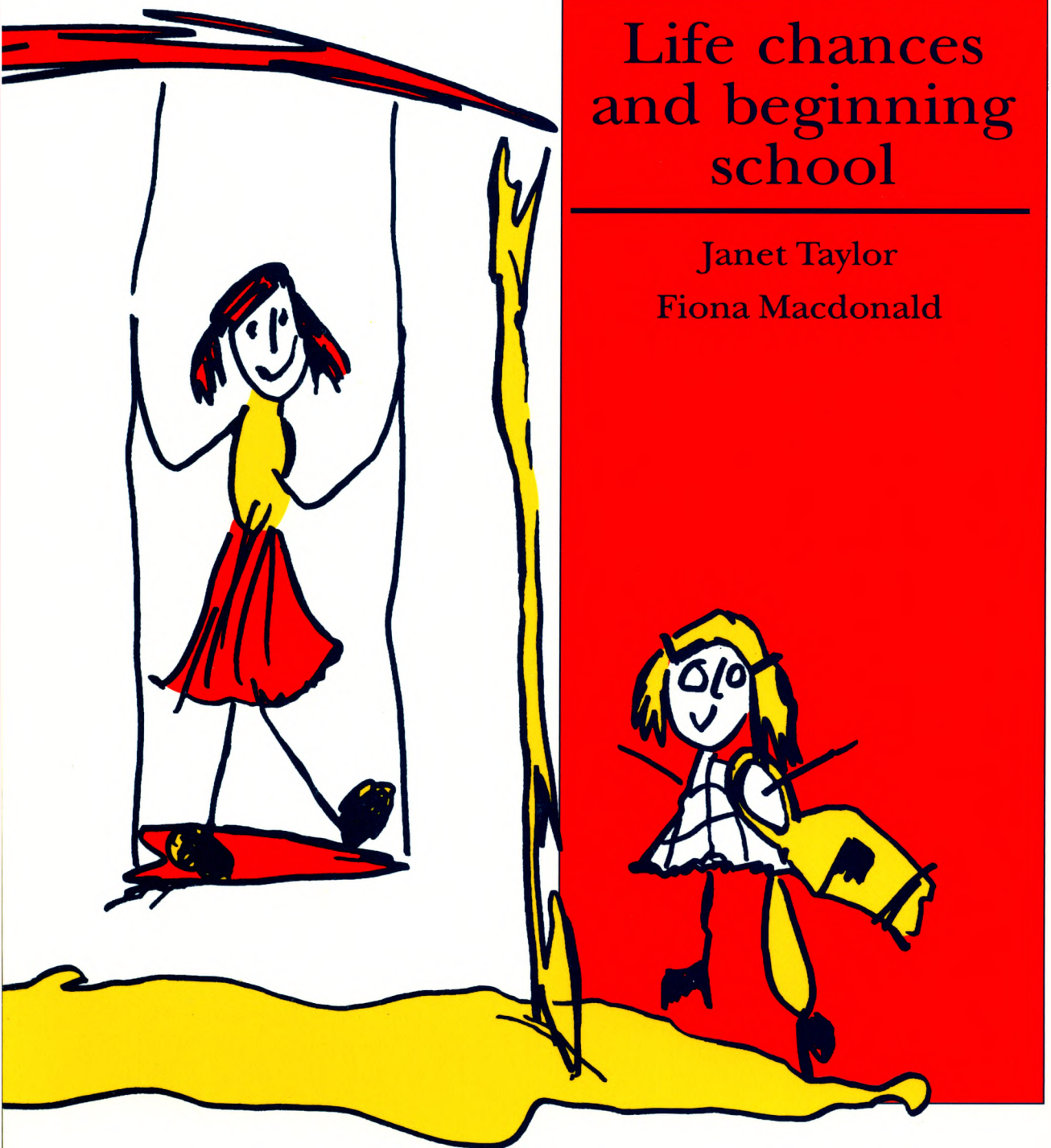
Brotherhood of St Laurence

LIFE *at* SIX

Life chances and beginning school

Janet Taylor
Fiona Macdonald



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BROTHERHOOD
of St LAURENCE

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FOREWORD

Australian families have faced a multitude of changes over the 1990s, resulting from radical restructuring of government services and the nature of work and the workforce. Many of the changes have had very uneven impacts on families.

The Brotherhood of St Laurence's Life Chances Study provides us with a unique opportunity to follow the fortunes of a group of families across the 1990s, families with children born in 1990. The value of a longitudinal research perspective includes being able to trace changes and pathways with much greater accuracy than in retrospective studies.

This report, the sixth in the series, presents the findings of the study when the children were aged 6 years and in their first or second year of school. Its focus includes changes in family composition and family income over time.

The study found that, while some families move in and out of poverty, almost one in five of the children in the study lived in families with *persistent* low incomes - that is, families whose incomes were consistently low over the child's lifetime. And low income, whether long term or not, was associated with aspects of disadvantage for the children both at home and at school.

The fact that 6-year-old children from certain types of families are doing less well at school than others raises questions about whether we are living out the traditional Australian ethos of equal opportunity and a 'fair go'. Many children need more assistance to meet their full potential.

Findings from this report indicate that key *challenges* for our society include how to provide sufficient resources for our children's development. This requires families to have adequate incomes for their children's basic needs and appropriate resources to be made available for schools to provide for the educational needs of *all* their students. The central role of the public education system must be recognised and supported. In addition there need to be continuing and creative attempts to find ways to support families who are experiencing stress and conflict.

The Brotherhood has been consistently lobbying government to ensure sufficient revenue is collected to allow necessary government action. Innovative projects are also being trialed to improve children's educational opportunities. These range from the HIPPY project providing home tutoring for very young children to the Transition project assisting secondary students who want to leave school early.

This report looks at the Life Chances Study children's early schooling and finds inequality. Our society must provide all of our children with the resources needed to give them the best of life chances. They are our future.

Alison McClelland
Director
Social Action and Research

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ACKNOWLEDGMENTS

We wish to extend our warmest thanks to the Life Chances Study families for their continuing willingness to share their experiences with us and for their enthusiasm for the study over the years.

At this fifth stage of interviews for the Life Chances Study there are many people whom we wish to acknowledge, some of whom have given us many years of assistance and support, others who have provided expertise at this particular time. We consulted a range of people about issues of commencing school and assessment of children; and in particular our thanks go to Molly de Lemos and Pat Larsen for assisting us in selecting appropriate measures and in training us in their use, and Alison Dewsbury for permission to use the Teacher Assessment in Reading. Thanks to the people who have assisted us with this stage of the interviewing: Joanna Baevski, Judy Challen, Helen Chan, Mary D'Aprano, Chris Henry, Chau Le, Ngo Huong Cam, Say Xiong, Di Press, Pat Tandy and Helen MacDonald. We wish also to acknowledge the support of the Research Advisory Group members in planning the study and in commenting on drafts of the report, including Molly de Lemos, Bridie Raban, Helen Glezer, Anne Marshall, John Forster, Bruce Lagay and Jill Webb. Thanks to Alison McClelland and members of the Brotherhood's Social Issues Group, and to Gay Ochiltree for their thoughtful and detailed feedback on the report. We would like to acknowledge the continuing support of our colleague Tim Gilley who implemented the earlier stages of the study, the research assistance provided by Helen Smallwood and Kelly Hand, and the administrative assistance of Marilyn Wheatley.

The Department of Education and the Catholic Education Office gave us permission to contact the schools attended by the children. We thank the principals and staff of these schools who, among their busy end of year activities, were willing to give time to complete assessment forms for the children.

This stage of the study has been supported by a Health and Family Services Research and Development Grant from the Commonwealth Department of Health and Family Services for which we are most grateful. As each stage builds

on those before, we wish to re-acknowledge the support we have received for earlier stages of the study from the Victorian Health Promotion Foundation and from the Bureau of Immigration, Multicultural and Population Research and a donation from the George Adams Estate.

SUMMARY

The study

The Life Chances Study investigates the life chances of Australian children through a longitudinal study of children born in inner Melbourne in 1990. The families in the study are diverse and include both low and high-income families, and families with a wide range of educational, employment and ethnic backgrounds.

This report presents the situations of 148 children and their families in 1996 when the children were 6-year-olds.

The general aims of the Life Chances Study are:

- to examine over an extended period of time the life opportunities and life outcomes of a small group of Australian children, including the influences of social, economic and environmental factors on children's lives;
- to compare the lives of children in families on low incomes with those in more affluent circumstances; and
- to contribute to the development of government and community intervention to improve the lives of Australian children, particularly those in disadvantaged circumstances.

Within the context of the overall aims of the study, the objectives of the 1996 interviews included:

- exploring the children's development and well-being in their first years of school in relation to family and other factors;
- examining the impact of family income on the children's lives over time; and
- studying access to, use of and satisfaction with education, health and

community services, including child care.

Data were collected in late 1996 when most of the children were completing their first year of school, with 20 per cent in their second year. For each child the data were sought through: a mother's questionnaire, a father's questionnaire, two activities undertaken by the child with the interviewer (Copying Skills, Primary Reading Test) and two checklists completed by the child's teacher (ACER Teacher Assessment of Progress in Reading, BASE [Behavioural Academic Self-Esteem] Rating Scale).

The changing family context

At 6 years of age most of the 148 children were living in two-parent families with both their natural parents, a few with step-parents and almost one-fifth were living in sole parent families. These proportions were very similar to those in the wider population. At least a quarter of the children had lived in a sole parent family at some stage during their lives, while a much smaller number (5 per cent) had lived in a sole parent family at three stages of the study (at 6 months, 3 years and 6 years).

Other factors shaping the children's lives included the families' high geographic mobility, with almost three-quarters of the families having moved away from the inner suburbs since the children's births. Many families had moved within Melbourne, but a few were in country Victoria, 10 were interstate and 12 overseas during 1996. Parents' employment patterns were also changing. Many children lived in families with two parents in paid employment, while one in five lived in a family with no parent in paid employment.

Family income

Almost one-third of the children in the study lived in families on low incomes (below 120 per cent of the Henderson poverty line). While this proportion had remained fairly constant over the time of the study, almost a quarter of families had moved in or out of the low-income group:

- 19 per cent of children were in low-income families at three ages (6 months, 3 years and 6 years),
- 24 per cent of children were in low-income families at one or two of these ages, and
- 57 per cent of children were not in low-income families at any age.

Families' movements in or out of the low-income category over time were generally related to changes in employment, while for some these shifts were related to parental separation or re-partnering.

Children whose families have been on low incomes at some or all stages of their lives, in comparison with those whose family income had never been low, were significantly more likely:

- to live in sole parent families,
- to live in larger families (with 4 to 7 children),
- to live in families with both parents from non-English-speaking countries,
- to have fathers and mothers with no more than 10 years of education,
- to have fathers and mothers not in paid employment, and
- to have moved home more than twice.

Two-thirds of the children whose families' incomes were low at all stages were living in non-English-speaking-background (NESB) families from Asia and the Middle East, while one-third had Australian-born parents — most of whom were sole parents.

The children's health and development

Many of the parents expressed their pleasure at their 6-year-old children's developing competences. Most of the children were described by their mothers as in good or excellent health, as happy most of the time, as having no serious health problems over the previous year, no learning, development or language problems and as having average or easier than average temperaments.

Smaller numbers of children, however, were experiencing difficulties. Two children had developmental delay to the extent that they were unable to participate fully in primary school, and others had various health, development and behaviour difficulties which were of concern to their parents.

While there were similarities on many measures of health and development, mothers in low-income families were more likely than other mothers to say their children were only in fair health and less likely to say they were in excellent health. They were also more likely to report accidents, dental problems and language problems, including problems with English for children from non-English-speaking homes.

The child and the family

The majority of parents felt their children were getting on well within their families and that they themselves were managing well with their children, but there were exceptions. These families had experienced a variety of stresses over the previous year and almost half felt these had affected their child to

some extent. The most frequent stresses seen as affecting the 6-year-olds were deaths or a serious illness of someone close, serious parental conflict, stress around parents' employment, and financial problems.

Most parents said that they had support available from relatives and friends; however, one-third of the mothers did not get as much help with their children as they felt they needed.

Some of the difficulties experienced in families on low incomes resulted from the families' income situations, but the difficulties also reflected the relatively high proportion of sole parents, of NESB families and of families with no paid employment.

Mothers in low-income families were significantly *more* likely than those in families not on low incomes to say:

- they had quite a few problems managing the child;
- the child's father was not very involved with the child;
- they had experienced the following stressful life events over the previous 12 months:
  - serious financial problems,
  - serious disagreements with their partner,
  - major health problems, and
  - serious housing problems;
- they had experienced a combination of three or more stressful events; and
- the family's financial situation had a negative effect on the child.

The mothers in low-income families were significantly *less* likely to describe themselves as happy and were less likely to have assistance available from the children's grandparents, from friends or from neighbours.

Both employment and lack of employment caused stresses for families. The stresses associated with employment was a major theme for the families not on low incomes, in particular the lack of time the fathers could spend with the children and the need for mothers to juggle their work, child care and other commitments. In contrast, for the families on low incomes the stresses of financial constraints and of unemployment predominated.

The families on long-term low incomes said the costs they found most difficult to meet for their children included clothes, medicine, schooling,

birthdays and toys. Almost half the parents on long-term low incomes said the family's financial situation had already had a negative effect on the child.

Children in low-income families were less likely than others to have 'educational' resources within the family, to have computers, to have children's books, to have stories read to them as often and their parents felt less able to help with homework.

The child and school

Most children were at government schools (72 per cent) followed by Catholic schools (17 per cent) and other non-government schools (11 per cent). In this, they were similar to the wider population.

Most parents were satisfied with their child's school, the child's education, the teachers and the child's progress at school. However, almost one in five was dissatisfied with class size, school resources and playground space.

Three-quarters of the mothers said they participated in various school activities. However, mothers in low-income families participated significantly less than other mothers.

Some parents reported difficulty affording schooling costs (30 per cent of low-income families and 14 per cent of families not on low incomes). These included parents with children at government and at non-government schools. While parents tried to give priority to these costs, a few children were missing out on such things as school excursions, performances or sporting activities because the parents could not afford them.

Although only in their first or second year, some 17 per cent of the children had changed schools, most commonly because the family had moved. For the families not on low incomes, changes of school were most often associated with moving overseas, while the low-income families were moving to change rented accommodation, seek employment, or as a result of parental separation.

Learning and progress at school

Indications of the children's cognitive development and progress at school were given by their results on the Primary Reading Test, the ACER Teacher Assessment of Progress in Reading and the BASE Rating Scale.

On average, the children who did well on the measures used were more likely to come from families in which family income was not low, in which parents had tertiary education and in which English was the home language. Conversely, the children who did less well on average were more likely to come from low-income families, to have parents with less formal schooling, to have

a home language other than English and to live in families with parental conflict.

The children in families on long-term low incomes had (on average) significantly lower reading scores and BASE scores than the children in families on low incomes at no stage, but their scores did not differ greatly from those of the children in families who were on low incomes at one or two stages.

The scores did not differ significantly between boys and girls, between children in sole or two-parent families, or in association with the number of siblings, number of moves of house or type of school, although there were differences at a non-significant level on some of these variables.

The child and the wider world

The children's interaction with the world beyond family and school included various informal and formal leisure activities and, for some, their contact with child care and health services.

Leisure activities

Most of the children lived in neighbourhoods their parents described as good or excellent for children, most were involved in informal activities outside the home such as visiting friends and relatives, and two-thirds participated in formal activities of some sort such as sport, swimming, music or dance classes.

There was little difference between children in low-income families and other families in some of their activities, for example, going to the park or visiting relatives.

However, the children in low-income families were significantly *less* likely than other children:

- to live in a neighbourhood their parents saw as excellent for children,
- to play with friends away from school,
- to be involved in sport, music or dance classes,
- to be involved in any formal activities, and
- to have been away on holiday in the previous year.

The parents in low-income families were *more* likely to say they could not afford activities they wanted their children to do.

Child care and health services

Two-thirds of the children had some form of non-parental child care, often a combination of paid and unpaid care. The most frequent types of care were paid after-school care or unpaid care by grandmothers, friends or neighbours. Low-income families were less likely to have used paid child care for their children or to have any child care at all. This related both to the cost of child care and to parents' lack of employment.

Nearly all the children had seen a general practitioner in the previous year and over three-quarters had a dental check-up, at school or privately. Most children (89 per cent) had had some contact with school health services. Similar proportions of children in low-income families and other families used their general practitioner or chemist, had immunisations at school or contact with the school nurse or medical service. Children in low-income families were more likely than others to have had dental treatment.

Development and life chances

The study identifies family income, parental education and home language, and the interaction of these, as important influences on children's reading and confidence in their first years of school, although these cannot be said to determine the outcomes for the individual children as the range of outcomes were quite diverse. Parental conflict was another factor associated with the children's outcomes at school and was in turn interrelated with a variety of family stresses, including unemployment, financial difficulties and separation.

The situations of some of the children who were identified as the most disadvantaged in the study included parental drug and alcohol abuse and family violence; these were factors which could not be readily quantified but which could have considerable impact on the children's well-being as they started school.

The children's life chances

The parents most often named education as the most important factor which would influence their children's life chances in the future. Education was followed by family relationships, financial resources and the child's health. Other factors mentioned included employment opportunities, the influence of friends, self-confidence, housing, parents' health, and racism.

The findings show both continuity and change in relation to earlier stages of the study, and raise issues for the children's futures in terms of the likely continuation of a high proportion of children remaining in low-income families.

Implications for policy and practice

The findings point to a number of challenges for the wider Australian society to ensure optimal conditions are created in which our children can develop. These include:

- to provide family contexts for our children in which income is adequate for their basic needs;
- to provide effective support for families who are not coping well and to locate support where such families can be more readily identified and helped; and
- to ensure continuing access for children to affordable health and dental services.

Challenges for the school system include to provide adequate resources for school which are equitably distributed:

- to deal with diversity;
- to ensure that children are not excluded from fully participating in school because of costs;
- to provide appropriate support to enable children whose parents have limited English language and/or literacy skills to fully develop their own language skills.

INTRODUCTION

CHAPTER 1

The Life Chances Study investigates the life chances of Australian children through a longitudinal study of children born in Melbourne in 1990. This report presents the findings of the study in revisiting the 148 children and their families in late 1996, when, as 6-year-olds, the children were finishing their first or second year of school.

Background

The Brotherhood of St Laurence was involved in a major child poverty policy review in the late 1980s. It became clear that there was a need for Australian longitudinal research on the impact of low income on children over time and the role of services and other factors in mitigating the effects of poverty on children's development in the 1990s. The Life Chances Study commenced in 1990 with the aim of exploring these issues.

Wide-ranging changes have affected Australian families since 1990, the year the children of this study were born. The early 1990s saw economic recession. Unemployment nearly doubled from 6.7 per cent at the beginning of 1990 to 13.1 per cent in February 1993 (ABS 1994b). The recession was particularly deep in Victoria, where the study is based, and has had continuing effects for some families. Despite recovery and subsequent economic expansion, jobs growth in Victoria has been slow, and high rates of unemployment (9.1 per cent at December 1996) and long-term unemployment have persisted (ABS 1996). There have been other major changes to employment, with an increasing proportion of jobs being part-time, casual or contract work and a decline in full-time positions. The increasing ethos of 'user pays' has restricted access to a range of services that had previously been seen as part of the 'social wage'. Victorian budget policies have led to major funding reductions to education and health services, and a range of services provided through local governments have also undergone amalgamations and restructuring. Reductions to funding for maternal and child health services, community health centres, child care and kindergartens have had impacts on many families. Small schools have been closed, and numbers of teachers and school support services reduced.

