment were the families on the various benefits. The sudden change in the family's situation as a result of sickness, unemployment or the husband's desertion meant that quite reasonable rental commitments had become impossible. More than a quarter of these families were paying over three fifths of their income in rent and in at least three cases, the rental exceeded the benefit.

Problems for this group arose even within the more protected accommodation provided by the public authority. In one case, the father was receiving $20.25 unemployment benefit and the family was waiting to discover whether they could get family assistance for their children. In the meantime, they were paying rent of $8.90 per week for a detached house.

Two other families on benefits were in a worse position. One consisted of a husband, wife and three school age children. As well, the family had taken responsibility for a little girl, the daughter of friends who was being badly neglected by her parents. The husband received sickness benefit of $22.75 and Social Welfare Department family assistance of almost $14 had been made available. This family was paying $22 per week rent for a three bedroom house and had been there for eighteen months. The house was shabby and in need of maintenance but the wife said, 'We want to stay here. It suits us and we're comfortable.'

In the second case, a young husband and wife had only one child. The husband had lost his job a month previously and was receiving unemployment benefit of $17.75 per week. They had not applied for any other assistance and the
wife, who normally worked part time, was due to have her second baby in a month. This family lived in a Housing Commission high rise flat and were currently paying $11.45 per week rent which was $1 more than usual to cover $25 they owed the Commission. The wife commented that they had applied for a rebate in rent but they did not get it. She said this was because people said her husband was a bludger. She disagreed with this and said he had tried to get a number of jobs but he had been knocked back every time. One of this man's problems was that he was painfully shy and as his wife said, 'He just does not know how to sell himself.'

The situation was no better for a person on their own. One lone man who paid $8 for rent of a room and use of kitchen and bathroom, had been earning $40 per week as a labourer. He became sick with a virus infection and it had kept him off work for three weeks. He had accumulated five days' sick pay but at the time of interviewing, his sole income was $8.25 sickness benefit.

These examples illustrate the often critical effect of the demand of rental payment upon the families. Some were obviously in a relatively stable position and could manage their rental payments, along with other demands but for others, housing costs left them with a pittance on which to manage. The Housing Commission's rental rebate system clearly improved the situation of those families who were eligible. In fact, in the course of many data comparisons, rebated rents showed the only positive relationship to the ability to manage, whereas families existing on benefits were much more likely to see themselves as being unable to manage.

Where incomes are low, the whole process of coping with demands, budgetting, keeping your head above water, depends so much on the family's ability to maintain a tightly organized system throughout all facets of its existence. A number of the people interviewed, along with many in the wider community, function and continue to function in this way. The struggle is often exhausting but for these people there is little alternative. Their satisfaction is merely that they have not gone under. Both they and the community around them place considerable value on the fact that they do not become a nuisance to the government, the hospital, the school or the neighbourhood. Unfortunately, many people in our sample were unable to cope as well. There is no doubt that individual inadequacies contributed to the families' problems. If they had 'tried harder', 'been more careful', things may not have been so bad. Rarely however, would things have been comfortable. The simple fact of the matter is that for a large number of these families, no amount of effort would make an impossibly low income stretch to cover the basic necessities.
Obviously, the answer to the needs of these families lies in increased income - higher statutory payments for those on pensions or benefits and some form of guaranteed income for those on low and often irregular wages. At the same time, inputs of cash at this level in a society which lays emphasis on cash incentives will inevitably lead to a spiral in the community income structure so that the gap between the low income group and the more affluent members of the community will remain and quite likely increase. The poor lack money but more effectively, they lack purchasing power. Caplovitz has pointed out what this study has also shown - that the poor pay more proportionately for most of their needs than the rest of society. Increased income which leads to increased costs provides no real solution. Titmuss maintains that to include the poor in our society requires a shift of emphasis from the concept of economic growth to a concept of social growth. He states that the new status symbols of an affluent society should be found amongst the indicators of social growth rather than as at present, in economic terms. This involves a process of positive discrimination by right which is defined as follows: 'When our societies are spending proportionately more on the educationally deprived than on the educationally normal; when the rehousing of the poor is proceeding at a greater rate than the rehousing of the middle classes; when proportionately more medical care is being devoted to the needs of the long term chronically sick than to those of the average sick; when more social workers are moving into public programmes than into private child guidance clinics; when there are smaller differentials in incomes and assets between rich and poor, coloured and pink families. These are a few among many of the quantifiable indicators of social growth that we could take pride in, the new status symbols of an "affluent society".'
Chapter 7
COMMUNITY CONTACT

Australians tend to be home and family centred in their leisure and social activities. Children are encouraged to bring friends to the house and to play close by, while much of their parents' spare time is spent in maintenance and gardening, or other 'round the house' relaxation. This involvement with other members of the family in a suburban environment does not imply that the family can or should function as an autonomous unit in the community. Both individuals and families rely on a range of services, institutions and organizations to meet their many needs - for example, for food, clothing, shelter, education or health. To tap these resources, the consumer must understand and comply with patterns of approach and with the rules, regulations and requirements built in to the organization's structure.

We wanted to know more about the contact the clients had with the various sources of goods and services in the outside community, and to what extent pathways and guidelines were available to enable them to effectively use a service. Originally, we had thought to take a particular institution such as education, which affects virtually all the community, and study in depth such aspects as the access families had to the system, the appropriateness of the learning process, the availability of assistance and the effect of this definition on children and parents, the role of parental aspirations and the process of contact between teacher and pupil and between home and the school.

However, such a depth study seemed inappropriate in the face of our intention to provide a framework within which the families could be viewed. Thus, we determined to maintain our look across the spectrum and to try to uncover patterns which a range of contacts might reveal. Therefore, questions were scattered through the questionnaire which would highlight certain levels of contact. In the absence of particular normative data, widely used and accepted institutions were chosen, such as schools, savings banks and health insurance, which we could describe against a backdrop of community knowledge.

Education

Almost all the children in the sample attended state schools. A small proportion went to catholic primary schools, one child attended a catholic kindergarten and three children were at catholic secondary schools.

Though a high proportion of parents gave their
religion as Catholic, few were active in their observance which may explain the small number in these schools. At the same time, cost was a major factor for the families and whether it was true or not, parents considered that education was cheaper in the state system, particularly at secondary level.

The children appeared to begin school as soon as they were able. However, because the Education Department had only one intake at the beginning of the school year, ages ranged from four and a half to five and a half at intake.

Once the children had started primary school, they followed the normal age stage pattern depending on age at entry in the early years up to grade 3. From grade 3 onwards, there was a slight tendency toward a breakaway from this pattern, so that children were more likely to be older in their grade than would be predicted from age at intake. We did not ask about school performance so that we could not trace children who had been kept back for a year. However, the experience of teachers suggests that in fact a number of these children begin to display reading deficiencies at about the grade 3 level, partly because reading does not play an important part in their cultural experience. The implication of this is that these children are likely to fall behind as their education moves into areas which require specific verbal and conceptual skills. This does not mean that these children are inarticulate or non-verbal. Recently, a number of state secondary schools have been experimenting with new curricula. The emphasis in the English courses is to stimulate imagination and interest, both visually and through the written word. The content of such courses is firmly linked with the child's environment, but aims to extend and enrich their experience. Encouragement is given to creative writing and many 'low income' children respond with sensitive and sympathetic imagery and thought. Their efforts reach a particularly high standard in poetry, which is free of the learned patterns of syntax and grammar which are seen as so essential in prose writing. Nor is colourful and creative imagery only the result of such training. For example, a forty year old father of one of the families, in conversation with a social worker said sourly, 'Look, I'm not in a rut, I'm in a pot hole.'

Very few of the children had attended kindergarten; only twelve out of those of pre-school age. Kindergarten hours are generally unsuitable for mothers who wish to work but in view of the small proportion of working women in our sample, this is not likely to be a major factor. Though, for a number of households, the cost of the kindergarten was a problem, more generally it appeared that mothers wished to keep their children with them until they actually began school.
The impression gained was that kindergarten activities were not seen as particularly important by this group, who often considered that contact with the mother was preferable at that age to group socialization.

In fact, the kindergarten can extend a child's awareness of the world, particularly for those who come from a restricted or unstimulating environment. In one family, the results were quite marked. The mother was forced to place her third child in a kindergarten during part of the day because she had to work. Her two school age sons were both monosyllabic in their speech. No diagnosis had been made but the social worker concerned had noted the mother's infrequent use of conversation either with her husband or children. The father rarely addressed the children directly and was frequently absent from home. At kindergarten the daughter quickly developed a wide variety of responses and her mother became very proud of her accomplishments, including her new found capacity for speech. Chance remedial action had allowed the little girl to 'catch up' with her peers. Unfortunately, kindergartens themselves appeared to make no great effort to sell their activities to the parents. Publicity was normally by word of mouth and a mother took a child along because a friend or relative had found kindergarten training useful for their own children.

Only eight children remained at school beyond the statutory leaving age of fifteen and of these, six were actually fifteen. One sixteen year old was in form 5 and one girl of eighteen was studying at Teachers' College. The parents often expressed the desire for their children to carry their education as far as possible. However, more often than not, pressures of finance meant that children were forced to leave school as soon as they legally could. At the same time, the children were often keen to leave themselves and did not necessarily consider that an extra year's schooling would make a great deal of difference to their future. The parents of these children were rarely in a position to pay for the expenses of State Education. Nor were the children always motivated to achieve in the accepted fashion. Teachers may unconsciously reject such apparent misfits to the system - a rejection which decreases the child's aspirations and convinces him of his uselessness and worthlessness. Leaving school for a job may reflect nothing more than the child's inadequacy in the school which he will more than likely carry into his working life. He leaves school equipped only for relatively poorly paid low skilled jobs which give little satisfaction and generally a minimum of training or experience.

For example, a number of children who had left school at fifteen and earlier to go to work had shortly afterwards lost their job in a general tightening up of the firm,
or because of industrial disputes and the like. These children then found it particularly difficult to obtain another job. Their failure in employment as well as at school took a toll of their self-esteem and their motivation to work.

Assistance with the costs of education was notably biased. Scholarships and bursaries played an insignificant part in financial encouragement of these children. The girl who was attending Teachers' College had won a teaching bursary, while only four children held Junior Government scholarships which are available at end of form 2 and pay a relatively small grant up to and including form 6 to cover books and requisites. No child held a Commonwealth Secondary scholarship. On the other hand, 47.2 per cent of children received statutory assistance in the form of maintenance and requisite grants from the Education Department. A proportion of these children were state wards. For the rest, the family's income met the distinctly stringent means test operated by the Education Department of Victoria. Non-statutory assistance affected 14.2 per cent of the children, that is, assistance from such organizations as the Lions' Club, Apex and others. Normally, this was given to families who had come to the notice of members of these organizations, rather than as a result of application by the families. The exception to this were children, a very few, who came under Legacy which provides for children of ex-servicemen. In these cases, systematic assistance was available on assessment following application on the child's behalf to a specific fund. Also included under non-statutory assistance was provision of new clothing through the State Schools' Relief Committee.

Other parents who were not in receipt of educational assistance for their children but whose overall economic need was obvious to the interviewer, commented that they had applied and been knocked back, or alternatively, did not know that any form of assistance was available.

Very few of these children entered the school system with the right clothes, the right equipment, the right books. Though this was often more obvious at secondary school, the pattern had been present during almost all their schooling. Only one or two families considered that they had no problems in paying for their children's education. For the rest, it had been a battle and a struggle from the beginning. Certainly, it was very difficult for these families to view education as a right to take advantage of. Rather, it added another dimension to the burden of making ends meet.

* The parents were not asked directly about their own educational standards, though they did make it clear that in every case their children had received at least the same if not a better level of education than they themselves had received.
Only thirty-one of 150 families paid for voluntary health insurance. A further group was covered on their pension and as much as 50.8 per cent of the sample had no cover whatsoever. With the families who had taken out health insurance, all were wage earners and as a general rule tended to be amongst those who had relatively stable jobs and had been in them for a long period of time. It was surprising that very few of these families realized that independent children sixteen and over were no longer covered by the family insurance they had taken out, and very rarely had these independent children taken out their own individual cover. In several cases, the money for hospital insurance was deducted from wages, while in others it was paid at the local chemist. Those who received health insurance as a part of their pensioner status seldom knew a great deal about what was available but just that they no longer had to think about insuring themselves, if indeed they ever had thought in those terms.

