

"I struggle every month to make ends meet and hope nothing breaks down or there is no other big bill to be paid. Prices are increasing but unfortunately my income is not growing at the same pace. In the past few years, I have had to say no to my children very often: no trips, no restaurants, just a few treats, ... If you have to scrape by every month, you often live a lonely life. Living without any financial reserves is very stressful, causing you to shut yourself off from others. Apart from the financial aspect, you seriously start doubting yourself as well. You get the feeling you are not making any progress. You do the best you can for your children but your self-confidence and your self-image get a blow every time a new bill arrives." (Els, single mother, in: Inzichten in armoede, 2016).

Social exclusion in multiple life domains

Living with a (too) low income for a long time is very burdensome. Growing up or living in poverty has consequences on many life domains. People living in poverty have more difficulties finding and keeping a job and barely participate in their communities' clubs and associations. They live in poorer housing conditions and have a lower chance of being in good health. Their children are more often referred to special needs education or vocational schools.

Because of this web of social exclusion, they cannot live a life in human dignity. This results in a gap between them and the rest of society. It is near impossible to bridge this gap, which is (re)produced in society, on their own (Yearbook Poverty and Social Exclusion, 2018).

Shame and scarcity

Taking control of your life, time and again, when you only have a limited income requires a lot of energy and mental resources. The lack of money leads you to start to doubting yourself, you get the feeling you are not making any progress, your self-confidence and self-image get a serious blow and you feel inferior. That is also confirmed by the experience shared by Els. **Shame** and powerlessness are the less visible dimensions of poverty. These feelings also contribute to the isolation of people in poverty.

In addition, scientific research has shown that a **scarcity of money**, but also a scarcity of time and sleep, triggers a neurological process in each of us, which **leads to even more scarcity** (Mullainathan & Shafir, 2013). When there is a lack of money, the human brain automatically focuses on this experienced scarcity, for example 'I do not have enough money'. This focus decreases our intellectual capacity and makes it hard to think and plan for the more distant future. As a result, scarcity leads to poorer decisions with little concerns for long-term consequences. For instance, someone might shop on credit so the rent can be paid without taking into account the credit repayment scheme.

When combatting poverty, it is important to break the poverty cycle and to prevent 'scarcity traps' from occurring.



[Netwerk tegen armoede](#)

Vzw De Link. [Vision on poverty](#)
Poverty and social exclusion. [Yearbook 2018](#)

Mullainathan, S., & Shafir, E. (2013). *Scarcity: Why having too little means so much*. New York, NY, US: Times Books/Henry Holt and Co.