Privatisation of public utilities is well underway. The provision of public housing has stagnated. Gambling activity has been expanded through government support and has in turn become an important source of government income. These changes are seen as occurring in a context of increasing wage inequality, with high wage-earners obtaining relatively large increases, but no significant real increase in low wages.

In this context, the children of the Life Chances Study are starting out on their school lives and their families are planning for their futures.

Life chances and child development

The concept of life chances of children that informs this study incorporates the full range of factors that affect the opportunities to which children have access, and which will in turn influence their adult lives. A range of such influences for very young children was identified from the literature in earlier reports of the study. They included factors affecting pregnancy and birth, gender, temperament, health, aspects of family structure, residency, quality and accessibility of health, educational and community services and the influences of government policy and the state of the economy, with a particular emphasis on the influence of family income (Gilley & Taylor 1995, p.1).

The current stage of the study has been informed by an additional review of the literature, focusing on studies that have considered factors, including family income, that have affected children up to the age of 6 years and the potential of these factors, along with current experiences of the children, to influence their longer term life chances. Particular attention has been paid to recent Australian research. Some of this literature is discussed in later chapters.

A framework for considering child development: the ecological development approach

A relevant framework for understanding child development and life chances for this study is provided by the ecological development approach (Bronfenbrenner 1986), which draws attention to the various settings in which a wide range of influences act on a child's development and also, highlights the complexity and interactive nature of these influences. This approach informed the recent study of the effects of child care on Australian children (Ochiltree & Edgar 1995).

Up until two decades ago, developmental theory and research focused primarily on the nature of individual development and on individual differences (Berthelsen 1994). Since then an interactionist perspective has emerged within which Bronfenbrenner's model of the ecology of human development has been influential (Amato 1987 p.19; Bronfenbrenner 1986).

Child development is understood as a social process, and research studies consider the contexts of the child's life and the interaction between the child and these various settings. This approach emphasises that children are not passive and that the processes operating in different settings are not independent of each other (Bronfenbrenner 1986).

This model provides a means by which to understand the whole range of influences which affect children and their families, ranging from the 'micro-system' of the close physical environment in which the child acts on a daily basis, to the 'macro-system' which exists at the level of the subculture or culture in which an individual develops. The relationships between two or more settings in which the child is an active participant are an important part of the ecology of the child, with the school-home interaction being one of the most important in the child's life (Garbarino & Abramowitz 1992; Bronfenbrenner 1991). Strong, positive and diverse links between the settings, such as home and school, will benefit the child; while a situation in which the two settings work in opposition or in isolation will put the child at risk. Settings in which the child does not participate directly, but which have an effect on the child ('exo-systems') are likely to include government decision-making about schools and the world of work of the child's parents.

Poverty has been described as the most destructive environmental context for child development, resulting in both educational and behavioural problems (Bronfenbrenner 1991). Research in both developed and developing countries shows that in households living under stressful economic situations the processes of parent-child interaction and quality care are more difficult to initiate and sustain, although positive relationships can reduce the disruptive impact of poverty.

While the importance of taking an holistic approach to the study of child development is emphasised above, numerous other factors need to be taken into account when considering the evidence in the area of child development. Child development is not a simple concept; the dimensions of development themselves are complex and children do not necessarily develop at the same rate in cognitive, physiological and socio-emotional dimensions (Ochiltree 1994). In addition to these considerations, the various ways in which factors have been operationalised in much of the published research present some problems for interpretation of their findings. Measures of children's development 'outcomes' vary substantially, as do measures of independent variables affecting children. While numerous studies report findings regarding the influences of factors such as socioeconomic status or 'family stressors', these measurements have been constructed in very different ways by different researchers and may not be measuring the same thing. Further, the use of these broad measures in a number of studies does little to uncover the *ways* in which various factors interact to influence child development, often providing

only measures of simple association.

Long-term effects of early experience

There is considerable evidence that links early childhood experience with later outcomes, although such links are not immutable. Rutter (1989), in a comprehensive discussion of the long-term effects of early experience and a review of research findings over three decades, notes that outcomes following early adversity are diverse and that long-term effects are heavily dependent on subsequent life experiences. In relation to socio-emotional development, Rutter concludes that 'the long-term direct effects of even very serious adversities in early life tend to be quite minor provided that later experiences are good ones' (1984, p.62). Similarly, Ochiltree & Edgar regard the results of research undertaken in Western societies as showing that 'the future of children is not pre-determined by what happens in early childhood' (1995, p.6).

The above conclusions also highlight the need for studies which have the capacity to consider the effects of long-term influences. Relevant longitudinal studies of young children in Australia, born in the 1970s and early 1980s, include the Brunswick Family Study in Melbourne (see for example Smith & Carmichael, 1992), the Australian Temperament Project (Prior et al. 1989), the Mater-University of Queensland Study of Pregnancy (Najman et al. 1992), and in New Zealand the Dunedin Health and Development Study (Silva & Stanton 1996), some of which are mentioned further below. Although smaller than these studies, the Life Chances Study provides an opportunity to explore long-term influences on children in the 1990s.

Longitudinal studies enable exploration of changes over time and the reasons for the changes in terms of how they relate to the interaction of the factors of age, period or cohort (Menard 1991). For the Life Chances Study some of the changes are most clearly related to age, for example the children's development from birth to 6-year-olds, while others relate to the period, 1990-96, within which they are growing up. As mentioned above, there have been many changes in the 1990s which will have an impact on the families of the study, although to varying extents.

The concept of life cycle stage is also relevant and is illustrated in the Life Chances Study by the relatively low workforce participation of the mothers who all had new babies at the start of the study and the subsequent re-entry of many to the workforce. The longitudinal nature of the study allows exploration of family 'career' changes, for example, in parents' employment, family structure (from sole parent to two parent and vice versa), geographic mobility and family income.

School performance and family resources

The influences on the children's school performances are of particular relevance for this stage of the Life Chances Study, as 'success' at school is seen as a key factor in future life opportunities.

Overseas studies have typically found links between socioeconomic status and academic achievement (White 1982, cited in Amato 1987, p.203; Mayer 1997) and Australian reviews of research, mainly concerned with secondary school children, indicate that family poverty and low socioeconomic status are consistently related to poorer school performance and low school retention rates (Ainley 1997, Williams 1988). The findings of two important Australian longitudinal studies of young children also confirm such influences (Najman et al. 1992; Smith & Carmichael 1992).

While many family processes and resources which could be expected to influence a child's academic achievement are clearly linked to family income level or socioeconomic status, there may be other differences between families, not necessarily related to socioeconomic status, which will influence children's learning (de Lemos & Harvey-Beavis 1995). Various studies have considered family processes and resources in attempting to uncover the means by which family income and socioeconomic status might influence children's learning, but the extent of the association between these family variables and families' socioeconomic status has not been fully clarified.

The Life Chances Study

The general aims of the Life Chances Study include:

- examining over an extended period of time the life opportunities and life outcomes of a small group of Australian children, including the influences of social, economic and environmental factors on children's lives;
- comparing the lives of children in families on low income with those in more affluent circumstances; and
- contributing to the development of government and community intervention to improve the lives of Australian children, particularly those in disadvantaged circumstances.

Previous stages of the study — scope and method

The Life Chances of Children Study commenced in 1990 with 167 children who were born in that year in two adjoining inner Melbourne municipalities.

The original study area had been selected because of its diverse population. This included a substantial number of both low and high-income families

with a wide range of educational and employment experiences, refugee and immigrant families of various ethnic backgrounds and families in housing ranging from 20-storey high-rise public housing estates, through assorted types of private rental accommodation, to owner-occupied nineteenth century terrace houses. The families reflect the diversity of the local area.

The first interviews with the children's mothers were held when the children were about 6 months old. A second interview was conducted when the children were 18 months old and a third in 1993 when the children were aged 2 years 6 months to 3 years. A fourth contact was made in late 1995 with families about the children's kindergarten attendance. The study has continued to include families as they move away from the original area.

The Brotherhood of St Laurence has produced four major reports about the research, as well as chapters and articles in a range of publications and collaborated in a film (see Appendix A for details).

Findings of earlier stages of Life Chances Study

The study has explored family income in relation to many aspects of the children's lives, although not necessarily as the main causal variable. In some situations low income has a direct effect on the child, in others it interacts with other variables; and often it acts as a constraint to limit the choices which can be made in the face of other aspects of disadvantage. The study has compared families on low income with other families, not suggesting that the low income itself is necessarily the cause of the differences, but recognising that it is a factor which may limit family options and wishing, because of the Brotherhood's concerns about poverty, to explore the nature of these limits in some detail.

Key general points emerging from the data from the earlier stages of the study include the following: mothers in low-income families were more likely than other mothers to identify poorer health for themselves and their children, identify a greater range of stressful life events, and including serious marital and financial problems. They not only had greater needs overall, but also had less informal support from partners, relatives or friends and they had less access to some formal services ranging from antenatal care to child care. (Gilley 1993a). When the children were aged 2 years 6 month to 3 years those in low-income families were less likely to participate in a range of services for children, including child care, playgroups, toy libraries or libraries and 3-year-old kindergarten (Gilley & Taylor 1995). The year before they started school, the majority of children attended 4-year-old kindergarten or preschool; however, a small number of children missed out on this potentially important early learning opportunity because of cost (Taylor 1997).

For many low-income families, low income interacted with other factors such as lack of English, being a sole parent, limited education and lack of social support to further limit the choices parents could make for their children's futures.

Stage five of the study

Within the context of the overall aims of the study outlined above, the objectives of stage five of the study include:

- exploring the children's development and well-being in their first year of school in relation to family and other factors;
- examining the impact of family income on the children's lives over time; and
- studying access to, use of and satisfaction with education, health and community services, including child care.

The research questions to be addressed include:

1. What are the factors associated with low income and changes in income for the families of the study?
2. What is the impact of family income and other factors on children's development and well-being as they start school?
3. What is the impact of family income and other factors on the children's health and access to health services and on access to child care?
4. What is the impact of persistent low income on the children and what are the factors that moderate this?

Data collection

Data collection for the fifth stage of the Life Chances Study was undertaken from October to December 1996. At this stage most of the children were completing their first year of school, while 20 per cent were in their second year. In addition to interviews with the mothers, who had been the main source of information in the earlier stages, other information was sought about the children's development. For each child, data were sought through the following means:

- mother's questionnaire,
- father's questionnaire,

- two activities undertaken by the child with the interviewer (Copying Skills, Primary Reading Test), and

- two checklists completed by the child's teacher: the ACER Teacher Assessment of Progress in Reading, and the BASE (Behavioural Academic Self-Esteem) Rating Scale.

These instruments and the data collection procedures are described in Appendix A.

The mother's questionnaire, the most extensive source of data, was completed for 148 children, while the other sources of data were completed for somewhat fewer of the children. The father's questionnaire was completed for 119 (80 per cent) of these children, with some refusals and some fathers having no contact with the children. The Copying Skills and Primary Reading activities were undertaken by 125 (84 per cent) of the children, with these activities not being attempted for children interstate or overseas. Teacher checklists were returned for 122 children (82 per cent).

Strengths and limitations of the method

The research at this stage has the benefit of a range of informants, although there are nonetheless limitations to the data from each source. The research is largely based on information provided by the children's mothers. Other studies have concluded that mothers are generally the most appropriate informants when knowledge of the child is needed across time and in a variety of situations, despite some evidence that maternal characteristics have some effect on their rating of their children in areas such as temperament (Sanson et al 1994). Additional information from fathers is less comprehensive, because both fewer fathers participated and, for resource reasons, they were asked fewer questions. The combination of open and closed questions asked of the parents gives both the opportunity to quantify the findings, and allows the parents' voices to be heard to some extent. Independent information about the children at school was sought from teachers. This was in the form of checklists and did not allow for discussion with the teachers. While two formal activities were undertaken with the children, the children's views of their situation were not sought directly. The study did not have access to independent assessment of the children's health; however, these would have been a useful additional data source in comparing the children's health.

The number of children in the study (148 at stage five) allows the research to point to various general findings with confidence. The numbers have limitations for statistical analysis as some issues affect only a few of the children, although the qualitative data allows a case study approach to be taken.

Sample retention has been high, given the high mobility of the families; but there has been some sample loss, especially from low-income families, the implications of which are discussed in Chapter 2.

How do the families in the study compare with the wider Australian community? The children are seen as representative of the very heterogeneous populations of the inner suburbs in which they were born. The families come from inner suburbs which, at the time of the children's births, had a higher than average proportion of low-income families, but also of higher income families and of residents with tertiary education. The families in the study reflect this, being relatively polarised in terms of income, education and employment in comparison with the wider population. This enables the study to present a very wide spread of experiences. A further aspect which is likely to distinguish the families of the study is the high proportion of NESB families on low incomes, reflecting the numbers of NESB families, particularly refugees, located in inner suburban public housing. Further comparisons between the children in the study and the wider population are made in later chapters.

Report outline

The following chapters look from various perspectives at how the children and their families are getting on in the settings with which they interact. The report focuses on the situation of the children as 6-year-olds, but also looks back at the changes over their lives.

- The report first introduces the families in terms of their demographic characteristics and some of the changes they have undergone over the 6 years since the children's births including changes in family income (Chapter 2).

- It then considers the children themselves and their health, temperament and development from the perspective of their parents (Chapter 3).

- The family setting is presented in terms of family relationships, stresses and supports and the families' educational resources (Chapter 4).

- The parents' views of their children's schools and how the children are getting on are discussed and the children's achievements are also considered on the basis of the teachers' checklists and activities undertaken by the children (Chapters 5 and 6).

- The children's contact with the wider world through informal and formal activities and their use of child care and health services is outlined (Chapter 7).

- The report concludes by exploring the range of factors affecting the

children's life chances, including the impact of persistent low income and discusses the challenges of these findings for policy directions (Chapter 8).

Each chapter concludes with a summary and discussion of the detail presented in the chapter. Appendices provide greater detail of the method and also a range of tables not included in the text.

THE CHANGING FAMILY CONTEXT

CHAPTER 2

The families of the study

This chapter looks at the children's family situations when the children were 6-year-olds and over time, that is since their birth. It outlines family structure, ethnicity, and parents' education, employment and location with a special focus on family income. The chapter explores the questions of what factors are associated with low income and with changes in family income over time.

Information was collected for 148 (89 per cent) of the original 167 children who had been born in inner Melbourne in 1990 (see Appendix A for details).

In looking at the family situation over the time of the study three of the five stages are compared, namely when the child was 6 months old, 3 years old and 6 years old. These three stages are those which covered the most extensive data collection and also cover the time span of the study.

The years between 1990 and 1996 brought a range of changes to the families of the study, reflecting both changes in family life cycle and changes in the wider world, for example in employment opportunities.

By the end of 1996 Life Chances Study families were widely scattered from the two inner suburbs in which they had all lived in 1990, with only 26 per cent of the 148 children still living in the original study area. Many families had moved within Melbourne, but a few were in country Victoria, 10 were living interstate and 12 were overseas during part or all of 1996.

Many of the families had undergone extensive changes since the children's births in 1990. For example, family changes during the 12 months preceding the 1996 interview had included the death of two parents, the birth of 11 new babies, eight parental separations, five mothers re-partnering, as well as 14 households with relatives moving in or out.

Five children and their families

To illustrate something of the diversity of the children's lives, the situations of five families over each child's first 6 years are outlined below. Pseudonyms are used, suburbs are not identified and a few family characteristics have been modified to protect confidentiality. The families have different income levels with special focus on those with low incomes. Categories of family income are discussed later in the chapter.

Amy is the first child of an Australian-born couple in their thirties, who were buying their own house in an inner Melbourne suburb at the time of her birth. Both parents have tertiary qualifications. When Amy was 6 months, her father was working full-time in his profession and her mother was working part-time. By the time Amy was 3 years old, a new baby had been born, her mother was working part-time and Amy spent two days a week in a child care centre. When she was 6 years old her family was living in the same house with her father working full-time and her mother part-time. The family's income had increased over the years, but had been at the highest income level (above eligibility for Family Payments) at each stage. The annual family income was about $100,000.
(Highest income level at 3 stages.)

Ben is the second child of an Australian-born couple who were living in rented accommodation in inner Melbourne for his first years but who then moved to rent in a nearby suburb. His mother has tertiary qualifications, his father has not completed secondary school and he has his own small business. Ben's mother was not working when he was 6 months old, but she had returned to work full-time by the time he was 3 and was still working full-time when he was 6. The recession of the early 1990s affected the father's business and his employment became casual and uncertain and Ben's mother became and has remained the primary income earner. The annual family income was about $33,800 after tax.
(Medium income all stages)

May is the first child born to a Cantonese-speaking couple. Her mother arrived in Australia three years before May's birth, had limited education (year 9) and spoke no English. She had worked as a machinist before May's birth. Her father had primary schooling, little English and was working as a labourer in a large car factory when she was a baby. His wage was low ($22,000), but it meant the family income was above the 'low income' level at that time. May, her parents and aunt lived in a high-rise flat in inner Melbourne. By the time May was 3 years old, the family had moved to an outer suburban house they were buying, but her father had lost his job, the family income was from Jobsearch Allowance, and there were serious

financial difficulties. By the time May was 6 years old, a second child had been born, but the mother and two children had left the father (because of violence, alcohol and gambling) and were again living in a high-rise flat in inner Melbourne, now with the Sole Parent Pension as their main source of income. The annual family income was about $14,200.
(From medium to low income)

Gulay is the youngest child of four children born to a Turkish couple. Her mother had some of her schooling in Australia and had completed year 12 and a receptionist course. She had been working full-time before Gulay's birth. Gulay's father had education to year 11, had worked in restaurants and a car factory but was unemployed when she was born. The parents had separated around the time of Gulay's birth and the mother and four children were living on a Sole Parent Pension in a public housing flat in inner Melbourne. When Gulay was 3 years old, her father had rejoined the family but was still unemployed and the family received Jobsearch Allowance. By the time she was 6 years old, the family had moved to a house in an outer suburb which they were buying and her father was working part-time as a taxi driver and her mother receiving Parenting Allowance (a means-tested payment for parents who stay at home to care for their children). The annual family income was about $28,000.
(Low income at all stages)

Tom is the second child of an Australian-born single mother who was living in a public housing flat in inner Melbourne in 1990. She described being a single parent as 'difficult financially and not having an adult to talk to ... Not knowing where you are going in the future'. Tom's mother had left school at year 11, had not worked before Tom's birth, and did not think she would be able to work until he started school. By the time he was 3 years, she had a new baby and had moved to a public rental house. By the time he was 6 years old, they had moved to another public rental house. The family income remained the Sole Parent Pension and the family were thus on a low income throughout the study. The annual family income was about $18,700.
(Low income at all stages)

Selected family characteristics

Family structure and size, ethnic background, parents' education level, employment and location are important aspects of the family that are likely to shape the child's development and opportunities. The families participating in the study are outlined in terms of these characteristics in Table 2.1. How these characteristics relate to family income is discussed later in the chapter.