The high proportion of families who were not insured in any way gave various reasons for their decision. Most of them (65.8 per cent) considered the whole thing was too costly. In another three cases the family was against paying for these benefits since they saw them as being of no use.

* Since interviews were completed, extra assistance in terms of medical and hospital benefits have been made available to certain groups - low income families, unemployment, sickness or special beneficiaries and newly arrived migrants. The low income benefit covers families earning under $52.50 per week (gross) and depending on income under that figure, pays one third, two thirds, or all of the contributions to a health insurance fund. The family must apply first to the Commonwealth Department of Social Service and upon assessment receives an entitlement card which they then must present to a health insurance fund. An entitlement card is issued automatically to the various beneficiaries and if they already have insurance, they are eligible from the date shown on the card. People who are not insured must wait two weeks before becoming eligible.

For those who considered insurance too costly, these provisions could provide some assistance. However, the inconsistency of income for many families could mean continual changes in their eligibility, with the attendant confusion for both the fund and the client. Further, since so many families were uninsured, the waiting period of two weeks would almost always apply to the various beneficiaries. There has been considerable criticism of the scheme in parliament and the press because of its inaccessibility and administrative complications.
These three families all suffered from a measure of chronic illness which insurance did not cover so the families refused to pay for what they said was a waste of money. One man claimed that he had been told not to insure himself by a neighbour but he really knew nothing about the use of possible value of health insurance, and quite obviously his very low income would not permit him to meet the payments in any case. In sixteen households, the family had just not considered it. Some were apathetic and tended to answer in terms of 'What's the use?', 'Why should I?' or 'It doesn't really matter.' One man said very cheerfully, 'Oh, we don't bother about it, we don't get sick in this family.'

In most cases, families were not insured because they could not afford it. Amongst the others, ignorance and unfamiliarity with hospital insurance, or indeed, with insurance of any kind at all, were inhibiting factors. The idea that money is spent to make things better in the future was very far removed from their pattern of life and their level of need. One woman was quite blunt, 'If I get sick, I get sick, I'll worry about that when it happens. In the meantime, it's more important that the kids get fed.' Other families had had unfortunate experiences with their insurance. One man had paid regularly for over twelve months and then had become ill in the first lapse of payment. When he applied for rebate the organization refused him, saying that he had not made up the payments within the time permitted. The man agreed that this was probably fair from their point of view but he also considered that it made a mockery of the enormous effort that it had cost him to pay the insurance for the full twelve months prior to his lapse. The two attitudes are difficult, if not impossible, to reconcile. One one hand, an effort made for nothing, on the other hand, rules broken and a determination to maintain a clear and rigid system in terms of payment and membership.

It should be noted that the families with the more complicated and debilitating health problems were generally not insured. The families who were insured had, on the whole, good health and made very little demand on hospital or doctors. For those who were less healthy, a vicious circle grew up of interrupted income, with greater demands upon it. 

Savings Bank

The importance of savings to most people in the community lies in the buffer that they provide against crisis or their old age. Such long term savings were outside the families' experience. We asked the clients whether they had a savings bank account and if so, whether they would give an indications of how much money they had in it. More than half
had no account whatsoever - a total of 62 per cent. A further 8 per cent had an account but at the moment had nothing in it beyond the 10 cents necessary to keep the account open, while another 18.7 per cent had less than a dollar in the bank. Amongst those with very little in them, were a number of pensioners who used the savings account merely as a means of changing their pension cheque. The cheque was changed and all the money withdrawn to cover rent and normal living expenses.

Two people had upwards of $50 in their savings account. One was the deserted father described earlier. He had saved $154 and at the same time he had helped his four school age children to accumulate savings ranging between $60 and $120 each. The eldest child had the largest amount saved. He had been working on a paper round for a period of over two years and though he received only $2 per week, his father encouraged him to save as much of this as he could. The other member of the sample with a substantial bank account was a deserted wife who was living with her two small children in rooms. She was intending to set up house with her boyfriend and between the two of them, they had been putting money away to cover the security or key money on a new house. At the point of interviewing, they had saved up $67.

Very few children had savings accounts either. Most children at primary school had access to the school bank system though little publicity was given to it by most schools. In only a few cases had advantage been taken of it, and the amounts saved were very small. Independent children rarely stated that they had money in the bank. It is quite possible that in some instances they were in a position to save but were not willing to answer to this question in front of the family. In other cases, when parents were answering on behalf of the children, such information was not necessarily known to them.

Club Membership

We were interested to know whether the families were involved in organized clubs and groups. At the same time it was hoped to learn something about informal social activities which the husbands and wives indulged in. Very few of them belonged to highly formalized club groups. Four men belonged to social clubs attached to their work. One man went to a social club at the local hotel and took his wife. One man said that he was a member of a dart club and another simply commented that he went fairly regularly with his mates to the pub. One couple went together to a more formalized social

* As already mentioned, one man had invested his worker's compensation settlement but he refused to give the interviewer any details.

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group which involved discussions of various aspects of community life. In only one case was a male head a member of a national club and he stated that he attended very seldom.

Though it was not usual for wives to join in activities with their husbands, a few mentioned groups they attended by themselves. One went to a local church mothers' group on a regular basis and two others were active members of school mothers' clubs. In one case, a woman attended the Parents' and Citizens' Association attached to the local high school and did a considerable amount of work for them. One woman claimed that her club activities revolved around her membership of the local municipal library. The remaining wife out of the eight who attended clubs said that she went up to the pub once a week with all the other girls in the street. Six women who were heads of household also attended clubs of various kinds. One, for instance, played darts once a week with a couple of girl friends. Three were members of church clubs. One was a member of a school mothers' club, and one had joined an association which dealt specifically with the problem of single parents.

Though interviewers were instructed to probe carefully for all informal and formal activities, it is quite possible that many informal meetings were not listed by the families. It was thought that people would not feel inclined to talk to us about visits to the pub, however, those who said that they went down to the local with the boys or girls gave the information quite freely with no embarrassment on their part. It is difficult to know whether we have an accurate picture of what really happened and certainly the occasional glass of beer was probably not counted or mentioned. Several people answered this question by saying that they never had time to get out, particularly since most things were on in the evening when they were home looking after children. Others commented that they couldn't afford to go out, they simply did not have the money and several women mentioned that clothing was a problem.

Altogether, there were forty-five families where one or more members went to clubs, and in more than half, the club-goers were the children. They belonged to local youth centres, to the scouts or to a church group. In three or four cases the children were picked up by a club organizer and later brought home. The parents did not necessarily know exactly what club their children belonged to, only that it had to do with the church or a welfare organization. In a few cases, all family members were involved in club activities. They were not essentially the highly organized or better off families. It rather appeared that some families were 'joiners' who saw club membership as an important part of life. In general, the comments suggested that club and associated social
activities (since the question was interpreted widely) played a relatively unimportant part in family life.

Religion

Though the agency as a whole has strong associations with the Anglican church, the families who use its services come from a wide range of religious backgrounds. When the families were asked about their religion, we aimed to discover what was their formal affiliation as well as whether they attended church or not. Table 31 gives the named religion or the church of origin of the heads of household, both men and women.

There were more Anglicans and certainly more Catholics than census data would lead us to expect.* Otherwise, most churches were under-represented with the exception of the Salvation Army. It was thought that people might have called themselves Anglican in the hope of improving their

Table 31

Religious affiliations of the heads of households (%) (n = 150)

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<tbody>
<tr>
<td>Catholic</td>
<td>36.7</td>
</tr>
<tr>
<td>Anglican</td>
<td>32.7</td>
</tr>
<tr>
<td>Presbyterian</td>
<td>6.7</td>
</tr>
<tr>
<td>Methodist</td>
<td>2.7</td>
</tr>
<tr>
<td>Mormon</td>
<td>0.7</td>
</tr>
<tr>
<td>Baptist</td>
<td>0.7</td>
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<tr>
<td>Salvation Army</td>
<td>2.0</td>
</tr>
<tr>
<td>National churches</td>
<td>2.0</td>
</tr>
<tr>
<td>Other religions</td>
<td>2.7</td>
</tr>
<tr>
<td>No religion</td>
<td>10.0</td>
</tr>
<tr>
<td>No information</td>
<td>3.3</td>
</tr>
</tbody>
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100.0

* 1966 Census figures for the Melbourne Statistical Division indicate that 29 per cent of the population was Anglican and 28.7 per cent were Catholic.
contact with the agency by aligning themselves with its church of origin. It is quite likely that some may have done this and others may have called themselves Catholic out of a mistaken idea that the agency was Catholic.

Ten per cent of heads of household stated firmly that they had no religion. In a further small proportion of cases, the first answer to the question was 'Nothing' or, 'I haven't got one.' In a few cases, these responses changed when the extra question was put, 'What would you put on a form at the hospital?'

While most people acknowledged a church of origin when prompted to do so, only a few - 10 per cent of male and female heads of household - actively attended church. The dependent children were regular churchgoers in 34.4 per cent of cases. Many parents sent young children along 'because it's good for them', although they themselves had nothing to do with church life. Independent children rarely went, and as the younger ones grew up, they were less and less likely to attend church.

The greatest incidence of attendance by the whole family existed amongst the national churches, the Mormon church and other minority groups. A strong tradition of outreach and involvement in these churches meant that families were encouraged to participate in social as well as religious activities. They all spoke warmly of the security and acceptance they had found.

RESTRICTIONS

The contacts the families had with these particular institutions and activities in the community tend to bear out trends which were apparent in other areas, such as employment social service and housing.

The general impression is one of limitation and restriction for these families, though there is considerable variation in the form this takes and its particular effect. We have drawn out some of the patterns which emerged in an

* This is similar to the 12 per cent combined total of 'no religion' and 'no information' from census data, since an answer to this question is not compulsory. In fact, had we not encouraged people to specify what they would put on a form, rather more of our clients would have been included in this grouping.

** It was thought that other members of the households, particularly grandparents, might be more regular in their attendance, but only one had active contact with the church.
attempt to clarify relationships between the families and the wider community.

In the first place, the limited financial situation which exists means that certain needs are not met. Comment has already been made on the role and importance of entertainment in today's affluent cities. In a city as geographically scattered as Melbourne, travelling becomes a major factor in reaching sources of entertainment. Public transport is often idiosyncratic and expensive and various rules and regulations make it tedious for a family trip. Comparatively, travel by car is easier, more direct and in many circumstances, cheaper. 'Free entertainment' is hard to find. 'Music for the People', a series of open air concerts, a visit to the museum, the annual Moomba celebrations, constitute some of the few formal activities in Melbourne which do not require an entrance fee. Informal activities which are free, such as a visit to the beach, the Botanical gardens or window shopping are generally limited to the summer months and may not be considered in any way stimulating. Alternatively, tickets to a film offering 'family entertainment' can cost a hypothetical family of husband and wife and three children on a Saturday afternoon, at the least $4.90, or for more expensive seats, $5.60. Entrance to the Zoo would cost the same family $2.35 or to the Outer for a Victorian Football League match, $2. Transport, drinks, icecreams are extra.

Apart from basic costs, a further inhibition to outings centres around clothing. Parents want their children to 'look nice' when they go out and if clothing is shabby or unsuitable, it is too embarrassing to venture forth. Even a visit to the 'local' is dependent on having suitable clothing, particularly for a woman.

The direct and fringe costs of entertainment are such that families relied on television. Almost all families interviewed had one and used it constantly as 'company' or as a relaxation. A single set answered a whole range of needs for most members of the family.

Even here, the means in terms of experience and sophistication were not always available to make full use of the media and lack of sensitively placed publicity re-inforced this. A recent programme devised for the enrichment of the children of the American poor received general publicity and critical reviews in the daily press and literary magazines. However, direct publicity was noticeably absent from baby health centres or inner area schools in Melbourne. Apparently, little effort had been made to attract the disadvantaged child in Australia. Further, the programme was intended to blend into the highly competitive commercial television typical of the American market and it relies heavily on 'selling' inform-
ation by well tried commercial techniques. Unfortunately, at least for the children in our sample, the programme is shown on the national non-commercial channels, thus to some extent defeating the notion of feeding in enrichment without labelling it education. The programme has undoubtedly provided acceleration to the highly motivated, but its usefulness and availability to the low income child is less predictable.

Financial strictures also result in the families making a limited, though positive use of certain facilities. This was particularly obvious in contacts with the large retail organizations. Since ready money to pay cash for household goods and clothing was not available, a group of clients - more often those with regular incomes and the capacity for forward planning - took advantage of hire purchase and budget accounts with the larger retail stores. Even though interest rates added to the cost of the item, the relatively low weekly payment could be found when paying cash was out of the question.

In the same situation, the middle income group is more likely to 'save up' and purchase for cash at the best possible price. For people on minimal incomes, saving up is often hazardous. Money paid into a bank or more likely, put aside at home for a particular purchase almost without exception must be used for normal expenses, such as a gas bill, or for the milk man or baker. Any systematic saving was done through both formal and informal Christmas Club accounts which cannot be drawn on until a certain date, when a cheque or credit to the amount saved is made available to the customer. Basic needs cannot be met by a minimal income and so it is inevitable that savings must be made at the expense of necessities. It is therefore necessary that any savings are committed in such a way that access to them is denied. Recognition of the problems associated with savings which really could not be spared, led one school to encourage children to pay small instalments into the school office to cover the costs for an excursion, rather than to save up at home. The school considered that the extra clerical work was justified.

It is possible to underestimate the desire to remain part of the consumer market and to assume that hire purchase simply creates a temptation to these families. After all, most of the families had a television set and consequently were exposed to constant high powered, if unsubtle, advertising. Inevitably, the mass media plays a large part in shaping expectations and in suggesting the material standards by which people should measure themselves. Certainly, in the early days of credit buying, many people from a wide variety of backgrounds bought more than they could possibly cope with. Today, it appears that a certain amount of sophistication has been
gained* which means that hire purchase is used as a tool rather
than as a source of instant gratification. Not all the fam-
ilies we saw were successful in their manipulation of the
credit available to them, or able to cope with regular repay-
ments. Nevertheless, this was an area where some clients
were able to use a generalized service effectively.

In contrast, as we have discussed, finance for
housing purchase was beyond the reach of nearly all the fam-
ilies. The preliminary saving which made cash purchase of
retail goods difficult was totally impossible where a lump sum
deposit for the purchase of a house was involved. Even if a
deposit is raised, for example, through settlement of a worker's
compensation claim, it is unlikely that the family would have
the techniques necessary to arrange finance or that they would
be acceptable to the lending authority. These factors effect-
ively remove the families from the conventional housing market.
They are committed to rental either through the public author-
ity or in the private sector. Housing illustrates clearly the
situation where government policies create a double limitation.
The finance structure excludes the client from purchase and yet
the emphasis on home ownership reduces the opportunity to obtain
alternative and often more appropriate housing.

Shortage of money often excluded or limited
participation in useful protective organizations. Significant-
ly, this was particularly so of those institutions which planned
services towards middle class needs and expectations. Volunt-
ary medical insurance, for instance, is considered too costly
by a majority of clients. Their attitude is coloured by their
awareness of the futility of long term goals aimed at prepared-
ness in a time of need, when so many of their immediate needs
are unmet.

The education system is also largely designed
around future achievements and the ultimate goal of tertiary
training. While the statutory leaving age remains at fifteen,
the low income child is legally able to leave school at a third
or half way through the six years secondary syllabus. The
covert philosophy of the local system is an elitist one which
impinges on the low income child at almost every level of his
schooling. Deviation from the middle class, highly verbal
norm is diagnosed as incalcitrance or stupidity. Labels thus
attached follow the child through his school life. Within
what is often perceived as an unfriendly institution, the
addition of costs of an astonishing range provides another
barrier to participation. Many parents of the low income
group hold the belief that education is indeed free in this

* This process owes much to the introduction of legislation
(Hire Purchase Act, 1965) which allows three days in which
the purchaser can have second thoughts.
state, so that costs are seen as an unfair and unexpected responsibility. Early leaving may be explained by parents in terms of need, but it appears likely that they recognize both the attitudes and costs which exist in schools as a systematic rejection of their children and themselves.

Such responses may stem from a lack of communication between the individual and the institution. For instance, a proportion of the problems which arose during a child's schooling may have been overcome if the school and the teachers had accepted the responsibility to explain the school to the families.

Perhaps, the obvious lack of interest and involvement which the wage earners had with unions could have been met and positive benefits explained, had organizers and shop stewards spelt out the activities and role of the union, rather than, as appeared to occur in some instances, collecting dues from men because 'they had to belong'. At the same time, the institutions involved could have learned more about the problems and needs of the low income section of their clientele.

Gaps in information or lack of co-ordination in the welfare field led to misapprehensions and confusion. Some families still believed that children could be 'taken away' if they went on benefits; others did not know that services existed or that they were eligible for them. Interpretation of role and function in most situations devolves upon the person at the initial point of contact. Thus, the client confronts policy as it is administered by the telephonist, the receptionist or the clerk at the desk. Irrespective of individual skills and capacities, the hierarchy of policy interpretation is such that rigidity and inflexibility creep in and a very limited view of the service is passed on to the client.

However, the query arises: are the families inadequately informed about a service or does the administration of the service effectively prevent them from using it?

Some of the specialist helping services which would appear to be particularly useful to these people, in fact provide little functional encouragement. Many of them, such as home help services and baby health centres, are geared to a specific status group - the sick, the elderly, the mothers of young children. The service is often organized and administered by people familiar with middle class norms, behaviour and style of life, and tends to be devised around standards rather than the user, so that it is difficult to allow for individual demands and inadequacies. As mentioned earlier, in isolated cases adaptations have been made to the formal system which have proved effective both from the point of view of the
institution and the families concerned. Thus, the hospital which extended the function of its casualty department and the school which encouraged the children to make small instalments toward a projected excursion give some indication of the possibilities and opportunities which could be offered to a wider range of people through creative and imaginative programmes. At present, the client must adapt to the service, reject it or be rejected. The adolescent is easily able to recognize this problem. Youth clubs and facilities often operate within a physical training bias. The emphasis on 'doing' is at variance with needs for simple contact, relaxation and socializing. The needs of a proportion of adolescents may be more effectively met by using casual meeting places and contacts, though the community tends to frown on 'milk bar cowboys'. The assertion that clubs are good for young people and keep them off the street would appear to be based on community comfort, rather than a genuine assessment of the needs of young people.

The ability to make adaptations and to manipulate available resources to the most useful ends is a skill needed by people at all levels in the community. Some will always do better than others because they are able to plan and act selectively and creatively. The low income group requires a much larger share of this ability than any other group in the community to cope with their limited resources and opportunities. Unfortunately, it is a characteristic which their situation directly militates against.

For example, a Family Planning Clinic was set up by the Brotherhood to make family planning easily available to those who could not afford to pay and as a corollary, to our own clients. In fact, the service highlighted the lack of specialist facilities in this field, and in answer to the demands made upon it, 'slid' into a situation where a large number of patients who were able to pay for advice from private doctors, came for what they considered expert assistance. A direct policy decision had to be taken to redirect the service back to the group it was set up to help. In the process, the agency learned for itself the need to interpret the service to those people who were not motivated to use it and to discover much more about attitudes and inhibitions to family planning amongst the low income group. For instance, the constant query, 'Why do they have so many children?' can perhaps be answered in terms of deprivation. Children, while providing comfort, company and protection, also provide an emotional and physical stake in a society where other satisfactions are denied. One might be tempted to ask, is family planning what they need, or is it what the community wants them to have?

It is not possible to determine whether services are unconsciously set up for a limited 'average' client group or
develop a bias because a specific group makes efficient use of them. Both elements can be seen where, for instance, the use of kindergartens is concerned. The kindergarten or pre-school system in Victoria offers a careful and well-planned programme to three and four year olds. The approach aims to answer educational, health and social needs of the children and deliberately involves parents in helping with day to day chores, as well as with necessary fund raising and organization. Parents are encouraged to come into the kindergarten and to talk over problems and difficulties with the teachers. Obviously, there are individual variations but the atmosphere of most kindergartens is welcoming and friendly. Therefore, we have within the system, an ideal source of the enrichment and encouragement seen to be necessary for the low income group, and where the tradition of parental involvement increases the value of the educative role they can play.

Nor is it accidental that this should be so, since '... the early kindergartens were opened in districts where sharp economic needs existed.' As the value of the kindergartens was accepted, means had to be found to set up the service throughout the state. In the early days, the government applied direct grants but in 1943, a state wide policy of assistance was instituted. Either as an economy measure, or on the basis that self help is an essential part of parental growth, this took the form of a subsidy system. Thus, later development depended very much on the expertise and competence of each kindergarten committee.

Inevitably, the challenge was taken up more and more by those with the necessary skills. In the meantime, '... the upmost difficulty has been experienced in maintaining management committees for most of these (low income area) kindergartens owing to the inability for many reasons of the local parents to undertake the management responsibilities. Consequently, these kindergartens where the children's need is so great, were hardly able to raise the money to balance even the barest budget.'

WAYS OF COPING

To round out the picture of the family's contacts with the community, we asked them two questions about the help they would seek if they were in need - 'If you are short of money, what would you do?' 'If you are in trouble, where do you go for help?'

Where money was concerned, the tendency was to turn to the informal network for assistance. Almost three-fifths of the families borrowed from relatives, friends, neighbours, put goods on tick at the local shop or in a few cases, used
the local pawn shop. The families made it quite clear that they did not expect gifts of money. As one woman put it, 'We help one another. If I've got it, I give it to her and she gives it back to me when she gets paid.' The amounts which changed hands were generally small, a dollar or two, just enough to see them through until the next sum of money came in. Friends seemed to play a particularly important part in helping out. Many of them, usually workmates, appeared to be better off than the families themselves. In this context, one woman answered, 'Generally, I 'bite' my girlfriend. She asks me if I'm short. I'm just battling, and I get worried if I'm behind in the rent.'

As part of the informal network, the local corner store plays quite an important role. Here, it is possible to get groceries, milk, and bread when they are needed and then pay the shopkeeper back when things are a bit better. Not all corner stores offer credit and rarely do they permit big bills to be run up. If the amount does become too great, then credit is generally swiftly withdrawn. Though some corner shops do a considerable service to families short of ready cash, their prices are often much higher than most other retail outlets. In the long run, families pay dearly for the service.

A few families used the local pawn shop when money was short. Items were redeemed when the cash was available and often pawned again and again as the need arose. The corner store and the pawn shop provided an opportunity for families to obtain a small amount of credit through their own efforts, without the embarrassment of having to ask a friend or a relative for help. Sometimes, relatives and friends were too generous to the families and would not accept repayment of loans. This meant that the family felt that they could not ask these people for help again and that what they had received was in the nature of charity.

Only a fifth of the clients claimed they used formal organizations, such as welfare agencies or the church to obtain money. This figure was lower than expected. It matches the figure of a little over 20 per cent of families who said they received cash aid from the Brotherhood but we had thought that recourse to other agencies would have increased the proportion in this instance. With careful checking, it became apparent that some small amounts of money from formal sources may have been overlooked. However, the bulk of families did use sources close at hand and they tended to approach agencies or churches only when they had exhausted all other avenues. The widely accepted idea that the poor take endless advantage of charitable organizations can scarcely be justified on these figures. Admittedly, sources of cash aid are limited and many families did not know where to go so that they may have been forced to rely on immediate contacts.
At the same time, it is likely that the importance of the informal network in supplementing income is often underestimated.

In general, formal sources were tapped in a time of crisis, when a husband became ill or when other calls on the family income were greater than usual. Formal agencies were also contacted when a larger sum of money was involved than could reasonably be borrowed from friends and relatives, for instance, to pay rental arrears. In some cases, agencies were used when problems were liable to continue over a period so that the family could be guaranteed a supplement during a time of particularly low earnings. Occasionally, people mentioned that they found it was easier to approach a formal agency where things were on an impersonal and more business-like footing.

Thirty families said that they did not borrow from anyone and if they were short, they did without. On the whole, this appeared to stem from a sense of embarrassment and distaste for borrowing, rather than that the families had no one to turn to. One woman mentioned that she couldn't borrow because if she did, she wouldn't be able to pay the money back. Others were quite upset at the idea that they should borrow money. 'My father brought me up not to do things like that.' 'No, we never borrow money. We don't like that idea.' It seemed likely that a number of these families had been forced to borrow in the past and that the situation had become untenable. Friends had been lost or arguments with neighbours had developed because money was not paid back. For some, other commitments were also urgent and their sense of guilt was overwhelming when they could not contemplate repaying a loan. Whether as the result of experience such as this or simply because the whole process of borrowing was anathema to them, this group did without. One woman did make the cheering comment, 'Well, it's a long time since I've been short.'