Table 2.1 Selected characteristics of families at age 6

	Total
Family type	*%*
Sole Parent	*18*
Couple	*82*
Total	*100*
Family size	
1 child	*14*
2 to 3 children	*70*
4 to 7 children	*16*
Total	*100*
Ethnic background	
Both parents NESB	*23*
Both parents Australian-born	*55*
Other	*22*
Total	*100*
Fathers' education	
10 years or less	*21*
11 to 14 years	*31*
15 years or more	*48*
Total	*100*[a]
Mothers' education	
10 years or less	*22*
11 to 14 years	*30*
15 years or more	*48*
Total	*100*

	Total
Fathers' employment[b]	*%*
Paid employment	*77*
Not in paid employment	*16*
Not applicable	*7*
Total	*100*
Mothers' employment	
Paid employment	*54*
Not in paid employment	*45*
Not known or not applicable	*1*
Total	*100*
Location	
Original area	*26*
Other Victoria	*59*
Interstate	*7*
Overseas	*8*
Total	*100*
Number of moves	
Two or less	*68*
More than two	*32*
Total	*100*
(Number of children)	(148)

[a] Information not available for 8 fathers
[b] Included stepfathers

Family structure and size

As 6-year-olds, 82 per cent of the children were living in two-parent families and 18 per cent in sole parent families. These figures are similar to those for

the wider population of families with dependant children of all ages (de Vaus & Wolcott 1997, p.4).

Overall as 6 year olds:

- 115 children (78 per cent) were living with both natural parents,
- 6 (4 per cent) with a natural parent and step-parent,
- 26 (18 per cent) were living in sole parent families, and
- one child was with an aunt and uncle.

Changes in family structure

When the children were aged about 6 months, 11 per cent were living in sole parent families. By the time they were 3 years old this had risen to 14 per cent and by 6 years old, to 18 per cent. However, these figures simplify the complexity of these family histories.

Overall by the time they were 6-year-olds: 74 per cent of children had been living continuously with both their natural parents; 26 per cent of the children had experienced parental separation at some stage; including 5 per cent of children who had lived continuously in sole parent families.

Figure 2.1 Family structure over time

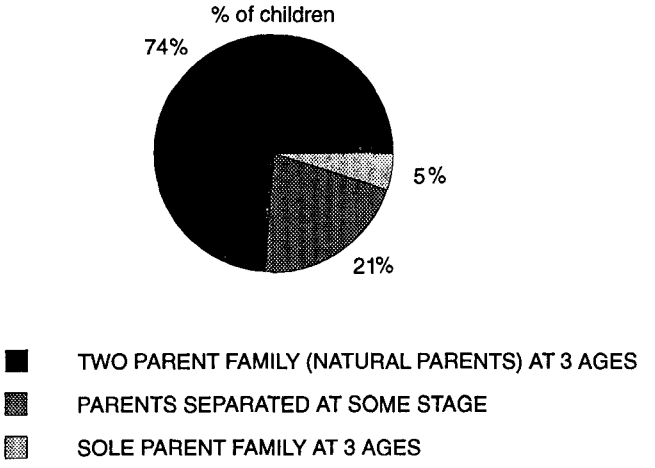


Figure 2.2 outlines the variety of family situations of the children over three stages of their lives, showing a complex pattern of parental separations and re-partnering. While some sole parents found new partners, other families experienced a number of separations and reunions between the child's natural parents over the years.

Figure 2.2 Changes in family structure at three ages

6 months of age		*3 years of age*		*6 years of age*
Sole parent - 16	→	Sole parent - 10	→	Sole parent - 7
			↘	
				Two parent - 3 (relatives - 1) (child's father - 2)
		Two parent - 6	→	Sole parent - 2
			↘	
				Two parent - 4 (step-parent - 1) (child's father - 3)
				Sole parent - 7
			↗	
		Sole parent - 10	→	Two parent - 3 (step-parent- 2) (child's father - 1)
				Sole parent - 10
			↗	
Two parent - 132	→	Two parent - 122	→	Two parent - 112 (step-parent - 3)
Total - 148 *sole parent - 16 (11%)* *two parent - 132 (89%)*		*Total - 148* *sole parent -20 (14%)* *two parent - 128 (86%)*		*Total - 148* *sole parent - 26 (18 %)* *two parent - 122 (82%)*

Family size

The number of children in the families ranged from one to seven with an average of 2.5 children per family. There were 21 families with only one child (14 per cent). The three largest families, those with six or seven children, were refugee families from Laos and Vietnam.

Family size had increased from an average of 1.8 children per family when the children were aged 3. For the Australian population the fertility rate for 1994 was 1.85, suggesting the study families include a higher than average proportion of large families (de Vaus & Wolcott 1997, p.47).

Ethnic background

The 1996 Census showed that 72.5 per cent of people in Victoria were born in Australia, while 20 per cent (over the age of 5) spoke a language other than English at home. While all the children of the Life Chances Study were born in Australia, the families of the Life Chances Study reflect Victoria's ethnic diversity. Twenty-eight per cent of the children in the study spoke a language other than English at home.

Both parents of 55 per cent of the children were born in Australia, while both parents of 23 per cent of children were born in non-English-speaking countries. The remaining 22 per cent of 'other' children either had both parents born overseas in English-speaking countries, or one Australian-born parent, or one parent born overseas (in either an English or non-English-speaking country).

The 23 per cent of families with both parents born in non-English-speaking countries are referred to as 'NESB families' in the report. The largest number were from:

- Vietnam (8 per cent of all children in the study),
- elsewhere in Asia: Laos, Hong Kong, China, Malaysia and Singapore (7 per cent), or
- other NESB birthplaces: Turkey, Lebanon, former Yugoslavia, Egypt, Iraq and Italy (8 per cent).

Many of the NESB parents had arrived in Australia in the few years preceding the birth of the study children in 1990, often as refugees, although a small number from Europe and the Middle East had arrived in Australia as children themselves.

In 1996 half the NESB mothers spoke limited or no English, describing themselves as speaking English 'not well or 'not at all' and one-third of the NESB fathers had similarly little English. They included four mothers and one father who spoke English 'not at all'.

The NESB families were similar to the other families in the study in the proportion of sole parents (18 per cent), but tended to have larger numbers of children (an average of 3 children compared with 2.3 in other families) and less formal education.

Parents' education

The educational background of the parents was very diverse. Two mothers

and a father had no formal schooling, 5 per cent of mothers and 8 per cent of fathers had only primary schooling or less, while at the other extreme 16 per cent of mothers and 18 per cent of fathers had post-graduate qualifications.

Parents' education is generally grouped for analysis in three categories according to years of formal education: '10 years or less'; '11 to 14 years' which typically includes parents with year 11 or 12 and/or trade and certificate qualifications; and '15 years or more' which comprises parents with tertiary degrees or post-graduate qualifications (Table 2.1). Mothers and fathers often had similar levels of education (both were in the same category in 59 per cent of families).

The NESB parents were likely to have less formal education. More than half the NESB parents had schooling to year 10 or less, in comparison with fewer than one in seven of the Australian-born parents.

The study population differs from the wider Victorian population where 20 per cent of all people aged 15 and over have a degree or higher compared with 26 per cent of NESB people (ABS 1994a, p.6). This suggests the study has a higher proportion of Australian-born people and a lower proportion of NESB people with degrees.

Employment

When the children were aged 6 years, 54 per cent of the children's mothers and 80 per cent of their fathers (or stepfathers) were in paid employment, while 45 per cent of mothers and 13 per cent of fathers were not in paid employment (Table 2.1). In terms of family employment, 45 per cent of the children were living in households with two parents working, 33 per cent with one parent working and 22 per cent with no parent in paid employment. The employment situation was not known for some fathers not living with the children and not applicable in some families in which the father had died. Some of the parents in paid employment were working in part-time or casual jobs while seeking full-time jobs. Nineteen per cent of mothers and 9 per cent of fathers described their work as casual. The parents not in paid employment included those who were unemployed and looking for work, as well as some who were not seeking paid employment because they were caring for young children or, for a small number, because of disability.

Of those mothers in paid employment, 30 per cent were employed full-time, while 84 per cent of employed fathers were working full-time.

Current national data for two-parent families with dependent children show 83 per cent of fathers and 26 per cent of mothers are employed full-time, proportions similar to those for the Life Chances' families who are not on low

incomes, but not those on low incomes (Tables A4.5 and A4.6 in Appendix) (ABS 1997, p.8).

Location, mobility and housing

Most (85 per cent) of the children were living in Victoria, with the remainder living interstate or overseas (Table 2.1).

There was considerable mobility. Most families (79 per cent) had moved at least once in the last six years, ranging from one move (36 per cent) to more than 10 moves (two families each with moves overseas and one also with moves interstate). Over a third of families (37 per cent) were planning to move house in the next five years.

Patterns of movement included some of the families on higher incomes leaving their small inner suburban terrace houses to buy larger houses in the established middle suburbs, while some of the lower income families moved from rental accommodation to buy lower cost houses on the outskirts of Melbourne, and others had moved from their high-rise public rental flats to other public housing areas where houses, rather than flats, were available. A small number of families left Melbourne for country Victoria.

Families were most commonly purchasing a house (40 per cent), followed by owning their house (22 per cent), renting privately (18 per cent) and renting publicly (16 per cent). The rest (4 per cent) had other housing arrangements including sharing with relatives.

Sources of family income

Paid employment was the main source of income for most families; however, for 26 per cent of families, their main income source was a government Social Security payment (Sole Parent Pension for 13 per cent of all families, Newstart or Jobsearch Allowance for 11 per cent and Disability Pension for 2 per cent).

Overall 75 per cent of low-income families received a Social Security payment compared with 3 per cent of families not in the low-income category (two receiving Sole Parent Pensions and one a Disability Pension). 'Low income' and 'not low income' are defined below. Some families (14 per cent) received a Parenting Allowance for a partner at home looking after children in relatively low-income families (35 per cent of low-income families and 4 per cent of not-low-income families).

Families were on low incomes mainly because parents were unemployed, were sole parents, or because of disability. However, 12 families were on low incomes in spite of being in paid employment, because of underemployment and/or the low wages they were receiving.

Family income levels

Currently almost one-third (32 per cent) of the children were living in families on low incomes.

The study assigns family income to one of five categories in relation to the Henderson poverty line and to eligibility levels for selected Social Security payments. Table 2.2 shows the proportions of families in each category for three stages of the study. Details of the definition and the income levels are presented in Appendix B.

For most of the report, family income is described simply in two categories: low income and not low income with low income defined as below 120 per cent of the Henderson poverty line. However, in a few instances four income categories are used, namely low, medium, higher and highest income.

Family income over time

There has been little change in the proportion of families in the low-income group over the time of the study, with the proportion rising from 30 per cent when the children were 6 months old to 32 per cent when they were aged 3 and 6 years. However, there has been considerable change within the not-low-income category with children in families in the medium income group decreasing, while those in the highest income group almost doubled from 18 per cent of all children at 6 months to 35 per cent at 6 years (Table 2.2), often as a result of mothers increasing their employment.

Table 2.2 Family income levels at three ages

Family income	*Child's age*		
	6 months	*3 years*	*6 years*
	%	%	%
Low income			
Below Henderson poverty line	18	23	23
Above Henderson poverty line but below 120% of line	12	9	9
Total low income	*30*	*32*	*32*
Not low income			
Medium income	34	14	12
Higher income	18	32	21
Highest income	18	22	35
Total not low income	*70*	*68*	*68*
Total	*100*	*100*	*100*
(Number of children)	(148)	(148)	(148)

The high proportion of Life Chances' families with incomes in the highest category suggests an over-representation of more affluent families in the study in comparison with the wider community (35 per cent in the study compared with less than 20 per cent of families with dependant children under the age of 16 in the wider community) (deVaus & Wolcott 1997, p.95; Birrell & Rapson 1997, p.47).

The 'line' dividing low-income and not-low-income categories separates some families whose incomes are actually fairly similar. However, one of the interesting findings is that by 1996 most families were either well below or well above the cut-off line between the 'low' and 'not-low' income categories suggesting a move to greater divergence in family income because of life cycle and broader economic factors.

Implications of sample loss

The proportion of families on low incomes when the children were aged 6 is influenced to some extent by sample loss, as more low-income families left the study than families not on low incomes. At 6 months of age, 35 per cent of the original 167 children were in low-income families. If the same patterns of change in income were experienced by the 19 families not interviewed as by the remaining 148 children, and if all 167 children were still in the study, we would estimate that the proportion of children at age 6 living in families on low incomes would continue to be 35 per cent. There would also be an increase in the numbers of families on low incomes at all stages.

Patterns of change

The changes in income for individual families were more complex than Table 2.2 indicates.

In summary over the 6 years of the study:

- 64 children (43 per cent) lived in a low-income family at some age and 28 (19 per cent) of these children were in low-income families at all three ages; while
- 84 (57 per cent) lived in families never on low incomes (Figure 2.3).

Figure 2.4 outlines changes in family income over the six years.

Figure 2.3 Income levels over time

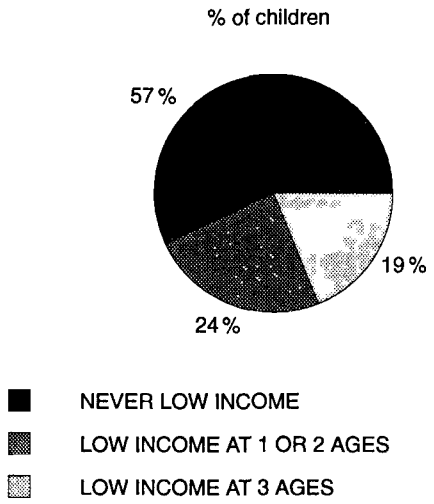


Figure 2.4 Changes in income levels of children's families at three ages

6 months of age		*3 years of age*		*6 years of age*
Low income - 45	→	Low income - 33	→	Low income -28
	↘			Not low income - 5
		Not low income - 12	→	Low income - 6
			↘	Not low income -6
			↗	Low income - 9
		Low income - 14	→	Not low income - 5
	↗		↗	Low income - 5
Not low income - 103	→	Not low income 89	→	Not low income - 84
Total - 148 *low income - 45 (30%)* *not low income -103 (70%)*		*Total - 148* *low income - 47 (32%)* *not low income -101 (68%)*		*Total - 148* *low income - 48 (32%)* *not low income -100 (68%)*

Causes of changes in family income

One of the main factors increasing incomes for the families since the start of the study has been the return to employment of the mothers who were not working when the children were babies. This has been an important contribution to the increased number of families in the highest income group and is related to some extent to the life cycle stage of the families participating in the study.

Reasons for families moving out of the low-income group have included, for sole parent families, the mother's re-partnering or gaining employment and, for two-parent families, increased employment, with one or both parents gaining employment or increasing hours of work.

The major factors moving families into the low-income group over the years have been unemployment and parental separation. For many families, changes in income level reflect a complex interaction of unemployment and low-wage work for one or both parents, and of separation and re-partnering. (These changes are illustrated in Figures A2.1 and A2.2 in Appendix).

The families whose income changed from low income to not low income or vice versa, typically changed to or from the 'medium' income category rather than to or from the 'higher' or 'highest' income category.

Families' financial circumstances over previous 12 months

Additional information about the factors which change family income comes from the parents accounts of recent changes to their financial situation. Almost half the parents felt their financial situation had remained much the same over the 12 months, while a third felt they were better off and the rest said they were worse off (Table A2.1 in Appendix). Families on low incomes were significantly less likely to say they were better off and more likely to say they were worse off or much the same compared with families not on low incomes.[1]

The reasons given by the low-income families for the improvement included fewer debts in three families, one mother obtaining employment and one family increasing wages. One sole parent explained:

> I have repaid some of my debts, I still owe my mother $1000. I used to owe her $3000 to $4000. [I have an] $8000 loan for the car. I repay $635 per month.

The main reasons families not on low incomes gave for being better off included increased employment for the father, mother or both parents; increased earnings or a better economic climate for self-employment. A few also mentioned less expenditure on child care and housing, or selling a business or house. Comments about being 'better off' included:

[1] When an association is described as significant in the text, this indicates statistical significance at a level of probability of .05 generally using chi-square. This is also indicated on tables.

> Since I remarried we have two incomes instead of one. Our expenses with five kids are high, but overall we are better off.

> My husband's business is in the building industry and there seems to have been a recovery in this area over the last 12 months.

The main reasons low-income families were worse off were because the mother or father was working less, while a few mentioned higher costs, separation or a husband returning and borrowing money. Comments about being worse off included:

> Things become more expensive. My husband has been unemployed for 10 months, therefore all our savings have gone.

> Well, being on the Sole Parent Pension at first I had more money. The expenses I go through now because [husband] is at home — like every day I have to cook special food for him, like the kids they eat anything. You don't have to go to the extravagance of buying a whole chicken ... It's more expense when he's home, but he's not putting more money into the house.

The families not on low incomes gave similar reasons for being worse off, most commonly the mother or father working less, with a few mentioning increased costs:

> Neither of us have experienced a salary rise whereas costs are spiralling.

Selected characteristics by family income

The families currently on low incomes were significantly more likely to be sole parent families, families with four or more children, NESB families, families with parents without tertiary education and parents who were not employed or had moved a number of times since the child's birth (Table A2.2 in Appendix).

The largest group of low-income families (in terms of family characteristics) were two-parent families with both parents from non-English-speaking birthplaces (44 per cent of low-income families), while the large majority of families not on low incomes were two-parent families with Australian-born parents (Table A2.3 in Appendix).

In terms of employment, the largest grouping of low-income families were two-parent families with neither parent in employment (32 per cent of low-income families compared with 1 per cent of families not on low incomes), while the largest grouping of families not on low incomes were two-parent families with both parents in paid employment (63 per cent of families not on low incomes compared with 6 per cent of low-income families) (Table A2.4 in Appendix).

Revisiting the more detailed income categories, the low-income category and the three 'not low' income categories, in terms of selected family characteristics the following patterns emerge:

- ***The low-income families*** are typically two-parent families (67 per cent), mostly NESB and with parents who generally have only primary or secondary education. Typically these families have one parent working or neither working. There are also some sole parent families (33 per cent) most of whom are not NESB, have secondary education and are not employed.

- ***The 'medium'-income families*** are typically two-parent families, but include some sole parents and are mostly not NESB. Parents generally have secondary education with some tertiary education and most have one parent in employment.

- ***The 'higher' income families*** are nearly all two-parent families, not NESB. Most parents have tertiary education but some have secondary education only. In most families both parents are working.

- ***The 'highest' income families*** are two-parent families and with one exception are not NESB, most parents have tertiary education and most families have both parents working.

Selected characteristics by family income over time

While family income when the children were aged 6 was strongly associated with a number of family characteristics, these associations were also evident when family income over the child's life was examined (Figures 2.5a and 2.5b and Table A2.5 in Appendix). While the numbers become relatively small, the associations with particular family characteristics with income over time generally are significant.

For comparison, families are grouped as follows:

- low income at three stages (when the child was 6 month, 3 years and 6 years);

- low income at one or two stages; and

- not on low income at any stage.

The children who have been in low-income families at one or more stages, in comparison with those whose family income has never been low, are more likely:

- to live in sole parent families;

- to live in families with 4 to 7 children;
- to live in NESB families (with both parents from non-English-speaking countries);
- to have fathers and mothers with 10 years or less of education;
- to have fathers and mothers not in paid employment; and
- to have moved home more than twice.