Though families were much more likely to use informal means to shore up their finances, almost two thirds of them were inclined to seek help from formal sources if they were in 'trouble'. They went to a wide range of welfare agencies, both voluntary and statutory, to the church, a doctor or the hospital, or in two cases, to the police. More often than not the decision to approach an outside body had been taken on the advice of family and friends. One woman commented, 'There's always someone in the family who

* For most families, 'trouble' included marital problems, worries about children, emotional upsets, crises of desertion, mental illness and so on. In some cases, being in trouble included financial problems, but families generally referred to large amounts which were part of long term difficulties.
can tell me where to go or who to see - you know - show me the way out of it.'

In some cases, problems had been discussed at home and the formal agency was approached as an arbitrator. One woman mentioned going to the local church to get advice from them about taking in her sister's children. The rest of her family had argued against this move and the woman felt that she wanted expert advice on whether she should or should not go ahead with her plans. In other circumstances, problems were of a personal nature and people simply did not want to discuss them in detail with those close by. Domestic troubles were much more easily sorted out when things could be talked over with an outsider.

Often the sort of help needed was seen to be beyond the capacity of the informal network to provide. One woman said that it was good for her to talk things over with a social worker and another in a similar vein said that the social worker helped her to understand things. At the same time, formal agencies were considered to have access to certain services, thus, if there were children to be placed, applications for benefits to be made, accommodation to be obtained, the tendency was to turn to professional sources for expert advice. There is a sense in which some of the clients make up an 'educated' group in knowing where to go and whom to contact. Experience of friends and neighbours and contact with social workers has made a number of avenues available to them.

Relatives, friends and neighbours not only provided support, advice and encouragement to families in making contacts with formal agencies, in twenty-three cases they provided the major source of help when clients were in 'trouble'. Often they lent a sympathetic ear. One woman commented, 'I ear-bash the lady next door but it relieves the tension. She can't help financially as she's a pensioner.' Others felt that they could always turn to their families if they were in need of help, in sorting out how things were going, and in making decisions. 'I always go to my mother. She's the only one I can turn to. When ever something goes wrong with the children, I ask her for advice or if I need food.'

Twelve families said they didn't go to anybody if they were in trouble. Some of these families said that they never were in trouble, so they didn't really need to go anywhere and others managed to cope inside the close knit family group. They used their husband or their wife to talk things over and felt that this provided an adequate outlet and led to possible solutions. Some in this group reiterated the fact that they hated asking for help. 'I never ask for help - it lowers your respect,' while one family commented, 'Nowhere, we only asked once and they scrubbed us.'
Chapter 8

DISCUSSIONS

The role of money in our society is crucial. All the necessities and most of the pleasures must be bought and paid for. The best things in life, in theory, may be free, but in any situation fraught with problems or difficulties money, or the goods and services it buys, can ameliorate or dissipate the more disastrous results. Practice within the money world develops know-how and skills in communication and manipulation which can be learned in few other circumstances.

Money is the currency of approval, of status, and of power.

The families we visited were poor and more often than not, this condition was chronic. In some cases, they did not have enough to pay for the basic needs of food, housing or clothing; in others, a tenuous balance could be maintained only at great emotional and physical cost, while for a very few, the current situation was relatively stable even if the future was uncertain. The source of income created very little difference. Both wages and statutory payments were almost always inadequate for anything more than a subsistence level of functioning in today's world.

The characteristic they all had in common was their vulnerability. They had no savings to fall back on, no talents to sell to improve their income. Illness, accident, a postal strike or a hole in the seat of a fourteen year old's trousers, all bring their trail of disruption, worry and fear with them.

Families were seldom able to plan. Where income was irregular, this was obvious. With no guarantee of money from one week's end to the next, what was available could only be allocated according to needs. There is an illogicality in the idea that some should be put aside for later when there is not enough for today. A hand to mouth existence did not necessarily indicate an inability to plan or a psychological need for immediate gratification. Often, it was the only possible way for the families to function. In the face of uncertainty, they were forced to cope with immediate demands. When income was regular but insufficient, the same pattern followed to a degree, though it is difficult to say which situation had the more depressing effect - the inevitable gap at the end of the week or the disruption which went with irregular income.
For those whose incomes were somewhat higher, a measure of planning was available, at least to the extent that it was possible to restrict expenses to income. Even so, considerable reliance was placed on lump sum payments, such as child endowment, to cover clothing purchase and fuel bills. Glib suggestions about budgetting ignore the very real limit set on purchasing by low weekly or irregular incomes.

The depressing aspect was that such patterns of limited functioning became incorporated into the family life style. A form of environmental conditioning developed, so that 'poverty skills' became entrenched in the attitudes and responses of the parents and children. Thus, a sudden short-lived improvement in finances meant that the family acted in the only way it knew. The money was quickly spent, sometimes on necessities but sometimes on obtaining a brief respite from the dreariness of their lives.

Lack of money meant lack of purchasing power. This extended beyond material goods into the area of services. Rarely did it exclude totally, rather it forced inadequate, inefficient use of services. The man went to the doctor but could not afford the treatment; the child attended school but without textbooks; the family was on 'holidays' but without diversion or entertainment. The fact that they could not use services to their fullest extent may have been the result of lack of skills of experience and contact but in many cases it indicated their inability to pay for more than the initial step.

The families had been made to feel in a variety of ways that they had little status in the community. If a man's hire was an indication of his worth, then those at work were obviously not worth much. Material proofs of status such as the house and the car were generally unobtainable. The sort of status offered defined them unmistakably as dependent or inadequate in their own eyes and in the eyes of the community. The families were labelled as pensioners, Housing Commission tenants, clients or bludgers. Expectations both of the client and the community were limited by definitions which took little account of individual circumstances, needs or strengths. Thus, a man who failed to maintain regular employment in the restricted market of unskilled labour repeated and accepted the community's label, 'I suppose I must be lazy.'

Financial limitations, low self esteem and status combined to limit the effect the families could have on their immediate and general environment. In some cases, the enthusiasm required to tidy the house was hard to find if the house was old and shabby or if there was no storage for goods and chattels. Change of job or accommodation involved an expense out of all proportion to the activity and the end result did not necessarily provide real improvement. 'Whatever
I do is wrong' sums up the despair that many families felt.

It is ironic in this context that family breakdown could be a preliminary for a more stable financial situation. For example, where income was irregular, the desertion of the husband opened the door to the widow's pension and the various forms of statutory assistance for his wife and children. Reconciliation between husband and wife would, of course, have removed this security. Family breakdown may result from tensions, but it may also provide the only practical solution to insufficient income. Such a response may be the only manipulation of the system available to a family.

The administrative structure of organizations and institutions appeared to them to be inflexible and incapable of change. The family had no choice but to fit itself to the rules and regulations. If they were unable to do so, they either withdrew into passivity and apathy, while others developed considerable ingenuity in manipulating whatever was available to improve their situation. Part of this process involved the families in developing 'appropriate' responses which would be accepted by the community. In other words, they learned to 'sing for their supper'.

The poor, of course, are not alone in this process. A teacher was once heard to comment that he saw surprisingly little difference in the standard of classroom behaviour between boys at a low income school he had worked in for many years and those at the more comfortable school he was currently teaching in, except that the better off boys 'did apologize pleasantly'.

In this manner, they responded to him with recognizable patterns - they spoke the same language. The boys plainly received the message indicating their wrong doing and made their reply in acceptable and accepted terms. Techniques of protective apology are as well used by the middle classes as techniques of asking are by the poor.

Another factor which emerged from our data was the recognition by the families of the central values held within the community and the efforts which they made to conform to them. Attitudes to the area in which they lived were couched in terms of 'nice neighbours', 'good schools', 'good for the children', 'bad for the children'. No one wanted to live in inadequate, inconvenient or depressing houses and as the interviewers' assessments show, the standard of care of accommodation

* Martin Rein comments, 'Income deficiency alone can lead to family tension and eventually to the dissolution of the family as a unit.'
and the creation of a comfortable environment was important to many families, even when the standard of accommodation was distressingly low and demanded a great deal of work and effort to achieve this aim. Education was seen as an important factor in improving the children's future and the unfulfilled desire for the children to 'get on', to 'look decent' was the cause of much frustration to the parents.

'It could hardly be said that the very poor are satisfied with their poverty situation ... the very poor ascribe, at least in aspirations, to the middle-class way. Like most other parents, they want their children to "have a good education"; they want better jobs for themselves and even better ones for their sons and daughters. They, too, aspire to homes of their own and the material comforts of our society. Good physical and mental health is also a goal ... Like other human beings, they, too, want the security and warmth of a stable, satisfying marriage and family life.'

It is also important to understand that the families' interpretation of common values depended on their life experience. Their perceptions of what constituted a good job or a nice home were often limited or unrealistic because they had little chance to experience or understand the range which exists in society. For instance, the ability to manage on an income is an important value in society and one to which all the families aspired. Yet, in many cases, their experience led to a very different set of priorities so that people could say that they managed by not paying rent, the gas or the electricity bill.

Some of their responses challenged values which much of the community has come to believe are immutable and good. Mothers who did not send children to kindergarten in some cases could not afford it; in others, they were loth to be parted from their children until it was completely necessary. Some parents were upset and angry about out of work adolescents while others were sympathetic and understanding of the problems which young people had in getting and keeping a job. Clearly, these attitudes exist at a variety of levels on the social scale but the operative point is that when they exist within the low income group, there is little community acceptance of their validity. We have a considerable responsibility to comprehend the values of these families and to accept that within the community 'there will be a variety of interests and values which are both legitimate and enduring.' There was no doubt that many of the families believed they should mould themselves to fit in with what the community expects. Their own dignity was continually at risk as they strove to meet expectations imposed from outside.
These general remarks can be made on the basis of the data collected. Irrespective of the range and individuality of the families, lack of finance created a common factor between them. The proposition: they are inadequate therefore they are poor, and its alternative: they are poor therefore inadequate, very much depend on the individual's standpoint. People's comprehension of the situation of the poor depends on capacities, abilities, attitudes and values learned often involuntarily in their own environment. They impute similar experience and their own advantages to the poor and expect 'results' from the families based on their own expectations. Certainly, their demands are not based on the realities of the families' experience or situation. Donald S. Howard comments, 'To families that are comfortably situated, "keeping children out of school" may seem to be a flagrant flaunting of community values. But what are the comfortably situated to say to the poverty stricken mother who said she kept her children home so when they were hungry "she could comfort them."'

Answers to the expressed needs of these families - for financial support - impress as a part of the 'them and us' syndrome, so typical of planning at all levels whereby solutions are offered according to the administrator's perception of need, rather than the consumers'. The families are out of step with the expected patterns of independence and functioning. It is presumed that since they do not conform to the expectations of an affluent society, then they are in a very real sense deviant and the rest of the system must be organized to protect them from themselves and the rest of the community from their depredations. Winifred Bell comments, 'Social scientists might speculate that one of the more effective methods available to an affluent nation to ensure continued dependency from one generation to another was to isolate the poor, close the door to opportunity, weaken fragile parental ties, all the time exposing poor families to a materialistic and opportunistic value system.'

Detailed solutions to the problem must flow from the acceptance by the community that these people are part of the community. They cannot be viewed as a diseased limb, which would be amputated, if we were less civilized. The plea must be made that these families are included in the total planning process and are not simply relegated to dependence on a series of special and essentially supplementary provisions. This is not to say that they, like so many throughout the community do not require special help. What it does say is that they have the right to be considered as part of a continuum. The central norm, like the 'average man', is simply an administrative definition so that needs and values outside it are relevant and admissible.

To highlight the need for a different approach to the poor in our society, we will look more closely at the idea
of statutory benefits and pensions where the effects of piece-meal and inadequate provisions can be readily seen. For a number of the families we visited, statutory payments provided the only source of income. There was no sense in which they were supplementary to savings, or a bridge from one period of relative affluence to another. At the same time, statutory assistance was the only systematic source of finance available if they were unable to work and support themselves at any time in the future. Thus, families were either directly dependent on such payments, or less obviously, relied on them as a bulwark against complete vulnerability.