In addition, families who have been on low income at all three stages, compared with families who have been on low incomes at only one or two stages are more likely:

- to have mothers with 10 years or less of education;
- to live in families with 4 to 7 children;
- to live in NESB families; and
- to have mothers not in paid employment.

However, similar proportions of children live in sole parent families and have fathers who are not in paid employment.

Figure 2.5a Selected characteristics of families when child is aged 6 by family income at three ages (Table A2.5)

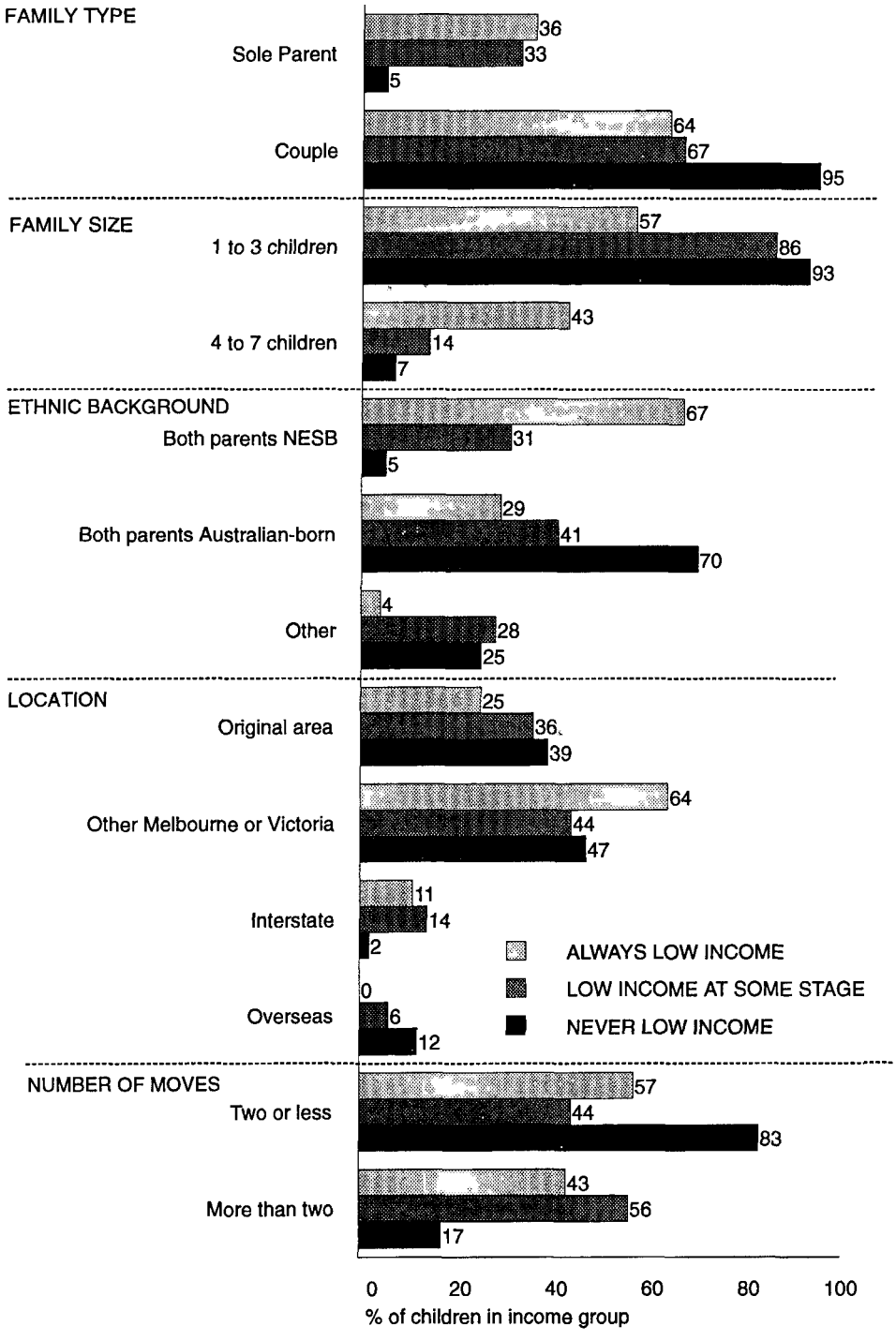
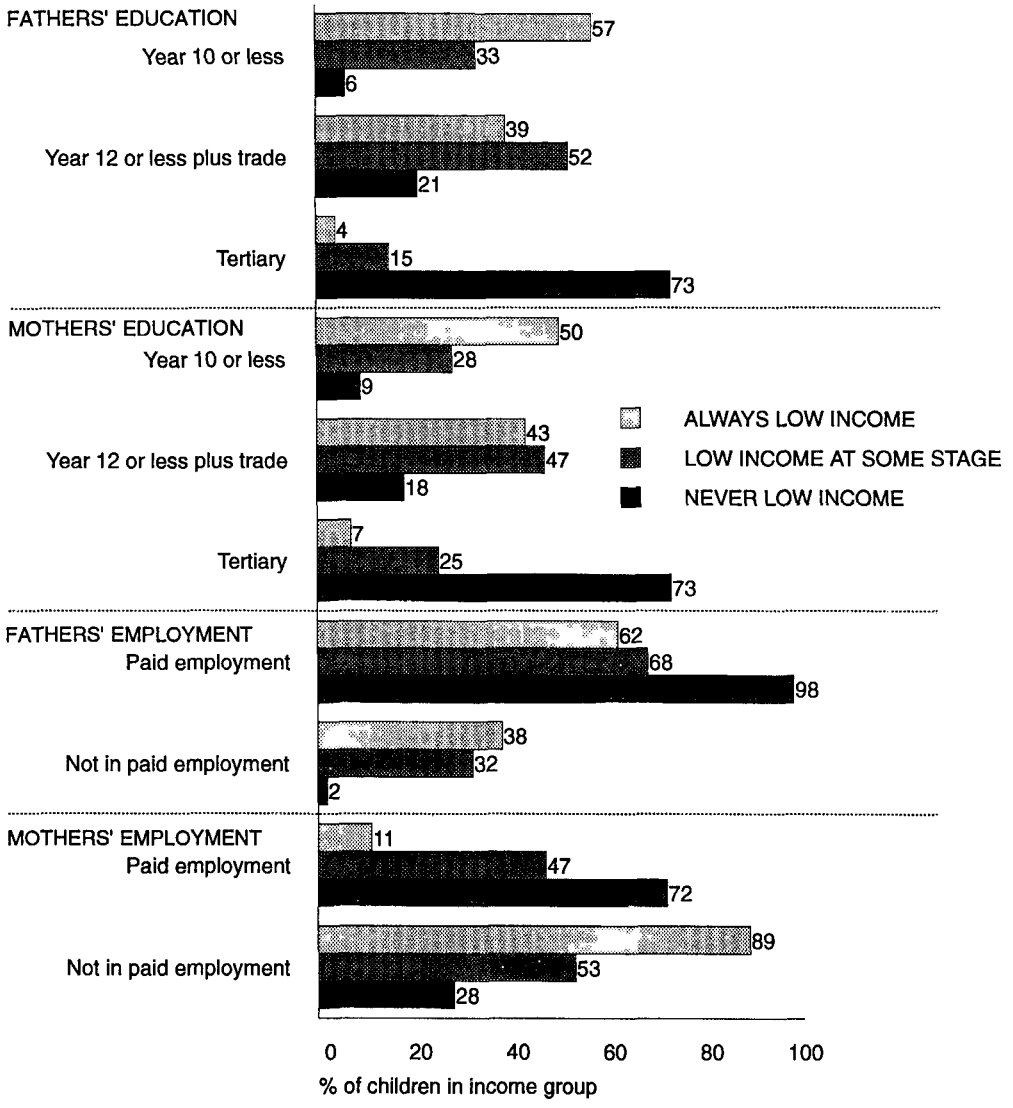


Figure 2.5b Selected characteristics of families when child is aged 6 by family income at three ages (Table A2.5)



Summary and discussion

Examining the children's family situations over the 6 years since their birth highlights various aspects of change shaping the children's lives. These include the families' high geographic mobility, with almost three-quarters of the families having moved away from the inner suburbs since the children's births, and changes in family structure and in family income.

At 6 years of age most of the 148 children were living in two-parent families with both their natural parents, a few with step-parents and 18 per cent were living in sole parent families. A considerably larger proportion of children (at least 26 per cent) had lived in a sole parent family at some stage during their lives, while only 5 per cent of children lived in a sole parent family at all three stages.

As 6-year-olds, approximately one-third of the study's children lived in families on a low income and while this proportion had remained fairly constant over the time of the study, a number of families had moved in or out of the low-income group. Almost one in five of the children lived in low-income families at the three stages of the study, another 24 per cent lived in families on low incomes at one or two stages and 57 per cent were in families on low incomes at no stage.

Families' movements in or out of the low-income category, when traced over time, were generally related to changes in employment; but also, for some families, to parental separation or re-partnering.

A major change in the income distribution of the 148 families over the years was the increasing proportion of families in the highest income category. This almost doubled from 18 per cent of the families in 1990 to 35 per cent of the families in 1996, in part reflecting the increased employment of more highly educated mothers as their children grow up.

The continuity in the proportion of families on low incomes and the increase in families on high incomes reflect wider studies of increasing income inequality. Many who moved in or out of the low-income category changed to or from incomes quite close to the low-income 'line' rather than into higher income groups, suggesting limited mobility over a six year period.

The families on long-term low incomes are characterised by high proportions of NESB families, sole parents, families with four or more children, low levels of parental education, high rates of parental unemployment and geographic mobility. This raises many challenges for a society which wants to provide its children with equity in access to education and other services.

Implications for life chances

Major family changes in themselves create challenges for children and their development (Bronfenbrenner 1991). Some of the family changes such as moving to a 'better' neighbourhood, a parental reunion, increased family income, could well have positive effects on the children's lives. However, some family changes also have negative effects. Frequent moves, with the associated loss of social networks; setting up blended families; parental separations or

loss of family income will often have some negative impact on the children. Similarly, family stability is often considered a positive factor, but when it involves the stability of long-term unemployment or continuing parental conflict this can be queried.

The bigger picture

It is difficult to find exactly comparable population statistics in relation to family income for families with a child born in 1990. However, a national estimate of 16.3 per cent of all dependent children living below the Henderson poverty line in 1996 (King 1998, p.83) gives one point of comparison with the 23 per cent of Life Chances' children (all 6-year-olds) below the poverty line in 1996. The wider definition of 'low income' used in this study (income below 120 per cent of the poverty line) encompassed 32 per cent of the children. Following the comparison of proportions below the poverty line, one could estimate conservatively that at least one in five children nationally are likely to be in families on low incomes by this definition.

Using a slightly different definition of low income, a recent study of Family Payment recipients gives population data on families with children under the age of 16, showing 43 per cent of children aged under 16 to be in low-income families (defined as receiving maximum or Additional Family Payment in September 1996), 40 per cent in middle-income families (receiving part Family Payment) and 17 per cent not receiving Family Payment and presumably in high-income families and so not eligible for it (Birrell & Rapson 1997, p.47). From all accounts, families on low incomes are shouldering a major part of the burden of raising Australia's children.

Implications for policy and practice

The above studies suggest very large numbers of children are in low-income families in Australia. The findings of this study provide details of the situations of a relatively small number of children in families on low incomes, but raise issues that are likely to be shared by many others, for example that a sizeable proportion of children grow up in situations of long-term low income.

The family characteristics outlined in this chapter suggest considerable implications for the provision of education and other services for children in families on low incomes, and for the children's opportunities to benefit from these services. Issues include:

- the families' relatively high geographic mobility has implications for their knowledge of services and for the children's continuity of schooling;

- the proportion of sole parent households raises the importance, among other things, of child care provision;

- the number of families with limited English language and literacy and/or formal education has implications for verbal or written communication with schools or other services, for assistance with children's school work, as well as for future parental employment;

- the high proportion of unemployed parents has implications for family stress and health, as well as for family income; and

- families with relatively large numbers of children raise particular issues of child care affordability and also the costs of any school or other activities for children.

The findings also point to the importance of wider policy action to decrease unemployment, to assist parents who are not in paid employment and to provide stable housing for families.

THE CHILDREN

CHAPTER 3

This chapter is concerned with the children themselves and how they were faring as 6-year-olds. The focus here is on the importance of the children's health, development and temperament, and how these may influence their interaction with their environment. Health, development, temperament and behaviour at the age of 6, as reported by their parents, are examined together with how differences in these factors may relate to family income and other variables. Changes in these factors over the children's lifetime are explored. The children's educational progress is considered in Chapters 5 and 6.

At the time of the interviews in late 1996, the children were aged from 5 years 11 months to 6 years 9 months. The 148 children comprised 84 girls and 64 boys. Over half the group were girls in families both on low incomes and those not on low incomes.

Many parents were enjoying the development of their child and were proud of the child's increasing competence, describing him or her as 'thriving' or 'blossoming'. Some were finding the child's more mature behaviour a bonus, others were concerned about the adjustment needed to settle into school or how to deal with a child's 'strong will'. A small number of parents were coping with children with serious development and health problems.

The five children

The parents' accounts of the health, development and temperaments of the five children introduced in Chapter 2 are outlined here.

Amy

As a baby Amy's mother described Amy's health as excellent and her temperament as happy and relaxed. Her mother described her at 3 years as 'fabulous' and her health as excellent. She was 'very happy and creative but also strong willed and stubborn'. At 6 years Amy's health was still described as excellent, although she had some asthma, and her mother again described her as strong willed, 'She is thriving physically, socially,

intellectually and creatively. She loves school, is keen to learn to read and write, is enthusiastic about all the activities and has a group of seven to eight close friends'. (Highest income two-parent family)

Ben

Ben's mother described his health at 6 months as excellent, although the birth had been difficult. She described his temperament as 'happy, but not placid, very vocal, impatient to get onto the next developmental stage'. At 3 years his health was rated as good, though he had had a serious ear infection which required hospitalisation, and his temperament was 'happy, easy going, slightly more shy now'. At 6 years his health was good with no serious problems and his temperament 'happy, garrulous, bright, inquisitive, insistent and funny'. His mother said he had become very competitive. (Medium-income two-parent family)

May

At 6 months her mother described May's health as 'fair' and her temperament as difficult, 'My baby has a temper and is irritable, she is more like a boy than a girl. She is also fun to be with'. She had frequent colds and serious vomiting and feeding problems. At 3 years she had serious rashes and her itchy skin affected her sleep. Her mother said she ate very little. However, her temperament was easier than average, 'quite mild' although she 'always seeks attention'. At 6 years May's health was still only 'fair' and she had serious eczema, 'She is too short and thin. I am worried that she cannot cope with study. She is forgetful and cannot concentrate. She does not like to eat'. May had missed only one day of school, because of 'flu. Her mother described her temperament as 'average' and May as 'stubborn, she likes her own way'. (Low-income Cantonese-speaking sole parent family)

Gulay

At 6 months Gulay had had some mild infections, some wheezing, and feeding and sleeping problems. Her mother described her health as fair and her temperament as average 'sometimes not happy'. At 3 years her health was good and her temperament average, 'she is more stubborn (than her sister) but makes friends easier, (she is) impatient' and her mother was worried that her speech was slow. At 6 years of age her mother described her health as good, with some mild infections and wheezing. She was 'pretty good, pretty even and easy to control'. (Low-income Turkish two-parent family)

Tom

Tom's mother rated his health at 6 months as excellent, although he had had ear infections and mild wheezing, and described him as 'a happy baby,

he's got a lovely nature, he doesn't cry much, a satisfied baby' and his temperament was 'easier then average', although after the birth 'he was very strong and active and it took a lot out of me'. Aged 2 years, Tom was diagnosed as epileptic and had a range of other health problems, and at 3 years old he was assessed at the developmental level of a one and a half year old child. His mother described him at 6 years old as 'good, he's been terrific'. His seizures had been controlled by medication and he was calmer and less aggressive, but his temperament was much more difficult than average with outbursts, yelling, head banging and breaking things, 'It disrupts the household'. He had very limited language, but 'he's improving'. (Low-income sole parent family)

Health

Health can play a major role in the life chances of children. The study has not made any direct assessments of the children's health, but has relied on the parents (in almost all cases the mothers) to describe the children's health. Parents were asked to rate their children's health and to outline any specific health problems they had experienced over the past year, indicating the seriousness of these problems and whether the children had missed school because of illness. The use of health services was also explored and is discussed in Chapter 7.

Health rating

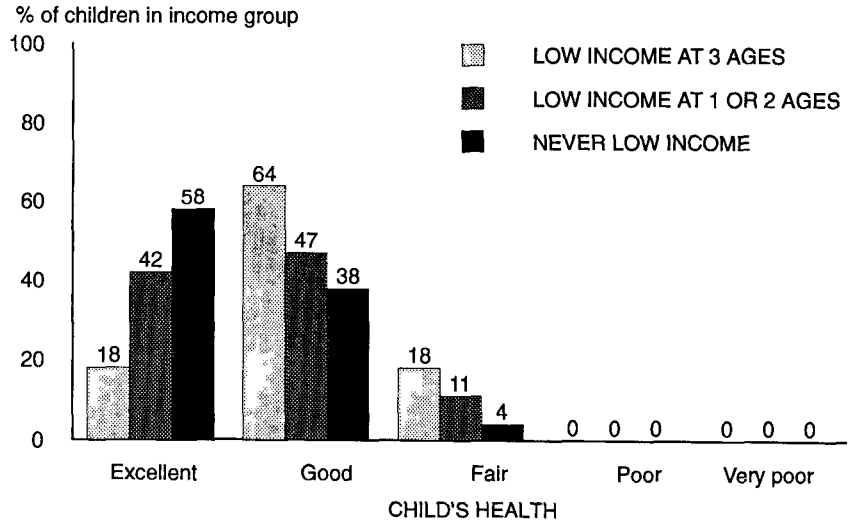
Most of the parents rated their child's health as excellent or good with 8 per cent reporting 'fair' health and none rating their child's health as poor or very poor. A large Western Australian health survey of 4 to 16-year-old children provides a point of comparison, with a similar proportion of children rated as in good or excellent health (96 per cent) as in this study (92 per cent) (Zubrick et al 1995, pp. 12-14).

The health ratings varied with family income. The children in low-income families were significantly less often rated as having 'excellent' health and more often as having only 'fair' health (Table A3.1 in Appendix). This result is strongly influenced by the number of NESB low-income families as the NESB parents were more likely to rate their children's health as 'good' rather than 'excellent' and also to use a 'fair' rating. To some extent this is likely to represent a culturally based disinclination by these parents to boast about their child, rather than necessarily indicating the child was less healthy. Health ratings were similar for boys and girls.

The 12 children whose health was rated only 'fair' included a number of children with persistent asthma, colds and flu or tonsillitis and children with hearing problems or eczema. Some of these children were in families with considerable family stresses and are discussed in more detail later.

The difference between the health ratings according to family income was more pronounced when duration of low-income was taken into account (Figure 3.1), with those children who had been in low-income families at three ages of the study being most likely to have 'fair' health at 6 years (18 per cent), followed by those who had been in low-income families at only one or two stages (11 per cent) and in contrast to those never on low incomes (4 per cent).

Figure 3.1 Mother's rating of child's health at age 6 by family income at three ages (Table A3.2)



Health over time

The proportion of mothers' rating their children's health as excellent, good, fair or poor at 6 years was almost identical to the ratings when the children were aged 3 and also similar to the ratings when the children were 6 months (Table A3.3 in Appendix). There were only two children described as in 'fair' health at all three ages, the child described below and May, one of the five children introduced earlier.

> This child's health was described as 'fair' at 6 months, 3 years and 6 years. By 6 months he had serious allergies to milk, had been on seven different formulae, had experienced a fit at 2 months, was on Phenergan for sleeping, had been accidentally poisoned at 4 months (vaporiser was near dummy and was inhaled) and spent five nights in hospital with vomiting and diarrhoea. At 3 years he had been diagnosed as having delayed development and was being seen by an occupational therapist. He had serious ear infections, hearing problems, sleeping and eating problems. By 6 years he was diagnosed as having severe dyspraxia and attended a special development school for his speech difficulties. He had frequent asthma, moderate colds and ear infections, mild hearing and sight

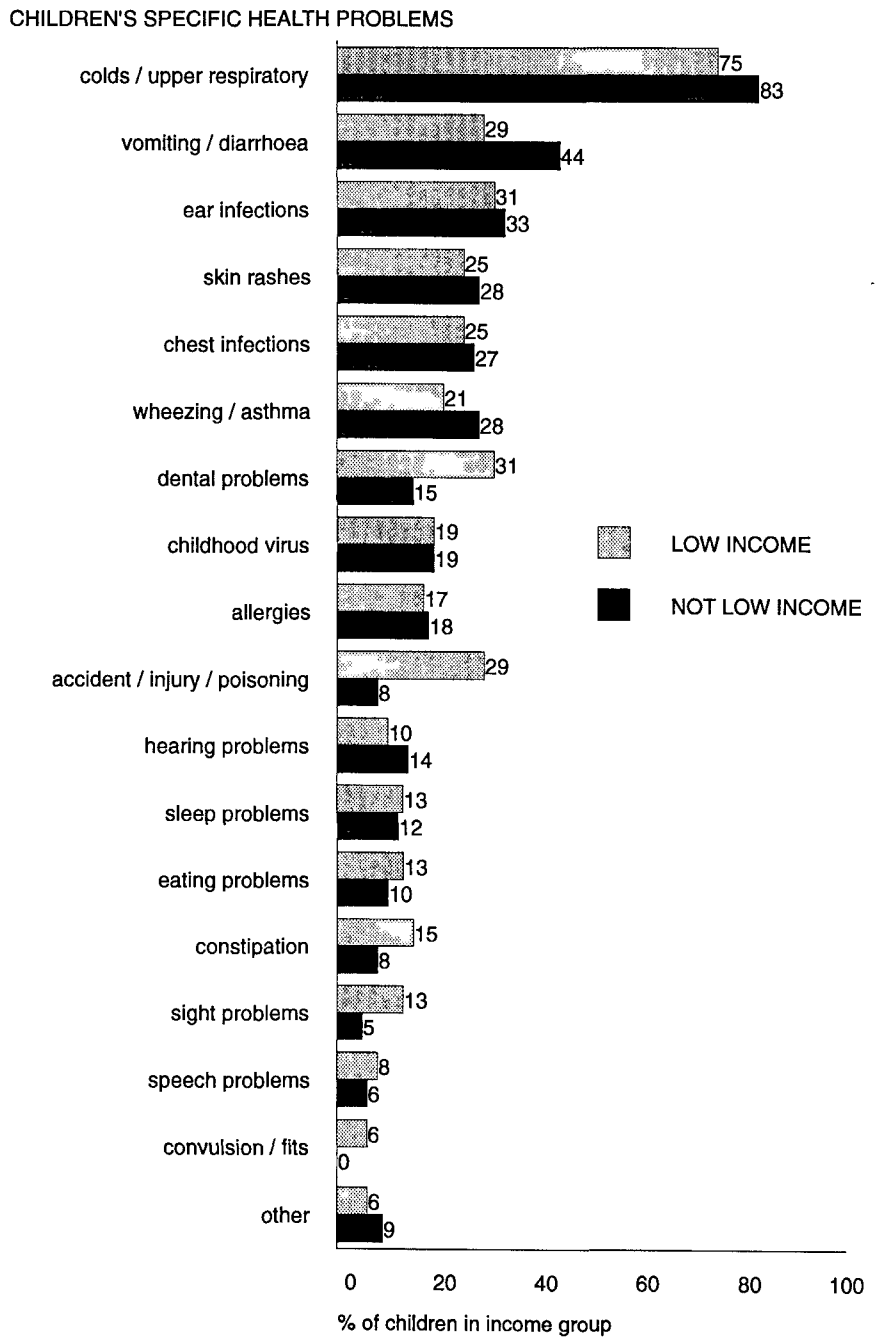
problems, sleeping problems, also serious speech problems. He had missed 20 days school 'at least' for illness. He needed asthma medication. Family income was just above the low-income category and the mother could not always afford medication.

Health problems

Some 16 per cent of the children were identified by their parents as having suffered serious health problems during the past year. While parents not on low incomes more often identified problems (20 per cent) than did low-income parents (8 per cent) the difference was not significant. Half the children were considered to be over the identified problems by the time of the interview.

Parents were also asked whether their children had any of a list of specific health problems in the last 12 months (Figure 3.2). The most frequent problems were colds or upper respiratory tract infections (80 per cent), followed by vomiting or diarrhoea (39 per cent) and ear infections (32 per cent). Chest infections, skin rashes, asthma and dental problems were each experienced by at least one in five of the children.

Figure 3.2 Children's specific health problems by family income at age 6 (Table A3.4)



The incidence of specific illnesses reported was generally similar regardless of family income level. The two exceptions (statistically significant) were the greater proportions of children in low-income families with dental problems (31 per cent compared with 15 per cent in families not on low incomes) and with accidents (27 per cent compared with 7 per cent). Dental problems included fillings, extractions, 'painful' teeth, abscesses and teeth chipped in accidents.

Of the 20 children whose mothers identified accidents or injuries, five had injuries which were described as moderate (none were described as serious) including fractured arms, a broken leg, sprained foot and a broken finger. This group included Tom whose developmental delay made him accident prone. Injuries were a particular source of concern for a mother in a family where there were child protection issues. Her child has fallen off bikes and had falls in the playground, and has been to the Dental Hospital because of damage to her teeth, 'She's learning to ride a bike, gets injured, I'm afraid they'll think I'm abusing her'.

In addition to those listed, a few health problems were raised by parents which they saw as related to school. For example, one mother reported her child having a bad reaction to a whooping cough vaccination at school, problems with lice and being poked in the eye by another child throwing a stick. Other mothers mentioned 'school sores' and one blamed school for 'nits and worms'.

Hospitalisation could be seen as one indicator of the severity of health problems: 13 children (9 per cent) had been hospital in-patients over the past year, eight of whom had spent only one day in hospital and five who had spent between two and five days. The most common reason for hospitalisation was tonsillectomy, followed by asthma, grommets, viral meningitis, injury and dental work.

Of these 13 children, five were in low-income families. Three were admitted because of asthma (of 10 low-income family children with asthma). None of the 28 children with asthma in families not on low income were admitted to hospital. Four of the children in more affluent families went to hospital to have tonsils and adenoids removed, but only one of the children in low-income families.

A major Australia-wide analysis of children's health (Mathers 1995) found that children (aged 0 to 14) in low-income families had significantly more chronic illnesses than those in high-income families, and asthma was the one specific chronic condition occurring significantly more in low-income children.

Impact of health

Most children (86 per cent) missed at least some time from school because of health problems, with an average of 4 days away over the year. The longest absence was 21 days. Six parents felt that absence from school because of health problems interfered with the child's schooling. There was no overall difference in time missed from school according to family income.

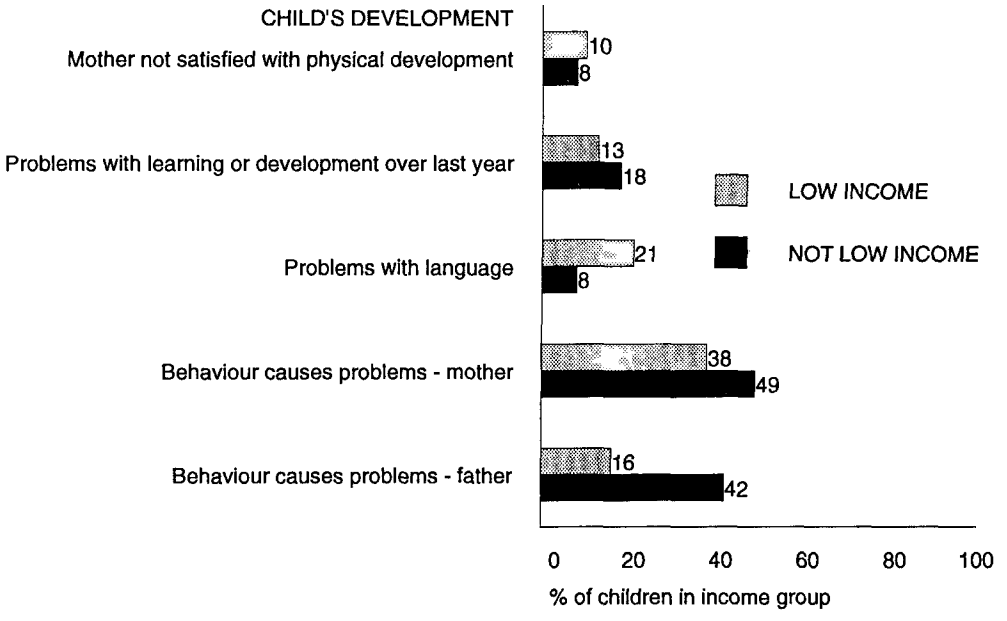
Development and behaviour

Learning and development

A small number of children had been diagnosed as having developmental delay or were referred to by their mothers as slow learners. At 6 years two children were not participating fully in primary school because of disability: one child with dyspraxia, another (Tom) with considerable speech and behavioural problems. A few other children were receiving some additional assistance because of their difficulties, including slow learning and speech problems. One child who had been assessed as 'quite retarded' at 2 years of age had improved dramatically, but was now diagnosed as having severe short-term memory problems and was on medication for his poor attention span, although he was now considered of high ability.

While most parents were satisfied with their children's development, some identified problems (Figure 3.3). In answer to specific questions some 16 per cent of parents said their child had experienced problems with learning or development over the past year (13 per cent of girls, 20 per cent of boys) and 9 per cent said they were not satisfied with their child's physical development and co-ordination and 12 per cent specified language difficulties.

Figure 3.3 Children's development and behaviour difficulties by family income at age 6 (Table A3.5)



The general learning and development problems identified by the parents included difficulties with English for a number of children from non-English-speaking homes, speech difficulties (often slight) and problems with reading, numbers and concentration. One mother mentioned toilet hygiene and a couple of mothers spoke of bed-wetting.

Examples of mothers' comments included:

> She cannot catch up with English because at home she doesn't speak English.
>
> She's not up to the rest but she's doing pretty good.
>
> Difficulty with reading and writing — more a slowness or laziness rather than an inability.
>
> Lack of concentration because he's a bit behind the other kids. He is still adjusting.
>
> Very slight speech impediment.

Language

Language acquisition is a key factor in the children's development and schooling. Overall 72 per cent of children were in homes where they spoke

only English, while the other children spoke English and another language (19 per cent) or only a language other than English at home (9 per cent). There were some 15 different languages spoken in the families, the most frequent being Vietnamese, Cantonese and Turkish, followed by Hmong, Greek and Arabic.

Most families in which a child spoke a language other than English were NESB families (families with both parents born in a non-English-speaking country); although in a few families with Australian-born parents, the grandparents' language was spoken to some extent (examples included Italian, Polish and Greek).

Parents of 18 children said their children were having problems with language. These included lack of English, speech problems and for one child, Tom, basic language learning. Language problems were significantly associated with low family income, reflecting the low incomes of many of the NESB families, and that many were relatively recent arrivals in Australia. Difficulties were reported for 29 per cent of children in NESB families compared with 7 per cent in other families.

A number of these 6-year-olds were attending weekend language classes in their parents' first language (including Mandarin, Cantonese, Vietnamese, Arabic and Greek). In addition to their home language and English, many children (72 per cent) were also learning a language other than English at school, with 13 different languages being identified, most frequently Italian (46 per cent of all the children were learning Italian with smaller numbers learning Indonesian, Mandarin/Chinese, French and Japanese).

Social development

As an indication of the children's social development, parents were asked to rate how well the child gets on with other children. Most said their child gets on 'very well' with other children (58 per cent) or 'quite well' (37 per cent) with only a few children (5 per cent) described as getting on 'not very well' with other children. There were no significant differences in relation to family income.

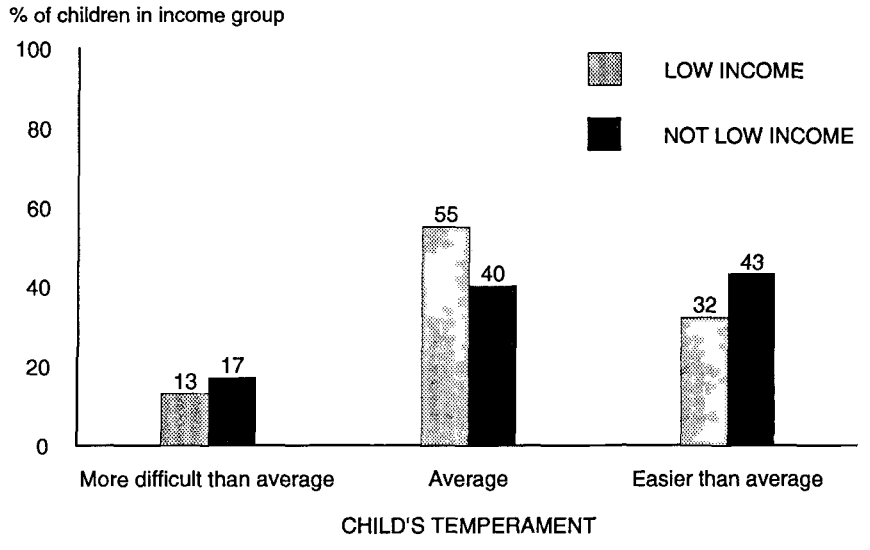
Temperament

Individual differences between children in terms of their temperament are seen as important in shaping their development and their interaction with others, while at the same time their expression is to some extent dependent on each child's context (Sanson et al 1994).

At each main stage of the study mothers have been asked to describe their child's temperament or nature and also to rate the child's temperament in

terms of being easier or more difficult than average, the same mother's rating as was used in the Australian Temperament Project. Most mothers described their child's temperament at 6 years as average (45 per cent) or easier than average (39 per cent) with 16 per cent describing their child as more difficult than average (Figure 3.4).

Figure 3.4 Mother's rating of child's temperament by family income at age 6 (Table A3.6)



The fathers' ratings of their children's temperaments were generally very similar to those of the mothers. Two-thirds of the 114 fathers who responded gave the child the same rating as the mother and in only two cases were the differences large.

Neither the mothers' nor the fathers' ratings of temperament were significantly associated with family income at 6 years, although there was a tendency for the parents in low-income families to describe their children as average rather than easier than average. This reflected some difference in responses for the NESB parents. Temperament rating was not associated with family structure.

Temperament over time

How constant was temperament over time? When the children were babies the mothers had been more likely to rate their children as easier than average (55 per cent) than they were at 3 years (29 per cent) or 6 years (39 per cent). The proportion of children described as more difficult than average increased after infancy (6 per cent at 6 months, 15 per cent at 3 years and 16 per cent at 6 years) (Table A3.7 in

Appendix). Overall, 41 per cent of mothers gave their child the same rating at 6 months and 6 years.

Of the 23 children whom the mothers rated as more difficult than average at 6 years, only two had been described as more difficult than average at 6 months and seven at 3 years.

There was only one child who was rated by the mother as 'more difficult than average' at all three ages. The child was also rated as difficult by his father who described him at age 6 as 'wild and hard to control. I find it very difficult to manage him. School has not taught him anything'. (Chinese family, low income at all stages)

'Happiness'

Parents were also asked to rate their children's happiness. The parents typically rated their 6-year-olds as happy almost all of the time (46 per cent) or most of the time (48 per cent) with only eight children rated as happy 'some of the time'. No children were described as 'rarely or never happy'. These responses were similar for low-income and other families.

Behaviour

Almost half the mothers said the child's behaviour caused them problems as did about a third of the fathers (Figure 3.3). Parents in low-income families were less likely to say their children's behaviour caused them problems than were more affluent parents. Parents who rated their child's temperament as difficult were also likely to report behaviour problems.

Parents' views of their children's behaviour are further discussed in Chapter 4.

Behaviour over time

Similar proportions of mothers reported that their child's behaviour caused problems at 6 months (43 per cent with the main problems being sleeping, crying, feeding) and at 3 years (49 per cent) and at 6 years (45 per cent).

The mothers of 13 per cent of children said at each stage that the child's behaviour caused them problems (19 children of which families four were on low income), while 19 per cent caused problems at no stage.

Gender

Mothers gave similar responses for both girls and boys in rating their happiness, health and temperaments, and in how they got on with other children.

However, mothers of daughters were significantly more likely to say the child's behaviour caused them problems than were mothers of sons (55 per cent of girls compared with 36 per cent of boys). Fathers were also more likely to say girls' behaviour caused them problems (not significant). In contrast more boys were identified as having learning, development and language problems than were girls (7 per cent of girls and 19 per cent of boys had language problems) but the numbers were relatively small and did not reach statistical significance.

Summary and discussion

Most of the children were described by their parents as healthy, happy and developing well. However, small numbers of children were experiencing difficulties.

Various Australian studies have found differences in the health of children relating to family income, although the evidence has been strongest for infants (Mathers 1995). Studies have found associations with socioeconomic disadvantage and visual and hearing defects, dental problems, developmental delay and behavioural problems in children (Moss & McMichael 1990 quoted in Mathers 1995, p.40). Children in low-income families have been shown to have worse health on some indicators, but not on others. As mentioned above, children aged 1 to 14 in low-income families have been found to have significantly higher levels of chronic illnesses, while the same study found children in low-income families had fewer minor illnesses (Mathers 1995, p.41).

In the current study, there were few differences between the children in low-income and not-low-income families on a number of health and development measures. On some measures there were differences, but the numbers were small and conclusions are necessarily limited. There were significant differences in mothers' ratings of children's health, with mothers in low-income families less likely to say their children were in excellent health and more likely to say they were in fair health; a difference seen, at least to some extent, as reflecting cultural differences rather than health differences.

Only two of the specific health problems were significantly more frequent among children in low-income families: accidents and dental problems. In terms of specific learning or development problems, children in low income families were more likely to have language problems, typically problems with English for children in non-English-speaking homes.

Some of the difficulties in interpreting mothers' or carers' ratings of children's health are suggested by this study where responses may differ relating to cultural or educational factors, with some parents apparently reluctant to rate their children' health as excellent and some mothers (often the more

highly educated) giving more details of their children's health problems than others. While the carer's knowledge of the child's health is crucial, careful interpretation of such ratings is required when used for developing health screening policy and practice. An example, in the health screening of children on school entrance in Victoria, has been the increasing reliance on parents to identify the children's health problems.