Leonard Tierney speaks of the early attitudes to such assistance. 'The nineteenth century was alive with specific theories of destitution, its causes and prevention. One of the most popular was that the social services destroyed incentive, and fostered and perpetuated a hereditary pauper class. This theory was widely held in Australia, and it was also argued that as destitution was an artificial disease, the proper cure was to establish restrictions and prohibitions so that only the most desperate would apply for help. Common suggestions were that assistance should be below the lowest prevailing community standards, that recipients should be institutionalized in workhouses or benevolent homes, that they should lose the right to vote, and that they be required to undertake arduous or unpleasant tasks of work. Rigorous character investigations were proposed and it was frequently suggested that relatives should be required by law to assist the indigent members of their families. Another significant rule was that applicants for assistance should have resided for a minimum time within the locality where they applied for assistance.'

Obviously, much that is embodied in these attitudes has changed. Society expects to be responsible within limits for certain dependent groups and legislation has widened the areas of concern at national and state level. However, the families could be forgiven for believing that very little change has really taken place in terms of acceptance and understanding of their needs. To the families most dependent upon it, assistance is inadequate, inaccessible, and essentially punitive in effect.

While the accumulation of experience over many years points clearly to the desire of most people to conform to the prevailing ethos - in our society to maintain independence where possible - people still express fears that an unfair advantage will be taken of any assistance available. Eligibility limits on welfare programmes seem so often to be based on the assumption that people should be protected from over-indulgence. The anomaly lies in the fact that the extreme frugality of payments and the hedging of eligibility maintain the families in
As documented in this study, far from taking advantage of the help offering, the families we spoke to were often slow to move, uninformed and resistant to using all that was available. Nor was this necessarily the result of inefficiency on the part of the family. Some were acutely conscious of the dependency factor and were determined to avoid contact with 'charity'. Others simply were not eligible for what was available. In some circumstances, assistance did not answer family needs. The unskilled worker who suffered from periodic asthma attacks was forced by his condition to work only out of doors. His lack of skill, his illness and resulting work requirements meant he was in and out of work. How could he support his family adequately when he was on and off unemployment or sickness benefit? The community pays lip service to the notion of keeping the family together. In fact, in a situation such as this, essential financial support made was available in such a way as to further increase the family's problems and the likelihood of breakdown. The payment of spasmodic and meagre benefits neither improved his asthma nor helped this man to become productive.

Considerable emphasis has been placed by the Department of Labour and National Service on devising an employment training scheme for women who have been restricted from employment by domestic responsibilities. It is available to single women over twenty-one, and to married women, divorcees and single mothers. Such a scheme opens the door to independence for many women who lack training or necessary qualifications to obtain work. However valuable the scheme is, there is no similar attempt to provide systematic training or re-training for the men in the community whose age or health make it difficult to hold down physically exhausting jobs, or who are becoming more and more redundant in the labour market. While not denying the needs of women, we must recognize the importance which is attached to the role of breadwinner for men in this society.

A man is expected to support his family and failure to do so for whatever reason, cuts across his traditional position as head of the family. His authority is undermined and the family must cope with intense confusion of roles within its own structure. Irrespective of increasing concern with the changing situation of women in society, most families operate according to established patterns of responsibility and activity and if anything, low income families are more rigid in their allocation of roles. Denial of the opportunity to carry them out is destructive to family cohesion and well-being.

Provisions such as this which aim at allowing the
family to achieve possible independence, are notably lacking in governmental planning. When it is further considered that cash benefits represent 'not so much a defence against poverty but (the) first real encounter with poverty' then the family is placed in an untenable position. A recent study of poverty in Melbourne indicates that eligibility requirements for cash benefits are closely related to the disabilities which place people below the frugal poverty line. Our own data stresses the inadequacy of payments in relation to expenditure and the maintenance of family dignity.

In other words, there is no way out for these families. Their income is fixed without relationship to purchasing power, much less to the aspirations they may have. They are precluded from effective membership of the community by their income level and their position is maintained by the inadequacy of statutory payments and by a lack of sensitive and creative programmes and services which could facilitate independent action. As a first step, the plea must be made for the payment of proportionate cash benefits which relate directly to cost of living indices and a realistic assessment of need, to permit the families a measure of independence and choice. Such generosity on the part of the government may lead to increased costs at this level. The savings are less obvious but just as real. Certainly, the short sightedness of placing children in care because the parents cannot afford to keep them, or of giving specialist hospital care to a man who has to recuperate on sickness benefits must be recognized and rejected as a solution.

On the whole, statutory benefits make little allowance for crisis or, more accurately, for the situations which result in crisis for these families. Unemployment and sickness benefits are not paid for the first week out of work. Yet when incomes are low, the total weekly income for every week is earmarked. Therefore, there is one week in which rent is not paid, food is bought on borrowed money and other demands are pushed aside. There is no comfortable savings account, nor is credit always easily available from shop keepers. There may be a sympathetic parent who is on the pension, or occasionally a workmate without responsibilities who is good for a dollar or two. All these people have to be paid back and none of their kind offices have changed the fact that for one week, no income came into the house.

At some time in their lives, most people suffer from illness or accident which prevents them from working. While many people may be able to rely on the generosity of their employer and accumulation of sick leave and their savings to get them over the hump which illness causes, those on a low income have limited resources. When they are unable to work for either of these reasons and when they have exhausted sick pay, the financial support available to them is
in the form of sickness benefit. To qualify for sickness benefit, the worker must be temporarily incapacitated for work because of illness or accident, and must have suffered a loss of income as a result. The worker puts in an application for benefits to Commonwealth Social Services Department, accompanied by a medical certificate showing the nature of the illness, the date it began, and its expected duration. After a waiting period of approximately a fortnight, the benefit is paid retrospectively to seven days after the date of commencement of the incapacity, and will continue to be paid for the duration of the illness covered by the initial, or if necessary, subsequent medical certificates. Unfortunately, the situation is not always as simple or as straightforward as this would suggest. Where illness is not quickly or easily recognized, and where diagnosis is difficult, the breadwinner may spend brief periods away from work for some time before he is assessed as being unable to work. Days off work may mean days without pay, particularly when sick leave has been used up, or, as with many of our families, the breadwinner has not yet become eligible for such leave. The family slips behind on commitments, gradually getting further into debt as time passes. Many have reached a point of crisis by the time they put in their application for benefit.

While it may be difficult for many of us to realize that there are people on wages so low that every cent is required to maintain a subsistence standard of living, it surely cannot be difficult to recognize that it is a common characteristic in this country to live to the full extent of income. Unnecessary gaps in payment and lengthy eligibility processes create a backlog of debts which are far more difficult to pay off than they were to incur.

The element of moral judgement present in both statutory and non-statutory levels which determines that 'bludgers' and 'no-hopers' should not have things too easy has resulted in a situation where all in need are restricted on their account. Causes are treated simplistically without any attempt to understand complex relationships between imposed or learned dependency and perceived responses. Maybe we do have bludgers, but assessing the difference between the bludger and the victim is well nigh impossible in the present situation. If a man who is apparently physically able does not hold down a job, is it a matter of telling him to pull his socks up and make an effort, or does he need help to cope with intense feelings of failure? While the community may forgive him an illness, it offers little understanding if he compensates for his sense of failure by arguing with the boss.

Moral overtones in determining the cause of family vulnerability have taken precedence over dealing with the results of their situation. There is little difference in effect if a woman's husband dies, or if he deserts, and whether
a man cannot or does not work. These situations create a financial and functional crisis within the family. It would be a more positive step if assistance was administered to obtain maximum alleviation of crises, rather than as another stick to beat the family with.

To cope with these problems requires not only an increase in the amounts of statutory payments, but also a change in attitude and philosophy in their provision. Essentially, the fate of the dependent members of society rests on change at this level amongst policy makers and in the community. It is imperative that assistance is seen and administered as a right to which all people have access and not as a supplement to the failed. Moreover, that it is a right which is unrelated to moral judgements. '... we have to recognize the fundamental importance of providing impersonally and "as of right" adequate social security benefits; to the consumer this is an essential freedom, the freedom to spend such benefits in any way the individual wishes.'

Child endowment and maternity allowances which are paid to people at all income levels provide a rare example of assistance available by right. There is no stigma attached to them and application is expedited since both public and private hospitals make forms available to mothers while they are in hospital. It is unlikely that a family does not know its rights in the matter since it is not an area for secrecy or shame. These payments are an example of assistance directed at results rather than causes. The unmarried mother, the deserted wife, receive the same benefit as the woman who is legally married.

A similar degree of acceptance of the problem irrespective of cause could do much to free eligibility and widen the concern and efficacy of benefits and pensions. As Titmuss points out, 'Social security (or social insurance as of right) is one of the great social inventions of the twentieth century. It has done more to relieve misery and to enhance human self-respect than many other alternative instruments of social policy.'

This discussion has emphasized the importance of statutory assistance in answering the needs of the vulnerable members of society. There are obvious impediments to some in gaining access to cash benefits. Apart from the complexity of eligibility, assistance is not always well publicized, application forms tend to be complicated and ambiguous and contact with staff may be unsatisfactory. These are merely symptoms of a system which accepts a 'sticking plaster and bandage' approach to the needs of the welfare consumer.
Responsibility for a measure of this attitude within welfare provision devolves upon the complex of non-statutory or more correctly, the private agencies which have traditionally made good the gaps in eligibility, availability and the amount of statutory cash benefits. These agencies have learned to place less weight on overall provision and more on providing direct answers to immediate needs.

The positive benefit gained lies in the flexibility of these agencies in their response to the requests of people who come to them. This often provides a contrast to the organizational rigidity of statutory assistance where the unusual problem or situation may appear intractable or morally reprehensible. However, this very flexibility creates problems particularly when it is related to other aspects of the private system. The network of non-statutory agencies lacks coordination and systematic direction which often results in gaps and unnecessary overlaps in coverage. Their limited resources have encouraged them to depend on a discretionary allocation to their clients. Paradoxically, the rules and regulations which exclude people from statutory benefits also imply acceptance. Their absence within the private agency structure often makes assistance a hit and miss affair.

It is therefore imperative that we aim for a thorough rationalization of the complex spectrum of welfare provisions which places the needs of the consumer in the ascendancy. Reaching the hard to reach, answering the unmet or unexpressed needs of the disadvantaged will require systematic and deliberate policies of co-ordination and co-operation between 'social security programmes (benefits in cash) and the provision and availability of social services (benefits in kind)' and between the statutory and private elements of welfare.

There seems no better way to conclude this report than in the words of the families themselves. These answers were made in reply to the question: 'Do you think people can get help when they need it?' They reflect the experiences that the families have had in their endeavours to tap the system and as such, provide much food for thought and hopefully, further impetus for change.

'People think you go without really needing it. You've got to try your best to let them understand your problem. There's always a lot of red tape and questions. I suppose there has to be a certain amount of that, but you wouldn't ask unless you had to.'

'I think so, if they try hard enough. Some don't want to take help. I know I was very independent once, and then I learned my lesson.'
I still am a bit, though. I let things build up and then I go for help.'

'It depends on their circumstances, on the effort they make. You have to be able to have proof of your trouble or else people are not willing to help. You would only ask for help if you really needed it.'

'No, I don't think you can get help straight away - you've gotta ring up and make an appointment. They can't see you straight away - you might need help immediately. Sometimes I have a problem and I can't think who can help.'

'Yes, there are places that help. You don't always think of these things when you're worried and under the strain - it depends if you've got a clear head.'

'People think you go without really needing it - that you've heard of them and you're just having a go at getting money.'

The most consistent comment which ran through the answers was, 'If they are genuine and they try hard, they can get help.'

A close look at the situation would indicate that the community expects an extraordinary level of genuineness and of effort from those who, for a variety of reasons, have least, so that they may be given a little.
APPENDIX 1

Outline of activities
of
The Brotherhood of St Laurence

To allow readers to appreciate major events and publications of the agency, a dateline was constructed, covering the main developments which have taken place from the time of the Brotherhood's beginnings until the present day.

1930 8th December. The Brotherhood of St Laurence was founded in Adamstown in the Diocese of Newcastle, New South Wales.