Over the time of the study, the pattern of responses to the health rating and whether the children's behaviour caused problems were similar on each occasion, although in terms of temperament it appeared children were seen as less easy as they grew older. While there was some consistency of rating over time for individual children, only two children were described as having fair or poor health at all three stages, and only one as having a temperament more difficult than average at all three stages, indicating that there were few children with more extreme difficulties persisting from infancy.

Implications for life chances

Health, development, language and behaviour all have implications for children's life chances. Very few parents felt that their children's schooling was being adversely affected by absences due to health problems. The two children with serious developmental delay appear at this stage to need considerable support to make the most of their life opportunities. A few other children had been identified as needing special help with early learning and development difficulties and it remains to be seen whether this can be provided adequately. An additional issue is the language difficulty experienced by some children from homes where English is not the main language. This is explored further in the chapters on the children's school progress.

The lack of dramatic differences in health (on the measures used) between the children in low-income and other families says something for the relative affluence of Australian society and that our social security 'safety net', while far from generous, allows most children sufficient of the basics of food and shelter for their general health. However, there are some indications of health differences that must raise concern. Further differences may emerge over time. Access to health services is one of the factors influencing children's health and this is discussed further in Chapter 7.

THE CHILD AND THE FAMILY

CHAPTER 4

The child's family has typically been the key social context in which he or she has grown up over the 6 years of the study. The family provides an immediate day-to-day environment in which the child's physical and emotional needs can be met. The family provides a range of direct influences on the child and also mediates influences from the wider world, but the processes are interactive, with the child having his or her own impact on the family environment.

This chapter looks more closely at the relationships within the family, at the interaction of the children and their parents and at the stresses and supports experienced by various family members which in turn affect the child. Some of these factors, including parental employment and family income, involve the impact of the wider world on the child's life. This chapter also examines some of the resources the family provides for the child in relation to school, as school becomes an important aspect of the child's wider world.

The chapter draws largely on the responses of the children's mothers and, to a lesser extent, their fathers reflecting the less detailed information gathered from fathers.

Five children

An outline is presented of the five children's family relationships, the stressful life events their mothers reported and the support they received over time as is the parents' views of the effects of their financial situation on the children.

Amy

Family over time

When Amy was 6 months old her mother described herself as very happy and managing quite well with Amy. She had felt depressed the first week her husband went back to work but these feelings were temporary. She described her partner as 'besotted' with the baby and extremely involved. When Amy was 3 years old the only stressful event identified by the mother

was a new baby and that she was short of sleep. She received major help with the children from her own mother and from her partner.

At 6 years

Amy's mother identified her own employment as a stressful event, 'I'm having a minor career crisis ... Because I'm going through a hard time, I have less patience and feel more vulnerable myself. This means at times I want the children to behave better than it is realistic to expect and which leads me to nagging and yelling more than I should'. She described Amy as very close to her sister and having a good relationship with both of her parents, 'Amy and her father have an extremely close and warm relationship'. Amy's mother received help with the children from her husband, close neighbours and friends, and extended family. Amy's father added that Amy caused problems sometimes by not fitting in with household routines such as getting dressed and brushing teeth, 'I see these problems as minor and developmental, but I can get frustrated or cross at the time'. Both parents were satisfied with both the amount of time they had with their children and the financial support they could provide, 'Our combined income means that we are comfortably off and can provide Amy with what she needs'.

(Highest income two-parent family)

Ben

Family over time

Ben's mother felt depressed and inadequate at times when he was a baby and reported disagreements with her partner as a stress, but described herself as happy overall and managing quite well, and her partner as having a 'fantastic' relationship with Ben and giving her a lot of help with him. When Ben was 3 years old, his mother's stresses included her full-time employment and marital disagreements.

At 6 years

Ben's mother saw her work as a continuing source of stress which took her away from home too much although they were better off financially as she had a promotion. She would have liked to spend more time with the children. Ben's father did many of the daily activities with the children but worked at weekends and would also have liked to have this time with the children. Ben's mother felt they had adequate wages to provide the children with what they needed. Ben's father commented, 'There is never enough money! Looking into the future, uni. etc.'

(Medium-income two-parent family)

May

Family over time

When May was a baby her mother took her to live with her aunt who gave them a lot of assistance. May's mother was experiencing a number of stresses

at this stage, including the death of a relative and arguments with her husband. She said she was having quite a few problems managing the baby, however, she described her husband as very close to the baby. By the time May was 3 years old her mother was reporting violent conflicts with her husband which were distressing to the child. There were also serious housing and financial difficulties and she described herself as very unhappy. She was having problems managing May who 'doesn't listen to me'.

At 6 years

May's parents separated and May lived with her mother. May's mother commented, 'She was scared when we fought and quarrelled. She was unhappy about these arguments. But sometimes she misses her father too'. Stresses included continuing conflict, plus financial and housing problems. The mother's stress rebounded on the child, 'I am irritable and scream at her. She becomes unhappy because of my unhappiness'. May's mother had no friends or relatives to help her with the exception of her sister who was, however, busy with her own family. May's mother saw her financial situation as having a negative effect on May, 'I can't buy her what she needs', including medication for her skin problems.

(Low-income Cantonese-speaking sole parent family)

Gulay

Family over time

By the time Gulay was 6 months old, her unemployed father had left the family and her mother was exhausted and depressed bringing up the four children. The mother described herself as unhappy and managing poorly. When Gulay was 3 years of age her father had returned to the family, and her mother said she was managing quite well although there were major financial and other stresses.

At 6 years

There had been a number of stresses including mother's health, financial problems, disagreements and relatives staying in the house. Gulay's mother said, 'I get stressed and worried with my back problems. It makes things difficult doing housework, and work possibilities are very limited'. She added, 'We had hard times but it pulls you together sometimes. I try not to scream or hit the children. I want them to be happy as they get so little'. She receives help from her husband but feels she needs more help with the children. Gulay's father commented, 'When the bills come we can't buy things that the children need.' The mother said of the children 'they feel and know the financial problems we have.'

(Low-income Turkish two-parent family)

Tom

Family over time

Tom's mother was depressed after his birth, 'I could have given him away because it was too much'. She was a single mother with no one to help her

other than a friend to talk to, and a sister who minded Tom occasionally. By the time he was 6 months of age she felt she was managing quite well. By 3 years Tom had been diagnosed as epileptic and with global developmental delay, and his health and development were causing his mother a range of stresses including his need for constant supervision. This was added to by a death in the family and conflict with other people, these stresses making his mother short tempered with the children, 'You're depressed but you can't be depressed. Do you know what I mean?'.

At 6 years

Multiple stresses continued for Tom's mother, including her own poor health, disagreements with a former partner and financial difficulties, 'They wear me out, leaving me not coping too well with stressful situations in the home'. However, she felt she was managing quite well and described herself as happy overall. She received little help with Tom, 'People don't offer to look after him for me'. She explained, 'The supporting parent pension doesn't provide enough when you have a child with disabilities as well as other children in your care. Financially I can't provide for all their needs. Being unmarried, the child support does not push the fathers to pay maintenance. I have given adequate information but I have received nothing for years'. Her costs included renovation in the home to make it safe for Tom, as well as repairs to things he damages.

(Low-income sole parent family)

Relationships

For nearly all the children their immediate family included their mothers; for many children the family included their fathers and siblings; for smaller numbers, extended family members; and for a few, step-parents and step-siblings. A few children whose parents had separated and who had close contact with both parents could be seen as having two family homes. As already mentioned, most of the children lived in two-parent families, while 18 per cent lived in sole parent families.

The study explored aspects of the child's relationship with his or her mother and father, including how well the parents felt they were managing the child.

The study did not explore in detail all the possible family relationships, but asked mothers to rate how well the children got on with other members of the family. The mothers of most children (71 per cent) said their child got on very well with other members of the family, while the remainder (28 per cent) got on quite well, with the exception of one child who was described as getting on not very well, in particular with his sister.

The mother's relationship with the child

Almost all of the children were living with their mothers, the exceptions being two children whose mothers had died and another two who were living more than half their time with their fathers.

Many mothers' comments communicated their delight and pride in their child, sometimes with some qualifying comments about ups-and-downs, while some mothers gave the impression of frequent conflict. The following comments illustrate the diversity:

> She is an outgoing confident child who enjoys talking ... enjoys learning. We are very comfortable with her progress. We are proud to be her parents — most of the time.

> She has always been a very determined self-willed child prone to tantrums. Her bad behaviour often makes me lose my temper and shout at her.

> Being a mother is one of the most difficult and demanding jobs in the world.

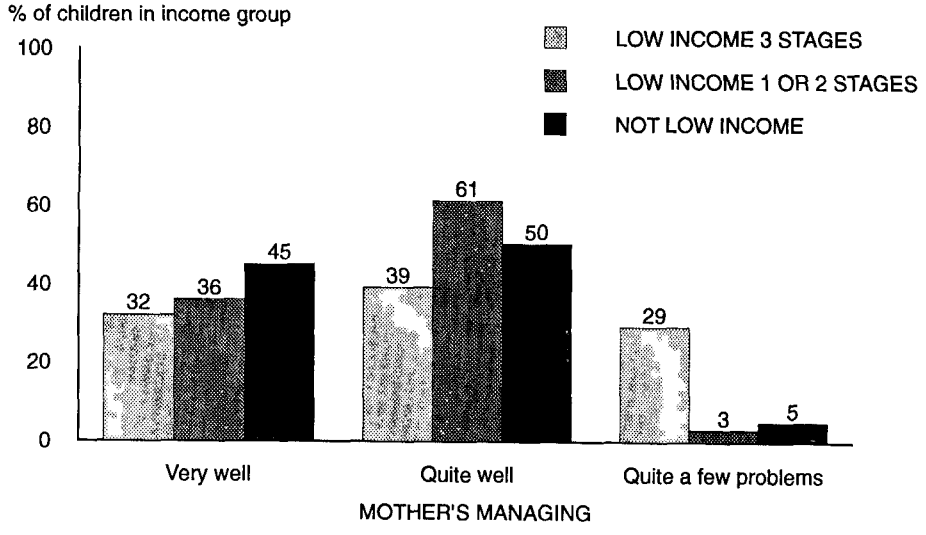
Mother's managing

Many mothers felt they were managing very well with their 6-years-olds (40 per cent) or quite well (51 per cent), while a few (9 per cent) said they were having quite a few problems, including one mother who said she was managing poorly. This mother said she felt guilty and very unhappy having recently left an unsatisfactory second marriage.

Mothers in low-income families were more likely to say they were having problems managing (Table A4.1 in Appendix). This reflected the high proportion of sole parent and NESB families among the low-income families who were significantly more likely than other mothers to say they were having problems managing their child (21 per cent of NESB parents compared with 5 per cent of other families; 27 per cent of sole parents compared with 5 per cent in two-parent families).

Mothers in families that were on low incomes at the three stages of the study were particularly likely to be having problems managing their child (Figure 4.1).

Figure 4.1 Mother's managing child at age 6 by family income at three ages (Table A4.2)



How mothers saw themselves managing with their child was also significantly associated with their own feelings of happiness, and with how difficult they saw their child's temperament as being.

One single mother's problems in managing her two children were of such proportions that she was worried they would be taken into care:

> I nearly got them taken off me ... I do get stressed out now — I'm trying to keep my act together ... I've felt like I want to give them up, but I couldn't live without them. (A mother who described herself as very unhappy)

A mother who said she was having problems managing her son outlined some of the interacting factors:

> I would say that up until this year I have managed very well with him, but once I lost my job and financial pressures hit, combined with his age and stage of life, things have been increasingly difficult. Although I have full-time employment which I am happy with now, and I no longer feel depressed, he seems to be more challenging than ever. I think he is very curious and is a very strong-willed child which will no doubt stand him in good stead later in life; however, it is challenging for me as a parent.

Mother's well-being

The way mothers felt about themselves and their situation was likely to have some impact on their child. Overall some 62 per cent of mothers said there

were times when they had felt low or depressed in the previous 12 months.

The duration and strength of the mothers' feelings differed considerably as did the mothers' comments on whether their feelings had affected their relationship with their child.

Mothers were also asked to rate their overall happiness. While most said they were very happy (21 per cent) or happy (46 per cent), a quarter had mixed feelings and a few (6 per cent) described themselves as unhappy or very unhappy. Mothers in low-income families were significantly more likely to describe themselves as having mixed feelings or as being unhappy than were mothers not on low incomes (48 per cent compared with 24 per cent).

The nine mothers who described themselves as unhappy (six low income and three not low income), also indicated that there were major problems in the family and generally ones that would have an impact on the children.

Mother's managing and well-being over time

When the children were aged 6 months, 55 per cent of mothers said they were managing 'very well' with the child. This had decreased to 32 per cent when the children were 3-year-olds, but risen to 40 per cent when they were 6-year-olds. The proportion having problems managing remained similar at each stage, less than 10 per cent. There were three mothers who reported problems managing at all three stages, including the mothers of May and Tom. All three were low-income sole parents (at 6 years), with two in NESB families.

At the different stages of the study, a very similar proportion of mothers (over 60 per cent) identified themselves as feeling low or depressed at times in the previous 12 months. There were 37 per cent of mothers who said they had felt low or depressed at times at each of the three stages (of whom less than a third were on low incomes).

There was greater variation in the mothers' ratings of happiness over the six years than of feeling low or depressed, with fewer mothers saying they were very happy as their children grew older — 39 per cent said they were very happy when the child was 6 months, 25 per cent when the child was 3 years reducing to 21 per cent by the time the children were 6-years-old.

There was only one mother who reported that she was unhappy at all three stages (a Chinese mother who also described her child as more difficult than average at all three stages).

The father's relationship with the child

The fathers also expressed a range of feelings about their 6-year-olds. Some spoke of their pride and of enjoyment and companionship, others of conflict and some of a mixture of all these.

> It's a mutual admiration society. He says that I'm the best dad in the world — but I know he's the best kid.

> When she is good she is very very good and when she is bad, well you know the rest.

Mothers were asked how involved the child's father was with the child. Half (52 per cent) said the father was extremely involved, while the remainder said the fathers were fairly involved (38 per cent) or not involved (10 per cent — including three children whose fathers had died). An additional 3 per cent of children had stepfathers who were described as extremely involved.

Fathers in low-income families were significantly less likely to be described as extremely involved than fathers in families not on low incomes (35 per cent compared with 59 per cent). This reflects to some extent the fact that there were more sole parent low-income families with absent fathers. However, in families with both natural parents, there was also less involvement of fathers in the low-income families (48 per cent of fathers were described as extremely involved in low income two-parent families compared with 62 per cent of fathers in more affluent families). This was not related to ethnic background.

For the children who were not living with their fathers, the amount of contact varied from daily contact to no contact at all. The amount of financial support the fathers provided also varied considerably with mothers reporting some financial support from 16 of the fathers, but none from 11 fathers.

Father's managing

Overall a similar proportion of fathers and of mothers said they were managing very well or well with the child (Table A4.3 in Appendix).

The three fathers who described themselves as managing poorly commented:

> I find it difficult when he is cheeky and doesn't do what he's told. (Not low income)

> I am not as patient and do not attend to details as well as his mother. His mother is better at looking after him. (Low-income Vietnamese family with six children, mother also notes problems in managing)

> He is naughty, stubborn, disobedient ... I feel annoyed because I am already very

tired after work and come home to find him so naughty. (Chinese low income — the mother also had problems managing this child)

Father's relationship with child over time

Mothers reported similar levels of the fathers' involvement with their children over the time of the study, with about half the mothers describing the fathers as extremely involved.

While fathers were not interviewed when the children were 6 months old, their ratings of how they were managing with their child were similar at 3 years and 6 years.

Gender

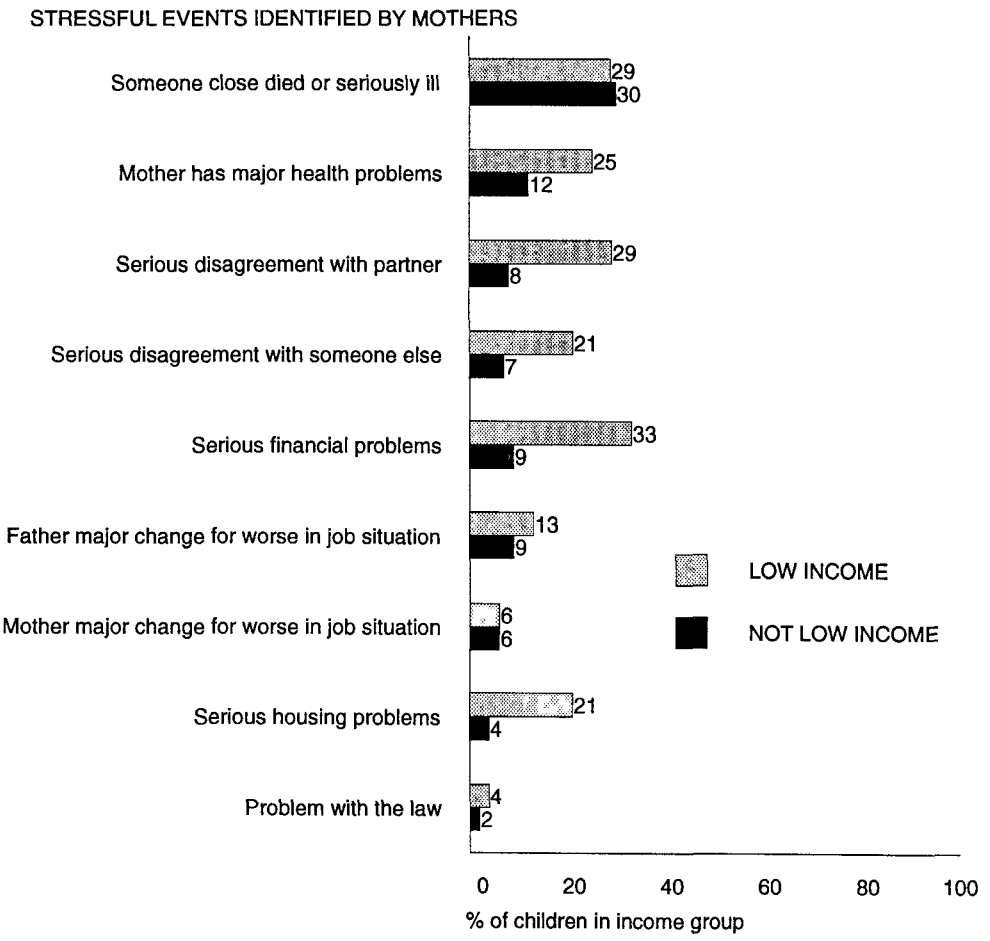
Neither mothers' nor fathers' perceptions of how well they were managing with their children were closely related to whether the child was male or female. Similar proportions said they were managing their sons and daughters very well.

Stresses on the family

One aspect of the child's family context which this study has explored is the number and types of stresses that the family is experiencing and the impact of these on the child. The mothers were asked whether they had experienced any of nine stressful life events in the previous 12 months, and if and how these had affected the child.

The most commonly experienced stress was the death or serious illness of someone close to the mother (30 per cent), the least frequent was a problem with the law (3 per cent). Many stressful events differed significantly according to family income (Figure 4.2).