1933 The Brotherhood was established in Fitzroy, a suburb of Melbourne, as a result of an invitation from the Archbishop to the Order to work in the run-down areas of the city. The effects of the Depression were very evident at this time.

1934 A hostel was set up in Fitzroy for unemployed men. The Carrum Downs Settlement was established near Frankston for unemployed men and their families.

1936 The first shop auxiliary was formed at Fitzroy.

1937 A hostel for homeless boys was opened in Fitzroy.

1943 The Brotherhood appointed a Research Officer.

1944 Publication of Housing the Forgotten Tenth, An Investigation of the 'problem tenant'. By John Reeves, B.A., Social Research Officer of the Church of England Men's Society and the Brotherhood of St Laurence.

Publication of How it all began and how it goes on, The Story of the Brotherhood of St Laurence, by Gerard Kennedy Tucker, Superior of the Brotherhood of St Laurence.

Two incidents of direct social action in the field of landlord, tenant and sub-tenant relations, one of them known as the 'verandah sitting incident'.

1945 The beginnings of the Social Service Bureau (later known as the Social Work Service) as a department of the Brotherhood.
1946 The Coolibah Club was opened for aged pensioners living in the Fitzroy area.

Carrum Downs was developed as a residential settlement for active elderly people of limited means.

1947 Father Tucker assumed management responsibilities for the Carrum Downs settlement.

The Reverend Geoffrey Sambell was appointed to the Board of Directors and became both the Director of Social Services and Bursar of the Brotherhood.

1950 Children's Health Clinic started at Fitzroy. This service was the forerunner of the Children's and Youth Services at the Brotherhood.

1952 The first fund raising auxiliary of the Brotherhood was formed with members from Hughesdale and Murrumbeena.

Legal advice was provided for agency clients over a period of about three years by senior law students under the supervision of senior qualified members of the University Law School to give advice and assistance to people who could not afford legal fees and who were not eligible for assistance from the Public Solicitor.

1953 The first professional social worker was appointed to the Social Service Bureau.

1954 Publication, 'What's Wrong with Victoria's Housing Programme?' An analysis of some of Victoria's housing problems. This booklet was preceded by the 'Slum Abolition Campaign' in 1952, instigated by the churches and a number of interested individuals and was followed by the Family Service Project.

1955 The Family Service Project began. It involved the agency in providing social workers to work closely with a small group of families who had lived at Camp Pell, an emergency housing centre which grew up after the war due to the acute housing shortage. These families, unlike the majority who were homeless, were not eligible for re-housing because of their poor physical and social standards. The workers used casework and group work as methods of helping the families achieve a more satisfactory level of functioning. The project was subsidized by the H.C.V. up to four fifths of its cost, and was terminated in 1960. By that stage, all the families in the project had been moved to a new housing
estate. At least three social workers from other agencies were drawn into the project.

A Brotherhood survey of low income, large families living in Housing Commission homes. The evidence collected on their living costs and the effects of a crisis such as sickness or unemployment was used as an argument for retention of the rent rebate scheme.

First instance of a programme organized by the agency for a group of students who, following an address by the then Archdeacon Sambell, wanted to see for themselves the welfare activities being undertaken by both statutory and voluntary organizations.

1956
Appointment of Bruce Buchanan as the full-time accountant.

1957
The Salvage Division established. Salvage Committee of Management appointed.

1958
The Geelong Council for St Laurence Park was appointed, which was the beginning of the Settlement for old people at Lara. The first residents moved into Lara in September, 1959.

Publication, 100,000 Depressed Pensioners.

1960
The Brotherhood published Housing Priorities, the plight of the low income group. This booklet was written with the revision of the 1961 Commonwealth-State housing agreement in mind, underlining the necessity for housing authorities to be given priority over building societies for Commonwealth funds, until the needs of low income people had been met to some degree.

The Family Service Project was completed.

A Brotherhood social worker was appointed to the Heidelberg area.

1961
Publication, On Benefit, A study of unemployment and unemployment benefits in Australia. This booklet was written following on the 'credit squeeze' or economic recession. It criticized the Census breakdown of unemployment figures which did not give adequate information on the sections of the work force most affected by joblessness. It also drew attention to the minimum costs of living as related to unemployment benefit rates.
The first stage of Keble Court was built, which is a block of inner area flats for active elderly people.


Approval given to the appointment of David Scott as the Executive Director of Community Aid Abroad.

Bruce Buchanan became the first full-time secretary.

1963 The Creative Leisure Centre for children was opened.

The first stage of 'Carinya', Geriatric Nursing Home was opened at Box Hill, with twenty beds.


The Hanover Centre for homeless men began. It was financed by a number of central agencies including the Brotherhood. Its establishment enabled other agencies to concentrate their services on family groups.

1965 Establishment of the Research and Social Action Department. This department grew out of the Brotherhood's research and social action activities.

Beginning of an experimental emergency accommodation project.

David Scott's article on 'Poverty' in *Dissent*, Spring edition.

1966 Keble Court extended to provide a total of thirty flats.

Adventure playground area established for the children's service.

Bendigo Committee of Management appointed to plan accommodation for local elderly pensioners. This was a partnership between the Brotherhood and the Anglican Diocese of Bendigo.

1967 Public Relations and Information Officer appointed, where previously the Brotherhood had used a public relations firm.
The Brotherhood opened a Family Planning Clinic in Fitzroy at head office.

A further twenty beds were added to 'Carinya'.

Introduction of the mobile camping project for adolescents.

Publication of research study, High Living, A Study of Family Life in Flats, by Anne Stevenson, Elaine Martin and Judith O'Neill.

1968

Neville Brooke appointed as Director of Services for the Aged.

The Broadmeadows office of the Social Service Bureau opened.

The mobile camping programme of the Youth Department became a reality and referrals were accepted from outside agencies.

Publication of research study, The Cost of Free Education, by Judith O'Neill and Janet Paterson.

First stage of St Laurence Court, (Bendigo) was completed, providing accommodation for twenty-three people.

1969

David Scott's appointment as Executive Director was confirmed.

Associate Directors appointed in the areas of administration, aged services and Social Services.

Auxiliaries and Public Relations Department combined to form the Promotions Department.

Twenty-eight auxiliaries now working for the Brotherhood.

Evaluation of the Alfred Crescent Emergency Housing Project, following its closure.

Study completed of an investigation into the need for a hostel for elderly people in Fitzroy.

Submission to the Liberal Party Committee on Social Distress.

1970

Consumer survey completed of the Family Planning Clinic clients.

The Brotherhood purchased an ambulance for Lara residents to transport them to day hospital.
1971 Projects and programmes still in progress.

Erection of Cox Court, a thirty bed personal care unit at Carrum Downs.

Twenty bed personal care unit being constructed at Bendigo – the first stage of a forty bed unit. Six blocks of flats of twenty-six units, activity centre and manager's residence, all under construction at Bendigo.

A forty bed personal care unit being constructed at St Laurence Park at Lara, to be completed in 1972.

Publication of Two Worlds: School and the Migrant Family, a social action study.

Steps being taken to examine the urgent need for personal care accommodation for elderly people in inner suburbs of Melbourne.

Recommendations being formulated on the Brotherhood's future involvement in Broadmeadows.

Rebuilding of the Coolibah Club for pensioners at Fitzroy.

Brotherhood of St Laurence (Incorporation) Act, 1971 was passed by the Victorian parliament. This Act established the Brotherhood of St Laurence as a body corporate and as a member body of the Church of England in Australia, while maintaining its accountability only to the Archbishop of Melbourne.
APPENDIX 2

The following tables give details of the income and its source for the people in the household who were not part of the immediate family.

Table 32

Other members of the household receiving and not receiving income

<table>
<thead>
<tr>
<th></th>
<th>In receipt of income</th>
<th>Not in receipt of income</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grandparents</td>
<td>17</td>
<td>4</td>
<td>21</td>
</tr>
<tr>
<td>Relatives</td>
<td>18</td>
<td>12</td>
<td>30</td>
</tr>
<tr>
<td>Boarders</td>
<td>3</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Others</td>
<td>6</td>
<td>17</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>44</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>39</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>83</td>
</tr>
</tbody>
</table>

Table 33

Grandparents in receipt of incomea

<table>
<thead>
<tr>
<th>$</th>
<th>Wages</th>
<th>Pensions</th>
<th>Benefits</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>40 - 49</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>30 - 39</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>20 - 29</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>10 - 19</td>
<td>-</td>
<td>9</td>
<td>-</td>
<td>9</td>
</tr>
<tr>
<td>Less than 10</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>No information</td>
<td>4</td>
<td>-</td>
<td>-</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>10</td>
<td>-</td>
<td>17</td>
</tr>
</tbody>
</table>

a. Four grandparents had no apparent income; one was out of work, two were engaged in home duties and there was no information about the other.
Table 34

Relatives in receipt of income\(^a\)

<table>
<thead>
<tr>
<th>$</th>
<th>Wages</th>
<th>Pensions</th>
<th>Benefits</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 - 69</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>50 - 59</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>40 - 49</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>30 - 39</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>20 - 29</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
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<tr>
<td>10 - 19</td>
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<td>3</td>
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<tr>
<td>Less than 10</td>
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<td>-</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>No information</td>
<td>6</td>
<td>-</td>
<td>-</td>
<td>6</td>
</tr>
</tbody>
</table>

|        | 13 | 3 | 2 | 18 |

\(^a\) Twelve relatives had no apparent income; of these, seven were dependent children, four were adults out of work and one was engaged in home duties.

Table 35

Boarders in receipt of income\(^a\)

<table>
<thead>
<tr>
<th>$</th>
<th>Wages</th>
<th>Pensions</th>
<th>Benefits</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 - 19</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Less than 10</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>No information</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>

|        | 2 | - | 1 | 3 |

\(^a\) Six boarders had no apparent income; of these, five were dependent children and one was an adult out of work.
<table>
<thead>
<tr>
<th>$</th>
<th>Wages</th>
<th>Pensions</th>
<th>Benefits</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 - 19</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>No information</td>
<td>3</td>
<td>-</td>
<td>-</td>
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<tr>
<td></td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>6</td>
</tr>
</tbody>
</table>

a. Of the seventeen 'others' with no apparent income, fifteen were dependent children and there was no information about the other two.
## APPENDIX 3

**COMMONWEALTH CASH SOCIAL SERVICES**

Weekly rates of payment & broad eligibility requirements

<table>
<thead>
<tr>
<th>Category</th>
<th>Budget 68/69</th>
<th>Budget 71/72</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MAXIMUM (SINGLE) RATES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aged invalids, widows with children (Class A widows)</td>
<td>14.00</td>
<td>17.25</td>
</tr>
<tr>
<td>Widows, no children but 50 or over (Class B widows)</td>
<td>12.50</td>
<td>15.25</td>
</tr>
<tr>
<td>Widows, no children but 49 or under (Class C widows)</td>
<td>12.50</td>
<td>15.25</td>
</tr>
<tr>
<td>Unemployment, sickness, special beneficiaries (adult or married minors)</td>
<td>8.25</td>
<td>10.00</td>
</tr>
<tr>
<td>- unmarried person aged 16-17</td>
<td>3.50</td>
<td>4.50</td>
</tr>
<tr>
<td>- unmarried person aged 18-20</td>
<td>4.75</td>
<td>6.00</td>
</tr>
<tr>
<td>- unmarried person aged 16-20 with no parent living in Australia</td>
<td>-</td>
<td>10.00</td>
</tr>
<tr>
<td>Long term sickness benefits - after six consecutive weekly payments, sickness benefit may be increased to:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- adult married person under 21 or unmarried minor with no parent living in Australia</td>
<td>-</td>
<td>17.25</td>
</tr>
<tr>
<td>- any other case</td>
<td>-</td>
<td>11.25</td>
</tr>
<tr>
<td><strong>MARRIED RATE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aged and invalid pensioners, both eligible for the pension (combined weekly amount).</td>
<td>25.00</td>
<td>30.50</td>
</tr>
<tr>
<td><strong>ADDITIONS FOR WIFE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-pensioner, dependent wife of invalid pensioner, or wife of unemploy-</td>
<td>7.00</td>
<td>8.00</td>
</tr>
<tr>
<td>ment, sickness or special beneficiary or wife of aged pensioner with dependent children or permanently incapacitated husband.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ADDITIONS FOR CHILDREN
Guardians' or mothers' allowance or single pensioners with children
- at least one child under six years, or an invalid child requiring full time care and attention, or 4.00 6.00
- all children six years or older 4.00 4.00
Dependent children of pensioners and beneficiaries (additional to child endowment)
- first child 2.50 4.50
- subsequent children, each 2.50 4.50

SUPPLEMENTARY ASSISTANCE
For maximum (single rate) aged and invalid pensioners and widow pensioners, if paying rent and entirely or substantially dependent on the pension 2.00 2.00

For further details on this subject, see 1970 Social Services Handbook, issued by the Commonwealth Department of Social Services.