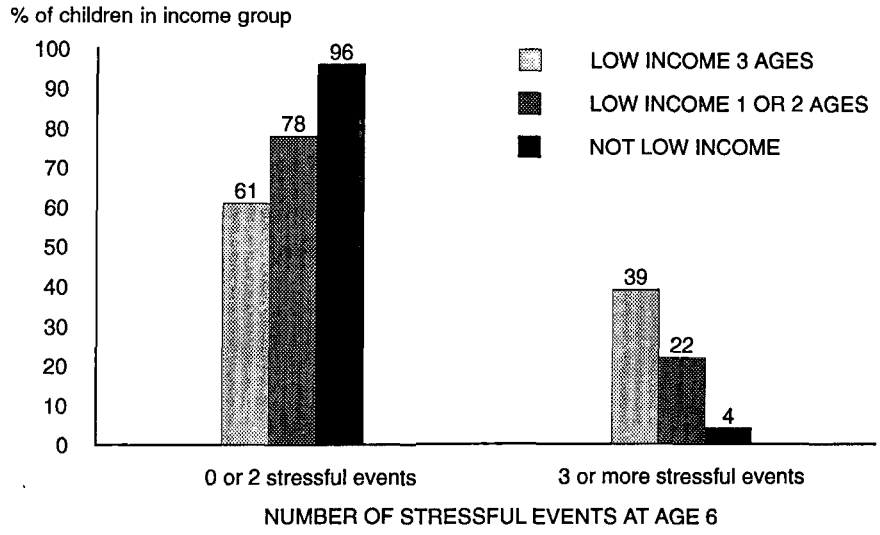
Figure 4.2 Stressful life events at age 6 by family income (Table A4.4)



For the mothers in low-income families, the most frequently mentioned stresses were serious financial problems, followed by serious disagreements with their partners, death or illness of someone close, mothers' own health problems, serious housing problems and serious disagreements with someone else close. Few of the mothers in families not on low incomes mentioned any of the stresses, with the exception of death or illness of someone close.

Mothers in low income families were also much more likely to have experienced a combination of the different stresses. One-third of mothers in low-income families had experienced three or more stressful events compared with only 6 per cent of mothers in families not on low incomes (Table A4.4 in Appendix). The difference was even greater when low income over time was considered, with families on long-term low income significantly more likely to be experiencing stressful events (Figure 4.3) (Table A4.5 in Appendix).

Figure 4.3 Number of stressful life events at age 6 by family income at three ages (Table A4.5)



Stresses affecting the child

The families' stressful life events were often, but not always, seen as having an effect on the children. Mothers of almost half of the children in the study said their children were affected by stressful events.

The most frequent stresses mothers saw as affecting the child were death or serious illness of someone close (11 per cent of all children), serious parental conflict (11 per cent), employment (11 per cent) and financial stress (7 per cent).

Similar proportions of children from low-income families and families not on low income were said by their mothers to be affected by family stresses. This was in spite of the greater number of stresses experienced by the low-income families and may be due to the mothers' differing perceptions of the effects of stress on their children. However there were differences according to income in terms of the kinds of stresses identified as most affecting the children. In the families on low incomes, those most frequently named were parental disagreements (21 per cent), followed by death or illness of close relatives or friends, financial problems, housing problems and mothers' health. Often a combination of events compounded the stress.

For families not on low incomes the most frequent stresses seen as affecting the child were related to parents' job changes, often seen as changes overall for the better, but meaning less parental time for the child, and including some changes for the worse. In contrast, only one low-income family named a

stress relating to employment changes, probably reflecting the smaller numbers in employment. A much smaller proportion of children in families not on low incomes were affected by parental disagreements or financial difficulties. Three families not on low incomes mentioned the stress of moving overseas. For one family the child starting school was described as a stressful event, 'He was an emotional mess'.

Parental conflict

Sixteen mothers spoke of the children's distress at witnessing arguments and, in a few cases, violence. Some felt their children wanted the parents to separate, while others, who had separated, spoke of the children's anger and hurt about the separation.

A mother whose husband moved in and out of the home, with many arguments, said her daughter blamed her for the situation:

> She really hated me, she resented me, she felt that I was the problem and he played a mind game on her. When he'd come to see the children he'd say I want to come back but your mother kicked me out.

Another mother also found herself blamed by her daughter:

> She was very angry for a time after [father] left and [was] very torn. She took it out on me in the beginning — lots of hitting and crying.

Death or illness

Two children had experienced the death of a parent during the year. Others had lost grandparents and other relatives, and one a classmate. With deaths or serious illnesses, some mothers spoke of the child being upset in response to their own distress. Others spoke of the child's own sadness or other reactions, including becoming 'clingy' or having nightmares.

One mother, who had a death and a serious illness in the family, described the effect of her depression on her child:

> I don't feel like doing things with him. I ask him to leave me alone. That's when my mother comes in. My mother helps a lot. (A sole parent who described herself as unhappy)

Another mother described the response of her child when his grandfather had died suddenly:

> He was stuttering a lot ... he was pretty upset ... I told him the truth and he dealt with it in his own way by stuttering and having dreams and talking about him and that.

Mothers' health

A small number of mothers were suffering from severe long-term illnesses, others from shorter term problems. The mothers with serious illness worried about the effect of not being able to participate fully in their child's life or about the effect of their mood:

> I am not able to do a lot of mother-type things with him because of my lack of mobility

> I found it difficult coping all day when unwell. I was too tired. When tired unfortunately I will yell at them for something very trivial. He would not understand why I would be irritable.

Housing

Housing stresses which affected the children included the difficulties of living in high-rise flats, with parents and children in one family being afraid to go outside because of the drug use, even at the door of their flat, and others wanting more space:

> What life is this here for children. They will grow up spastic. They need a garden and fresh air. They need to be outside and they need more space.

Other housing stresses included lack of room after the arrival of a new baby and the upheaval of moving house.

Financial stresses

Financial stresses were often interwoven with other problems, including parental conflict and employment changes adding to family tensions. Sometimes they were mentioned as having a direct impact on the children, who had to go without.

The impacts of employment and financial stresses are explored further below.

Stressful events over time

The proportion of families experiencing stressful life events was fairly similar when the children were 6 months and 3 years, while somewhat fewer families identified these events when the children were 6 years (Table A4.7 in Appendix). This could reflect an improvement in the situation of some families especially those not on low incomes.

While some families identified stresses at some stages but not at others, for others stress was continuing. Taking two examples of stresses illustrates the diversity of

family experiences. Of the 22 mothers who experienced serious disagreements with their partner as a stress when the child was 6 years old, one-third mentioned this at all three stages, one-third at two stages and one-third only at the most recent time. Half the 25 mothers with financial stresses when the child was 6 spoke of financial problems at all three stages.

Impact of parents' employment and unemployment

Parental employment is a major facet of family life, particularly as it affects family income and parents' time with their children.

The employment situation of the families was introduced in Chapter 2. In the low-income families all the mothers who were working (17 per cent) were in part-time employment, while in the families not on low incomes almost half the mothers were working part-time with almost a quarter working full-time (Table A4.8 in Appendix). Fathers in low-income families were much less likely to be employed than other fathers, with just over a quarter (27 per cent) working full-time compared with 86 per cent of fathers in families not on low incomes; and 25 per cent working part-time compared with 5 per cent in families not on low incomes (Table A4.9 in Appendix).

Stresses of changing employment

The impacts on their children of the stresses created by parents' employment were more frequently reported by families not on low incomes. Issues included working parents being less available for their children and the stresses associated with seeking employment.

In one family, the impact of the father's demanding new job was described:

> It is very stressful and time-consuming away from the family. (Father) has been less available during the week. (Child) misses him. The three boys at various stages are quite angry with their father who can arrive home pretty stressed and strung out. (Child has had) more substitute care, too much this year. He's a bit clingy when I've been out and then had to go out again (The mother works part-time)

A mother who has more time-consuming employment:

> (Child) misses me and resents the fact that I'm busy.

Loss of work also brought stress:

> I lost my job in January so I encountered financial hardship for four months until I got a new job. This placed pressure on the entire family as we desperately needed two incomes to pay off all our debts incurred whilst studying. I am sure he would

have felt the pressure from these stresses. They probably made him more unsettled at school and home, more irritable and attention-seeking.

A mother who had difficulty finding part-time work noted:

(Child) copped my frustration and bad temper from time to time.

Unemployment

Fathers' unemployment was a major factor for many of the low-income families, with 38 per cent of the low income families receiving unemployment payments. The duration of fathers' unemployment ranged from less than three months to more than six years, with half having been unemployed for over a year.

Most mothers were clear about the negative effects of fathers' unemployment. Eleven mothers described negative effects of fathers' unemployment typically in terms of financial constraints, but some also referred to the stresses on their relationships. Two mothers indicated some benefit in terms of the father being able to help around the house and two suggested there was little effect. Comments included:

Unemployment benefits are not enough for a family to live on. As he hasn't got a job my husband gets angry with the children when they cry or are noisy. (Father unemployed four years)

I think if he works I can have a better go at the marriage, but since he's unemployed I suppose I refuse to work at it because being unemployed he goes out, does what he wants to do, he doesn't care because he says we're not starving to death ... as long as we're eating and we've got a roof over our heads that's the most important thing in life. To me it's not ... to me, I want to build a future for my children. He even refuses [to let me] work. I was doing a course. I wasn't allowed to go to it because child care was too expensive. (Unemployed three months)

Satisfaction with time with child

The time their employment took them away from their children was a concern for a number of parents. Almost half the fathers (45 per cent) said they were not satisfied with the amount of time they have to spend with their child, typically because of long hours of work (52 per cent of fathers working full-time were not satisfied).

Mothers were more likely than fathers to be satisfied with the amount of time they could spend with their children with only 24 per cent saying they were not satisfied. However over half (55 per cent) of mothers working full-time were not satisfied with the time they could spend with their children compared with 25 per cent of mothers working part-time and 15 per cent of mothers who were not employed.

The trade-off between working hours and financial security remains difficult for families. The low-income parents were significantly more likely to be satisfied with the time they could spend with their children but significantly less likely to be satisfied with the financial support they could provide (Table A4.10 in Appendix).

Impact of family income on children

Family income is a key variable in this study, as a factor that influences the choices parents can make in relation to their children and their children's life chances. Low income creates a range of constraints on choices. In addition, as discussed above, low income often creates family stress or interacts with other stresses to intensify family tension with adverse effects on the child. Mothers were asked to rate their financial situation, to identify the effects family finances had on the children in their first 6 years and to specify the costs for the child they found most difficult to meet. These findings are presented below.

Mothers' rating of financial situation

Table 4.1 shows the mothers' ratings of their financial situation. When asked to rate their financial situation the most common response the mothers gave was that they had 'enough to get by on with a few extras', with smaller numbers better off and 'able to save' or worse off with 'just enough to get by on'. However, a few mothers said they did not have enough money to pay the bills.

The mothers' ratings of their financial situations varied predictably with their income. This was particularly marked when the four different income categories were examined. While 17 per cent of the low-income mothers said they had not enough to pay the bills, no one on the highest incomes gave this response, and while none of the low-income families said they were able to save, many families (60 per cent) on the highest incomes could do so. That some families did not follow the general pattern reflects in part their differing levels of financial commitments in addition to their income level.

Table 4.1 Mothers' rating of family financial situation at 6 years by family income level

Rating of financial situation	*Low income*		*Medium income*		*Higher income*		*Highest income*		*Total*	
	No.	*%*	*No.*	*%*	*No.*	*%*	*No.*	*%*	*No.*	*%*
Not enough to pay the bills	8	*(17)*	2	*(11)*	-	-	-	-	10	*(7)*
Just enough to get by on	29	*(60)*	6	*(33)*	5	*(16)*	1	*(2)*	41	*(28)*
Enough with a few extras	11	*(23)*	8	*(45)*	18	*(58)*	19	*(38)*	56	*(38)*
Able to save money	-	-	2	*(11)*	8	*(26)*	30	*(60)*	40	*(27)*
Total	48	*(100)*	18	*(100)*	31	*(100)*	50	*(100)*	147	*(100)*

The 10 mothers who had not enough to pay the bills included five sole parents (including two mothers in the medium-income category) and seven in NESB families on low incomes.

Family financial situation over time

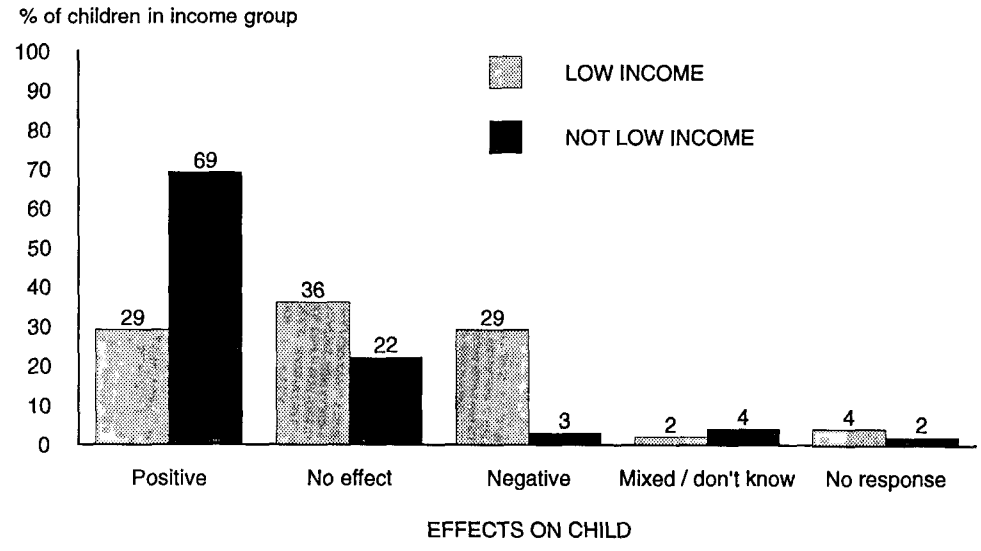
The ratings of the family financial situation given by mothers were similar at earlier stages.

There were three children whose mothers said they had not enough to get by on at each of the three stages, all children in NESB families on low incomes at the three stages, and in sole parent families at one or two stages. There were 10 children in families who said they could save at the three stages, all in families that were never on low incomes.

Effects of financial situation on children

Over half the mothers thought that the family's financial situation had a positive effect on the child's life so far, about a quarter thought that it had no effect, while most of the remainder said that the effect had been negative or mixed (Figure 4.4).

Figure 4.4 Effects family financial situation has had on child to age 6 by family income (Table A4.11)



As would be expected, low-income families were significantly more likely to identify negative effects of family finances on the child. The most common examples low-income parents gave were not being able to buy things the child either needed or wanted, while others mentioned family stress, the child's health and insecure housing. Parents' comments included:

> She's always asking for money for this and that and I say I can't pay this week. I break into the food money to pay. (Sole parent).

> (Negative) in terms of lack of security with housing, meaning a lot of uprooting for (child). Added stresses on the family caused by financial hardship, for example between parents. Lack of luxuries, for example holidays. (Sole parent)

The three mothers not in the low-income category who mentioned negative effects commented on limited housing (a sole parent), having to change school and not being able to get the children what they wanted. However, the last mother acknowledged, 'We are actually pretty well off in the scheme of things'.

Satisfaction with financial support for the child

Overall most parents said they were satisfied with the financial support they could provide for their child (Table A4.10 above). As would be expected, parents on low incomes were significantly less likely to express satisfaction with the financial support they could provide.

The mothers in low-income families who were dissatisfied with the financial

support they could provide spoke of specific things they could not afford such as toys or holidays, and about how they would manage better with more money or they spoke about employment, indicating they could provide more if they could work, or work more:

> I wish I could provide her with more. I wish I could provide my family with a lot more. I think we're depriving ourselves of so much happiness regarding financial ways. Like a trip to the movies, I'd have to calculate if I could take her. A trip to the zoo is just beyond my means because I've got two other children. (Not employed)

Fathers in low-income families discussed their dissatisfaction with their financial support for the child in terms of not being able to afford things, and the need for more paid work:

> The income doesn't seem to be enough to provide all the childrens' needs: home, bills, clothes, toys, birthdays, Christmas etc. (Not employed)

Mothers in families not on low incomes who were dissatisfied with the financial support they could provide for the child commented both on future insecurity and future benefits:

> I think I would only say 'yes' to that if I had won Tatts or something like that — I suppose I would probably seriously just like a slightly less insecure situation financially. By this I mean I'd like to have a greater buffer against our increasing level of debt and overdraft.

The fathers not on low incomes discussed their dissatisfaction with the financial support they could provide particularly in relation to future education costs. They also mentioned the stresses of providing the income.

> Government policies towards free education, especially tertiary, look like significantly more money will be needed than I have allowed for to provide a tertiary education for both my children.

> In the 90s there is never enough money. I believe we may be falling behind already with technology. Just keeping the necessities going is sometimes difficult. But I also believe 'things' aren't the main thing in life.

Costs for children that were hardest to meet

Parents were asked a number of questions about specific costs they might find difficult to meet, including costs of medication, child care, children's activities and schooling. These are discussed in the following chapters. Parents were also asked a general question about what were the costs for their child they found hardest to meet.

Overall, parents of 60 children identified costs they found difficult for the child (62 per cent in low income families and 30 per cent in families not on low incomes). Clothes were the most frequently mentioned cost (19 children) with shoes being particularly noted, followed by school costs (13 families) and toys (11 families). In the low-income families clothing was followed by toys, school and food as the most frequently mentioned cost, while in the more affluent families clothing was followed by school fees and activities or entertainments. Also mentioned were swimming, music and dance lessons, and Christmas and birthday presents. Other costs identified by fewer parents included holidays, dental care, speech therapy, child care, books, housing and heating and 'expensive daily necessities'. Video games were mentioned specifically by three parents.

Comments about the difficult costs from the low-income families included:

> Clothes, school activities, swimming — each lesson costs over $10.
>
> Getting enough after you've paid each bill, getting food into the house.
>
> I have used the Smith Family. It is the first time. I used it to get Christmas presents for my children because I can't afford to buy them anything this Christmas.

Comments from the mothers not on low incomes included:

> Just the child, never ending requirements for more toys. Clothing — quality clothing and footwear are big expenses.
>
> Extra-curricular activities like dancing and swimming lessons, and all the bits that go with that like ballet shoes etc.