STATE SOCIAL WELFARE DEPARTMENT
Cash payments

The following comment gives a general indication of financial assistance provided by the State at the time of interviewing and currently, (1971).

FAMILY ASSISTANCE
In early 1969, the Social Welfare Department of Victoria provided supplementary assistance payments for the children of pensioners and beneficiaries. The maximum rate payable for each child was $4 when paid as a supplement to a pension, and $6 for the first child and $5 for each successive child when the payment supplemented benefits. The actual amount paid was calculated according to a formula used for this purpose by the Social Welfare Department. To be eligible for family assistance, an income ceiling of $33.70 was set with an addition of $1 for the third and each successive child where benefits were the source of income.
By 1971, supplementary payments no longer applied to children of pensioners, except where a child is not of the marriage and not included in the pension payments. In this case, the State makes a payment to the mother to bring her pension to the level it would have been if this child were a child of her marriage. Supplementary assistance is also available to families receiving unemployment benefit. Maximum rates per child which previously imposed limits on the amount of payment have been abolished and the income ceiling has been raised to $33.05, plus $1 in addition for each child after the third in the family. In practice, this assistance is available where there are six or fewer children, since the income from unemployment benefit exceeds the income ceiling when there are more than six children in the family.

As a result of the States Grants (Deserted Wives) Act, 1968, women who received special benefit at the time of interviewing and unmarried mothers now obtain a Family Assistance payment from the State which is equal to the full Commonwealth widow's pension. The Commonwealth reimburses the State for half this amount. This full Family Assistance payment is made to deserted wives and wives of prisoners in the six months before they become eligible for a Commonwealth widow's pension and to those women who never become eligible for a widow's pension - deserted de facto wives, de facto wives of prisoners and unmarried mothers.

This change-over took place in Victoria in 1970. The rate of payment by the State for a mother and one child is $21.50 per week, plus an additional $2 per week if rent or board is paid. There is a further payment of $3.50 per week for each child after the first, plus an additional payment of $2 if there is at least one child under the age of six or an invalid child in the family.

EMERGENCY GRANTS

The State Social Welfare Department makes these payments primarily to provide food during the waiting period between the lodging of an application for family assistance and the arrival of the first cheque. In 1969, the maximum amount payable in one financial year was $20 per family. By 1971, this maximum had reached $30, with a discretionary extension of up to $50 in special circumstances. The actual amount paid varies and may be less than the maximum. Only families eligible for family assistance can participate in the grant.
CONFIDENTIAL

BROTHERHOOD OF ST LAURENCE
RESEARCH SECTION
SURVEY SCHEDULE
STAGE I
A ASK 1-7 OF HEAD OR SPOUSE.

First of all, I want to ask a few questions about your contact with the Brotherhood.

1. Can you remember when you first came to the Brotherhood? .......... (year)

   What was that for?
   - Probe: No information
     - In 1957
     - From '52 to '66
     - From '57 to '61
     - From '52 to '56

2. How often would you say you came to the Brotherhood?

   Take actual response.
   - Probe: No information
     - Once or twice
     - Consistently for a period
     - Regularly - specify
     - Intermittently
     - Intermittently plus consistently for a period
     - Other - specify

   Record if other members attend, e.g. Coolibah Club, Leisure Centre, etc.

3. When you first came to the Brotherhood, did you just come along yourself? (1)

   Or did someone suggest that you come?
   - A friend or neighbour (2)
   - A member of your family (3)
   - A doctor (4)
   - A clergyman (5)
   - A policeman (6)
   - C.S.S.D. (7)
   - S.W.D. (8)
   - Another social work agency (Red Cross) (9)
   - A hospital (10)
   - Other (11)

4. Before you came, had you heard of the Brotherhood? Yes No

   If yes, what did you think the D.S.I did? (Verbatim response)

   - Probe: No information
     - Look after old people (1)
     - Youth Club (2)
     - Old clothes (3)
     - Talk on TV or radio (4)
     - Help with money or groceries (5)
     - Give advice (6)
     - Other - specify (7)

5. Can you remember when you last came in?

   - Probe: No information
     - No information
     - In the last month (Feb.) (1)
     - Last Christmas (Dec./Jan. '66) (2)
     - Last year (Jan. to Nov. '66) (3)
     - The year before last ('67) (4)
     - Other - specify (5)

6. And can you remember what you came in for? (Verbatim response)

7. Did that work out alright or didn't it? (Verbatim response)
8. ASK 8-17 OF HEAD OR SPOUSE.

How, I want to ask you something about your housing.

8. Is this a private house or a Housing Commission house? (Very according to observation).

Do you own it, are you buying it or are you paying rent?

Probe for those not included in above:
- e.g., rent-free accommodation
- enter under 'Other'

No information
Rent E.C.V.
Buying E.C.V.
Own E.C.V.
Rent privately
Buying privately
Own privately, outright
Own privately, mortgage
Other - specify

9. And how long have you lived here (house/flat)?

How long have you lived in .................................................. (Insert name of suburb)

How long have you lived in Melbourne? ..................................

Were you ever Housing Commission tenants?  Yes  No (Record response)

10. Interviewer should endeavour to fill in according to observation.

Is this - A detached house  (1)
Semi-detached house  (2)
Terrace  (3)
Flat, walk-up  (4)
Flat, high rise  (5)
Roo no  (6)
Other - specify  (7)

Note: If respondent is the tenant but is subletting rooms, place in 'Other'.

11. IF RENTING:

How much rent do you pay each week? $ ..............

Probe: Source of rent.

12. Ask for H.C.V. ten ants: Do you get a rebate on your rent? Yes  No

13. Ask for non-H.C.V. tenants:

When you moved in, was this furnished or unfurnished?

Did you pay rent in advance or key money? Yes  No

No information
Furnished plus key money/rent in advance
Unfurnished plus key money/rent in advance
Furnished, no key money
Unfurnished, no key money
Other - specify

14. IF BUYING:

How much do you pay off on the house each week? $ ..............

15. How are you financing this house?

No information
Bank loan
Co-op. Loan
War Service
Vendor terms
Other terms
Personal loan
Other - specify

16. How many rooms does your family have?

What are they?

17. Does anyone else share any of the following?

Do you want to stay here? (Probe district, type of accommodation)

Why is that?
Would you mind giving me some details about yourself and the other people here.

<table>
<thead>
<tr>
<th>18</th>
<th>19</th>
<th>20</th>
<th>21</th>
<th>22</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who are the people in the family?</strong></td>
<td><strong>How old are they?</strong></td>
<td><strong>Are all these people living here now?</strong></td>
<td><strong>Are you married?</strong></td>
<td><strong>How were you born here or overseas?</strong></td>
</tr>
<tr>
<td>Head</td>
<td>M</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Spouse</td>
<td>S</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Daughter</td>
<td>D</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Son</td>
<td>S</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Maternal parent</td>
<td>M</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Paternal parent</td>
<td>P</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Relatives - specify R</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Boarders</td>
<td>B</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Other - specify T</td>
<td>T</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Check and write M or F to indicate sex.

<table>
<thead>
<tr>
<th>19</th>
<th>20</th>
<th>21</th>
<th>22</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Take age at last birthday.</strong></td>
<td><strong>If no, where are they?</strong></td>
<td><strong>When were you married?</strong></td>
<td><strong>Write in name of country of birth.</strong></td>
</tr>
<tr>
<td>Probe for date of birth.</td>
<td>Away looking for work (1)</td>
<td>Married, living away from home (2)</td>
<td>Where?</td>
</tr>
<tr>
<td></td>
<td>Living away from home (2)</td>
<td>Married, living away from home (3)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Children's Home placement (4)</td>
<td>Child in care of friends, neighbours or relatives (5)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Children's Home for the handicapped (6)</td>
<td>Hospital (7)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mental hospital (8)</td>
<td>Other - specify (9)</td>
<td></td>
</tr>
</tbody>
</table>

Include name of institution where possible.

<table>
<thead>
<tr>
<th>20</th>
<th>21</th>
<th>22</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Are all these people living here now?</strong></td>
<td><strong>Are you married?</strong></td>
<td><strong>How were you born here or overseas?</strong></td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

Write in name of country of birth.

<table>
<thead>
<tr>
<th>21</th>
<th>22</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>When did you/they come to Australia?</strong></td>
<td><strong>Have you/they become Australian citizens?</strong></td>
</tr>
<tr>
<td></td>
<td>Married (1)</td>
</tr>
<tr>
<td></td>
<td>De facto (2)</td>
</tr>
<tr>
<td></td>
<td>Widowed (3)</td>
</tr>
<tr>
<td></td>
<td>Divorced (4)</td>
</tr>
<tr>
<td></td>
<td>Single (5)</td>
</tr>
<tr>
<td></td>
<td>Other - specify (7)</td>
</tr>
</tbody>
</table>

Include name of institution where possible.

<table>
<thead>
<tr>
<th>22</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Write S.W. if child is a State Ward.</strong></td>
</tr>
</tbody>
</table>

Indicate how long deserted, widowed, etc.

<table>
<thead>
<tr>
<th>Name</th>
<th>Sex</th>
<th>Age</th>
<th>Date of Birth</th>
<th>Whereabouts</th>
<th>Marital Status</th>
<th>Country of Origin</th>
<th>Year of Arrival</th>
<th>M</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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</tbody>
</table>
### D ASK 23-25 FOR DEPENDENT OFFSPRING.

Now I want to ask a bit about the children.

<table>
<thead>
<tr>
<th>23</th>
<th>24</th>
<th>25</th>
<th>26</th>
<th>27</th>
</tr>
</thead>
<tbody>
<tr>
<td>What do the children do during the day?</td>
<td>What type of school is that?</td>
<td>Are any children getting help with their education?</td>
<td>Are all members of the family at work now?</td>
<td>Could you tell me why 'n' is not working now?</td>
</tr>
<tr>
<td>Probe: No information (0)</td>
<td>State School (1)</td>
<td>No information (0)</td>
<td>No information (0)</td>
<td></td>
</tr>
<tr>
<td>At home (1)</td>
<td>State Special School (2)</td>
<td>Maintenance (1)</td>
<td>Changing jobs (1)</td>
<td></td>
</tr>
<tr>
<td>Creche or day nursery (2)</td>
<td>Catholic (3)</td>
<td>Requisites (2)</td>
<td>Industrial dispute (2)</td>
<td></td>
</tr>
<tr>
<td>Informal day care (4)</td>
<td>Independent (4)</td>
<td>Scholarships (3)</td>
<td>Temporarily laid off (3)</td>
<td></td>
</tr>
<tr>
<td>School Tech. (7)</td>
<td>Other - specify (6)</td>
<td>Teaching Nursery (6)</td>
<td>Family responsibility (6)</td>
<td></td>
</tr>
<tr>
<td>Apprenticeship (8)</td>
<td>Nursing Nursery (7)</td>
<td>other statutory help - HSL (7)</td>
<td>Put off (7)</td>
<td></td>
</tr>
<tr>
<td>Tertiary Training (9)</td>
<td>Other - specify (9)</td>
<td>Legacy, etc. (8)</td>
<td>Taking a break (8)</td>
<td></td>
</tr>
<tr>
<td>Other - specify (10)</td>
<td></td>
<td>Other - specify (9)</td>
<td>Under 'Other' include any form of dissatisfaction.</td>
<td></td>
</tr>
</tbody>
</table>

Insert name of school etc. where possible and indicate grade or stage.

### E ASK 26-35 OF ADULTS.

Now we would like to ask about the adults.

<table>
<thead>
<tr>
<th>26</th>
<th>27</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are all members of the family at work now?</td>
<td>Could you tell me why 'n' is not working now?</td>
</tr>
<tr>
<td>Probes: No information (0)</td>
<td>Probes: No information (0)</td>
</tr>
<tr>
<td>Changing jobs (1)</td>
<td>Changing jobs (1)</td>
</tr>
<tr>
<td>Industrial dispute (2)</td>
<td>Industrial dispute (2)</td>
</tr>
<tr>
<td>Temporarily laid off (3)</td>
<td>Temporarily laid off (3)</td>
</tr>
<tr>
<td>Accident (4)</td>
<td>Accident (4)</td>
</tr>
<tr>
<td>Sick (5)</td>
<td>Sick (5)</td>
</tr>
<tr>
<td>Family responsibility (6)</td>
<td>Family responsibility (6)</td>
</tr>
<tr>
<td>Put off (7)</td>
<td>Put off (7)</td>
</tr>
<tr>
<td>Taking a break (8)</td>
<td>Taking a break (8)</td>
</tr>
</tbody>
</table>

### Function Table

<table>
<thead>
<tr>
<th>Function</th>
<th>Type of School</th>
<th>Education Assistance</th>
<th>Out of Work</th>
<th>Reason for Unemployment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
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### Employment Characteristics

<table>
<thead>
<tr>
<th>No.</th>
<th>Employment</th>
<th>Work Status</th>
<th>Occupation</th>
<th>Sub Contracting</th>
<th>Time in Present Job</th>
<th>Job Security</th>
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</table>

**For those at work:**
- **Is their job -**
  - Full time (F)
  - Part time (P)
  - Casual (C)

**Do the people at work:**
- Probe:
  - Employ others (1)
  - Work for self (2)
  - Work for wage or salary (3)
  - Help without payment (4)
  - Work as an apprentice (5)

**Where do they work?**
- What do they do?
  - **If not working - Ask:**
    - What kind of work did he last do and what was it called?
    - Preface answer with O.W.

**Do any of these people work for a sub-contractor?**
- Write S if appropriate.

**How long have these people been working in their present job?**
- Do any of the people at work get any of the following?
  - Holiday Pay (HP)
  - Sick Pay (SP)
  - Superannuation (SA)
  - Enter all or any applicable.
This next section is about income and first I'd like to ask about the people at work.

<table>
<thead>
<tr>
<th>Does anyone belong to a Union?</th>
<th>How much do you/they earn for a week's work? (Take home pay)</th>
<th>Do you get overtime - Regularly Sometimes Rarely Never</th>
<th>Does any other member of the family get any money at all?</th>
<th>Did all at work put in a tax return last year?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Write the name(s) of Union(s) below.</td>
<td>Write thename(s) of Union(s) below.</td>
<td>Do you hold a second job? Regularly Sometimes Rarely Never</td>
<td>Probe: Maintenance payments, part time work, etc.</td>
<td>Write: Yes or No.</td>
</tr>
<tr>
<td>For those who do not belong, ask:</td>
<td>For those who do not belong, ask:</td>
<td>Where does it come from?</td>
<td>If no, why not?</td>
<td>No information (0)</td>
</tr>
<tr>
<td>Why Not?</td>
<td>Why Not?</td>
<td>How much do they each week?</td>
<td>Insufficient Income (1)</td>
<td>Too costly (1)</td>
</tr>
<tr>
<td>No information (0)</td>
<td>No information (0)</td>
<td>Is this regular or irregular?</td>
<td>Ignorance (2)</td>
<td>Against in principle (2)</td>
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<td>Too costly (1)</td>
<td>Too costly (1)</td>
<td>How was the job obtained?</td>
<td>Apathy (3)</td>
<td>Ignorance (2)</td>
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<td>Against in principle (2)</td>
<td>Against in principle (2)</td>
<td>Own efforts - specify (1)</td>
<td>Other - specify (4)</td>
<td>Other - specify (4)</td>
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<td>Ignorance (3)</td>
<td>Ignorance (3)</td>
<td>Relative - specify (2)</td>
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<td>Apathy (4)</td>
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<td>Neighbour - specify (5)</td>
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<td>No Union (5)</td>
<td>No Union (5)</td>
<td>Friend - specify (6)</td>
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<td>Dissatisfied (6)</td>
<td>Dissatisfied (6)</td>
<td>Other - specify (7)</td>
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<td>Other - specify (7)</td>
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<th>Union Membership</th>
<th>Income per week</th>
<th>Overtime</th>
<th>Second job</th>
<th>Source</th>
<th>Income Consistency</th>
<th>How obtained</th>
<th>Yes</th>
<th>Season for no return</th>
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</table>
How could you tell me a bit more about your family's income.

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<th>40</th>
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<th>42</th>
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</thead>
<tbody>
<tr>
<td>Is any member of the family receiving benefits?</td>
<td>Has any member of the family applied for benefits and is now waiting to receive them?</td>
<td>Is any member of the family receiving a pension?</td>
<td>Has any member of the family applied for a pension and is now waiting to receive it?</td>
</tr>
<tr>
<td>Unemployment (1)</td>
<td>Insert letter 'A'</td>
<td>Widow's (2)</td>
<td>Insert letter 'A'</td>
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<tr>
<td>Sickness (3)</td>
<td>Indicate which benefit it is.</td>
<td>Invalid (2)</td>
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<tr>
<td>Spec. Benefit (3)</td>
<td>While waiting: Have you applied for an emergency grant from S.W.D.?</td>
<td>Age (2)</td>
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<tr>
<td>Workers Comp. (4)</td>
<td>Write 'E.G.' if applicable.</td>
<td>Repatriation (4)</td>
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<tr>
<td>How much does that give you each week?</td>
<td>How have you managed in the meantime?</td>
<td>How much does that give you each week?</td>
<td>Write 'E.G.' if applicable.</td>
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<tr>
<td>Answer to be recorded verbatim at bottom of page.</td>
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<th>Benefit</th>
<th>Amount per week</th>
<th>Applied and waiting</th>
<th>Emergency Grant</th>
<th>Pension</th>
<th>Amount per week</th>
<th>Applied and waiting</th>
<th>Emergency Grant</th>
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<tr>
<td>Do you get child endowment?</td>
<td>Yes</td>
<td>No</td>
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<td>Do you receive S.W.D. family assistance?</td>
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<td>How much is that per week?</td>
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<td>Enter amount per week for mother or relevant person.</td>
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<td>Insert amount for mother and write C.B. for each child eligible.</td>
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<td>Write S.W.D. for each child receiving it.</td>
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<td>When is this collected?</td>
<td>Paid into bank quarterly</td>
<td>Paid up at Post Office</td>
<td>Paid to home</td>
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<td>Do any members of the family belong to a hospital benefits organisation?</td>
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<td>Try to obtain real figure.</td>
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<td>Prose: Under $3.00</td>
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<td>If yes, enter organisation as follows:</td>
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<td>If not, why not?</td>
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<td>Too costly (1)</td>
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<td>Against in principle (2)</td>
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<td>Ignorance (3)</td>
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<td>Pensioner (4)</td>
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<td>Dissatisfied (6)</td>
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<td>Other - specify (7)</td>
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<td>Ask for each member over 16 years of age.</td>
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</table>

Child Endowment | Family Assistance | Waiting Assistance | Board | Hospital Benefits
---|---|---|---|---

158
We are nearly at the end, but before we finish I would like to ask you about a few other things.

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</table>
| **Does anyone belong to a church or religious organisation?**<br>Insert name and indicate whether formal or informal group. | **Do you belong to a church or religious organisation?**<br>Which one is it? Specify<br>Do you/they usually go to church?<br>Indicate form of attendance, e.g., Sunday School. | **Does any member of the family have a Savings Bank Account?**<br>Write Yes or No<br>Record amount. | **Could you tell me what you have on hire purchase?** | **If you want to buy clothes for yourself or the family, do you -**

- Pay cash (1)
- Budget Account (2)
- Secondhand (3)
- Other - specify (4) |

<table>
<thead>
<tr>
<th>Club</th>
<th>Religious Affiliation</th>
<th>Savings Club</th>
<th>Hire Purchase</th>
<th>Clothing Purchase</th>
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53. Do you manage on your income or don't you?

54. If you are short (of money) what do you do?
   Probe: Specify for all -
   No information (0)
   Borrow friends (1)
   Neighbours (2)
   Relatives (3)
   Pawn shop (4)
   Tick at corner store (5)
   Local charitable group (6)
   Central body (7)
   Government body (8)
   Other - specify (9)

55. If you are in trouble where do you go for help?
   Probe: Specify for all -
   No information (0)
   Other members of the family (1)
   B.S.L. (2)
   Other Agencies (3)
   S.W.B./S.S.D. (4)
   Ladies Benevolent Society (5)
   School (6)
   Local Council (7)
   Local church (8)
   Other - specify (9)
   What sort of help is this?

56. Do you think people can get help when they need it?

Thank you for your time and trouble.

We are likely to make another visit to some families in a month or two.
If we call on you, we hope you will help us again.
NOTES

Introduction

1. I. R. Carter, God and Three Shillings - the story of the Brotherhood of St Laurence. See also appendix 1 of this report.

2. The publication of the Institute of Applied Economic and Social Research study, People in Poverty - a Melbourne Survey in 1970 has improved this situation.


5. For further discussion, see Alvin Schorr's chapter 'The non culture of poverty' in Explorations in Social Policy and 'The Culture of Poverty': A Critique' by S. M. Miller and Frank Reissman in Social Class and Social Policy.


1. Methods and Techniques


3. In previous studies of the Brotherhood of St Laurence, refusal rates were higher. D. Scott and R. U'Ren in Leisure reported a refusal rate of approximately 11 per cent and A. Stevenson, E. Martin and J. O'Neill in High Living reported a refusal rate of 18 per cent for tenants of high rise flats and 14 per cent for tenants of walk up flats.

4. S. M. Miller, Mental Health of the Poor, ed. F. Reissman, J. Cohen and A. Pearl, p. 5.

2. The Households

3. Contact With the Agency


2. Official referral is more likely in Britain, particularly through the network of Citizens Advice Bureaux. Mayer and Timms, *The Client Speaks*, p. 54.

3. Ibid., p. 106-114.

4. Income and Source

1. For a detailed discussion of the various extra assistance available to pensioners, see *People in Poverty*, p. 106. See also, Social Services Handbook published by the Commonwealth Social Service Department in 1970.

2. For a comment on the pressures of the working wife, see Labour and National Service pamphlet in the series Women in the Work Force, titled 'Married Women in Industry - Three Surveys' containing the article 'A Note on Working Wives' by Helen Gepp.


5. Housing


6. Ways and Means


7. Community Contact


2. For examples of such work, see Yabber Stick, student newspaper of Princes Hill High School, Carlton, and Mindi 70, magazine of Flemington Girls' High School.

3. Lloyd E. Ohlin, Inherited Poverty, paper delivered at International Trade Union Seminar, 1965. Dr. Ohlin quotes an unpublished report by Martin Deutsch which indicates that the unconscious response of teachers was to ignore low income children and concentrate on middle income children with radical effects on the low income children's achievement.


5. O'Neill and Paterson, ibid, chapter 4 for detailed comment on assistance.


7. D. Caplovitz, The Poor Pay More, has documented the financial inequities which affect the low income family operating in the consumer market.


8. Discussions


5. Donald S. Howard, op. cit., p. 28.

6. Quoted in Donald S. Howard, op, cit, p. 28.


8. Department of Labour and National Service Employment Training Scheme for Women restricted from employment by domestic responsibilities.


12. Ibid., p. 59.

13. C. Benn, 'The role of the voluntary welfare agency' in A Ministry of Social Welfare, proceedings of a Public Meeting held in Melbourne on 25th March, 1970. In this paper, Mrs. Benn clarifies the definition of private agencies and expands some ideas on their future role within the welfare system.

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Department of Labour and National Service. Information leaflet Employment Training Scheme for Women, restricted from employment by domestic responsibilities.


Free Kindergartens Union of Victoria, information leaflet, What is the Free Kindergarten Union of Victoria?


Student newspaper, Yabberstick, Princes Hill High School, Carlton, and Mindi '70, magazine of Flemington Girls' High School.


Other Brotherhood research publications are:

'LEISURE' - A social enquiry into leisure activities and needs in an Australian housing estate by David Scott and Robert U'Ren. F. W. Cheshire 1962.