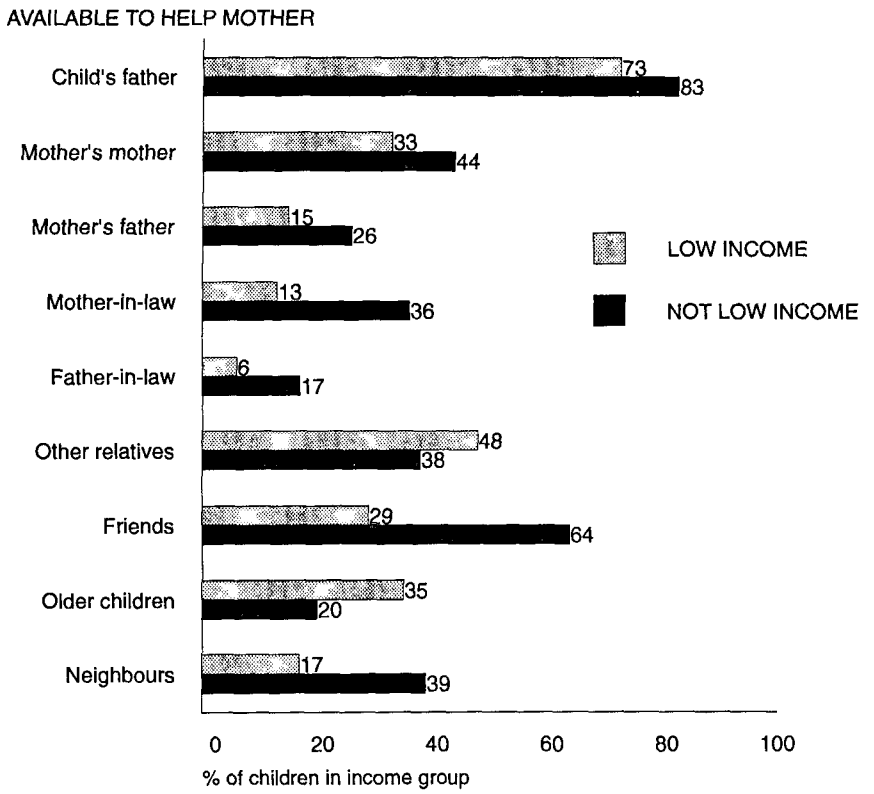
Family supports

The effect of stressful life events, including financial problems, on families can be moderated by the availability of other people, typically relatives, friends and neighbours, who can provide material or emotional support in times of need. Similarly the impact of difficult relationships within the family, including parents finding the child's behaviour causes them problems, can be modified by the accessibility of informal supports. However, in a few families relatives can be a source of stress rather than support.

Most mothers (77 per cent) said they received help with their child, although almost a quarter (23 per cent) said that no one helped them. In 80 per cent of families, the father was available to help the mother although this was not the case for some sole parents, and in two-parent families assistance was sometimes constrained by the father's work commitments or parental conflict. Over half the mothers had friends available to help, followed by their own mothers and

other relatives, often the children's aunts (Figure 4.5).

Figure 4.5 People available to help mother at age 6 by family income (Table A4.12)



Mothers in low-income families were significantly less likely to say that anyone helped them with their children (63 per cent received help compared with 84 per cent of mothers in families not on low income). Their lack of help reflects in various ways the difficulties experienced by sole parent low-income families (less support from fathers) and NESB families (fewer relatives especially grandparents) and may well also relate to their higher geographic mobility (less support from friends and neighbours).

Mothers in low income families were somewhat less likely to have help from the child's father. This was due to the greater number of sole parents and was not evident in low-income two-parent families or for NESB families. There were three mothers in low-income families whose older children were their only source of assistance.

A third of mothers said they did not get as much help as they felt they needed (27 per cent of mothers on low income and 35 per cent of those not on low income).

In explaining the lack of help they received, the low-income mothers most frequently talked about the lack of help from relatives because of distance, their own commitments or the relatives' own needs for assistance. They also mentioned difficulties of large families. Comments included:

> My sister can only give me limited help because she has her own family.

Tom's mother explained the effect of his disability:

> The aunty tends to take his brothers and not him because his care needs are too high.

The mothers not on low incomes also reported lack of support from relatives because of distance and other commitments. However, they raised the issues of their need for 'time-off' or babysitting, and lack of help from partners because of employment commitments more often than did the mothers on low incomes. One mother whose partner was away with work commitments commented, 'Sometimes it feels as if I am a sole parent'.

Some spoke of their difficulty in asking for help. One sole parent, not on a low income, explained:

> I sometimes feel embarrassed when I'm not coping well so I don't ask half the time.

Help over time

A similar proportion of mothers said they received help at each of the different stages of the study, although it was slightly higher when the children were aged 6 months.

Three mothers said they received no help with their children at any stage, all in two-parent NESB families, of whom two were on low incomes.

Family educational and other resources

For the child starting school, the family's resources that support him or her in early school learning are of particular significance (White 1982). Relevant 'resources' can include the parents' attitude to the school, family language and literacy, encouragement of reading and assistance with homework, as well as material resources such as the availability of children's books.

The five children

Amy watched TV only at weekends (2 hours maximum a day) and used the computer about 2 hours per week. Her parents read her stories every night and both parents helped her with her homework 'only a home reader at this stage, not too demanding'.

Ben watched TV between 30 minutes and 2 hours daily and spent 7 hours a week playing with the new computer. His parents or older brother read him stories 'usually every day', and he brought reading home from school although nothing his mother described as homework.

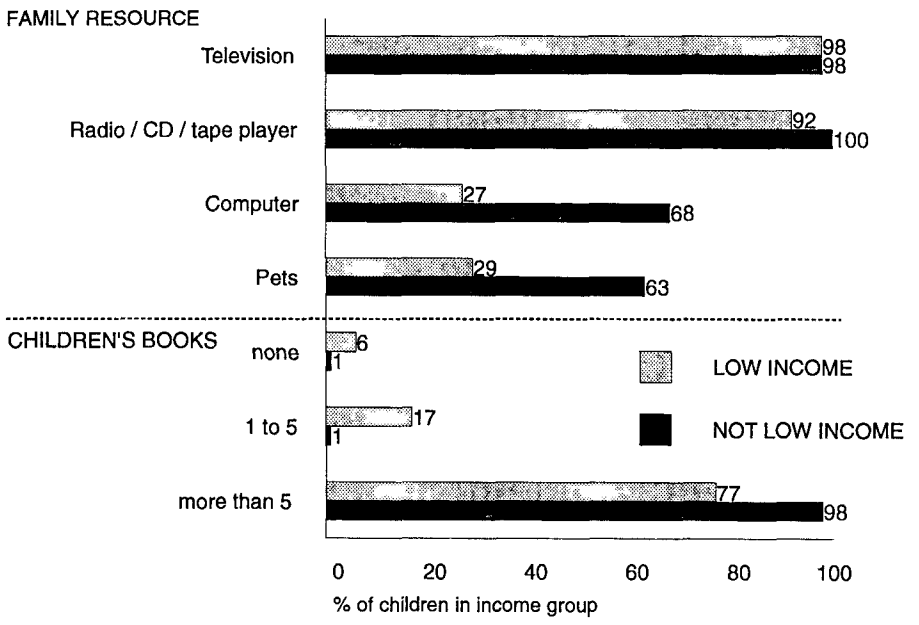
May watched TV for about 2 hours a day. Her mother read her stories, but said she could not help her as much as she would like, 'I do not have proficiency in English, therefore, cannot help her much with her English homework and reading ... I spend 2 hours with her teaching her homework, but the effect is not good. But I cannot afford private tuition'.

Gulay watched 4 to 5 hours of TV a day which her mother thought was too much. Her parents or sister read stories to her 'nearly every day'. Her mother said 'I would like to have more time, but I don't. We just quickly do her reader.'

Tom watched TV for 3 hours a day. He was read to occasionally but had a limited attention span. His mother would have liked to help him more but 'he is not my only child and I have meals to prepare and he needs to be supervised at all times, that's difficult. I would love to be able to spend quality time in teaching him more, but I'm a sole parent'.

Nearly all families had a television and a radio, compact disc or tape player, and over half the families had a computer (Figure 4.6). The parents were not asked how these resources were used in terms of the child's learning. However, one-third of the mothers considered their child watched too much television, while only four mothers thought their child used the computer too much. Two of the three children in families with no television were overseas, the third was in a high income family.

Figure 4.6 Selected family resources at age 6 by family income (Table A4.13)



There was little difference in some aspects of these home resources according to family income. However, the children in low-income families were significantly less likely to have computers than were other children. They were also less likely to have pets, another potential source of learning.

The availability of children's books in the home and parents' encouragement of reading are generally seen as having particular importance for the child's development of literacy. While most families had more than five children's books (with some mothers saying 'hundreds'), nine families had one to five children's books and four had none at all. The 13 families with five or less children's books were all NESB families (from Vietnam, Turkey, Laos, Lebanon, China and former Yugoslavia) and 11 were on low incomes. The lack of books reflects in varying degrees the parents' limited English, lack of education and low income, but also some cultural factors, for example the Hmong families from Laos come from a tradition with no written language. One mother with seven children and no books commented, 'I would like to buy some but worry they'll tear them'. She had not attended school herself and described herself as speaking English 'not well'.

In addition to having their own books, many children brought books home from school and some also used libraries. Details of library use were not collected at this interview, however when the children were aged 3 those in

low-income families were much less likely to use libraries than other children and this is likely to be a continuing pattern.

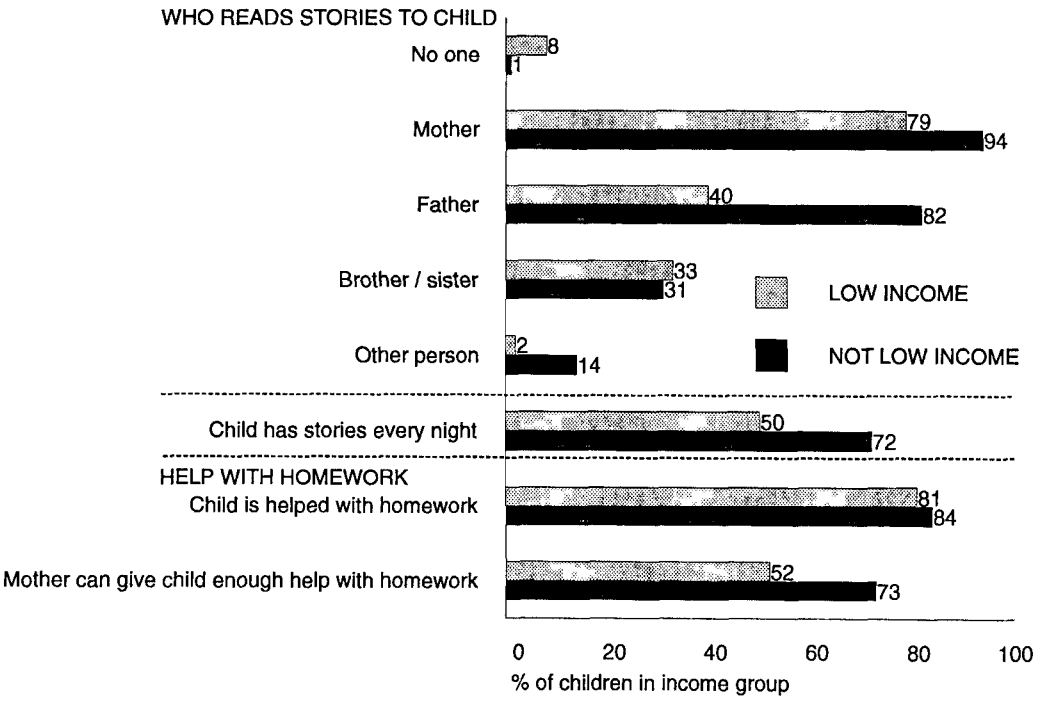
Home language is an important resource. The children in families where English was not spoken were likely to be at a disadvantage when starting school where English is the language of tuition. On the other hand some were developing the language skills in their parents' first language, sometimes reinforced with formal classes, which could provide a valuable asset.

As outlined in Chapter 2, half the mothers in NESB families spoke limited English, as did one-third of the NESB fathers. Many of the NESB parents would also have had some difficulty with written English. Some had received only primary schooling or less in their own language and most had arrived in Australia as adults. A few of the Australian-born parents also had limited literacy skills in reading or writing English and were constrained in the assistance they could give their children with reading or writing.

Most of the children's parents read stories to them often, typically every night. There were only five families in which no-one read to the child. Fewer of the children in low-income families were read stories every night than were children in families not on low income, either by their mothers or fathers (Figure 4.7).

Most children (91 per cent) brought homework of some sort home from school, half brought home reading only and the others both reading and other homework. Some 86 per cent of children brought books home every week.

Figure 4.7 Stories and homework at age 6 by family income (Table A4.14)



There was little difference in the type of homework brought home by children in low-income families and by those in families not on low incomes, or in how often homework was brought home, and similar proportions received some assistance with their homework. However, significantly fewer mothers in low-income families said that they were able to give the child as much help with school work as they would like to. The most frequent reason for this was the mother's lack of English, reflecting the high proportion of NESB families among those on low income. Other reasons included the demands of their other children and general lack of time.

> Because of the housework and mainly (because) her two year old sister does not let me help her with homework. Every time I go to sit my daughter down to do homework she will try hard to distract her.

The most frequent reason given by mothers not on low incomes was their work commitments.

> Time — do not pick (child) up until 6:30 pm — by the time we get home, have dinner (he's starving!), he is very tired — if he hasn't done homework at day care we do it then. (Both parents working full-time)

Summary and discussion

A recent longitudinal US study (Shaw et al. 1994) confirmed the additive effects of family stresses on children's behaviour and found that the negative impacts of stresses such as parental conflict or maternal depression were greater on children in low-income families. The authors suggested the buffers of a middle class 'ecosystem' may soften the impact of these stresses in ways not available when parenting abilities are affected by the hardships of poverty. The findings of the Life Chances Study also emphasise the accumulation of stresses in low-income families with corresponding lack of supports for many families.

While the families in the study had many things in common, there were some negative factors which were significantly more frequent in families on low incomes than in families not on low incomes. These differences at times resulted from the families' income situation but also reflected their other characteristics, such as sole parenthood, immigrant or refugee status, lack of English or unemployment.

In brief mothers in low-income families were *more* likely than those in families not on low income to say:

- they had quite a few problems managing the child;
- they had mixed feelings (rather than describing themselves as happy);
- the child's father was not very involved with the child;
- they had experienced the following stressful life events over the previous 12 months:

  serious financial problems;

  serious disagreements with their partner;

  major health problems; and

  serious housing problems;

- they experienced three or more stressful events; and
- their financial situation has had a negative effect on the child.

The mothers in low-income families were *less* likely to have assistance available from the child's grandparents, from friends or from neighbours and therefore were less likely to have informal support to cope with the stresses they experienced.

Families provide various resources which are likely to promote the children's

early education in terms of language and literacy. Most families provided children's books, regularly read stories to the children and assisted them with homework. Again there were exceptions, with children in low-income families more likely to miss out on parents reading to them. A major constraint was parents' English language proficiency, notwithstanding the potential advantages of some children's bilingualism. There was also the danger of some children learning neither their parents' first language nor English adequately, the impact of which would need to be studied over time. A second constraint was that of the limited time parents working long hours could spend with their children. For the families not on low incomes, the stresses on family life associated with parents' employment were a major theme.

The bigger picture — policy and practice

The findings of this study confirm that the income support provided to at least some families with children is inadequate to meet their daily needs and that they face a range of deprivation. Adequacy of income for families, be they sole parent families, families with unemployed parents or those working on low wages, remains a key policy issue in the consideration of providing for Australia's children.

The findings of this study emphasise the interaction of low income with other stresses on families with children. At a practice level it is important that people working with young children, in schools and other settings, are aware of the range of family situations from which the children are likely to come, and are able to take into account the needs of children who, for example, experience extreme parental conflict, or whose parents cannot assist them with their homework, or struggle financially to provide even food for them.

Related issues raised by the findings include the assistance available to parents experiencing high levels of stress in terms of social support and the services available to support family literacy.

THE CHILD AND SCHOOL

CHAPTER 5

Beginning school is an important transition point for most children. While opening up new opportunities, the school environment also places new demands on children and on parents.

The family's initial contact with the school and the nature and extent of the links developed between a child's family and school have important implications for the child's long-term educational progress (Briggs & Potter 1995). Early relationships based on positive interaction, co-operation and involvement form the basis for school-home partnerships which can provide strong support and encouragement for learning and social development. On the other hand, if the school environment is insensitive or unaware of the individual and cultural experiences each child brings, or, if tensions and conflicting values exist between the school and home, the two settings can work in opposition to each other to put the child's development at risk (Garbarino & Abramowitz 1992).

This chapter first provides an overview of the children's situations in relation to the type and locality of their schools, and then examines the families' financial costs associated with their children beginning school. As with the other parts of this report, most of the information has been gained from the children's mothers with less from their fathers.

The links between the families and the schools are also explored. The chapter looks at the mothers' experiences and views regarding the communication between the family and the school and then goes on to describe the mothers' involvement in school activities.

Parents' expectations of the school and the extent to which these expectations are met are important aspects of the school-family relationship. The chapter considers the mothers' expectations and then looks at how satisfied parents are with various aspects of their child's school.

Finally, the chapter considers the parents' views of their child's transition to school and his or her progress in their first year.

Five children

Amy

Amy attended the local state school, was in a class of 25 children and was very positive about school, enjoying the challenges of learning and her friendship group. Her mother felt parents were encouraged to participate in the school and she was involved with activities such as reading in class, excursions, working bees, canteen and social activities. School costs involved levies of about $300, and other costs for such things as excursions and swimming of about $200. Both Amy's parents were very satisfied with the school. Her father noted 'She is stimulated intellectually and socially and has a very positive attitude to learning'. Both her parents rated Amy as doing better at school than most other children in her prep class. (Highest income two-parent family)

Ben

Ben started at the local state school in a class of 26 and his mother said he was positive about school. What he said he enjoyed most was maths and what he disliked was lunchtime 'it's long and boring'. He was refusing to go to school in term one of prep and had a couple of changes of teachers, and his mother was concerned about his social development. She felt the teachers did not have the time to follow-up her concerns. She participated in some school social activities. School levies were about $80 and excursions and performances cost about $70. She was satisfied with most aspects of the school but not with the amount of playground space, the child's friends or the class size. Ben's father said he had mixed feelings about the school and would have preferred there to be more male teachers as role models. Both parents rated Ben as doing better than most other children in his prep class. (Medium-income two-parent family)

May

May was in grade one, her second year of school, but had undergone three changes of school because of moving house three times. Because of the changes, her mother said May lost interest in school and the teachers did not pay her much attention. May's mother spoke to the teacher at the parent-teacher interview about her worries that May had trouble catching up and May had made some improvement since then. She was at the local state school in a class of 22. Her mother said May liked drawing and writing and was positive about school. Her mother speaks limited English but there were teachers at the school to whom she could speak in Cantonese. School levies were $80, uniform $60, excursions $20 and raffle tickets $30 to $40. May's mother helped the school to raise funds by buying raffle tickets and

cooking sausages to sell at the canteen. She was satisfied with the school, with the exception of May's progress. However, she said, 'I hope the government will provide more money to the school so that more books can be bought for the library. Presently the books are very old'. Both May's parents rated May as doing about as well as most other children in her class. (Low-income Cantonese-speaking sole parent family)

Gulay

Gulay started at the local state school in her prep year. Her mother did not know the class size but thought it was perhaps 20. Gulay enjoyed her friends and loved reading at school, 'School is a fun thing for her. It's something to do for her rather than be at home'. She was very positive about school and her mother said her report was excellent, 'I was surprised she was doing as well as she was'. The school levy was covered by the Educational Maintenance Allowance they were entitled to receive as a low-income family, the uniform cost $400 and excursions, performances and swimming about $140. Gulay's mother felt the school was helpful about costs, using the EMA to cover them. School costs were difficult to afford, particularly uniforms and excursions and 'play lunches are expensive snacks if you have to keep up with what other kids have at school'. When she could, she made the children's clothes. She participated in reading in class, fundraising, working bees and social activities, 'Everyone is friendly, some are snobby, like anywhere you get all types of people'. She found fundraising a problem, 'How can I raise money for the school when I have four children? I hate selling raffle tickets. I feel I have to buy them all myself'. Gulay's mother was very satisfied with the school, while her father said he was satisfied. Her mother rated Gulay as doing better at school than most other children in her class on the basis of the teacher's comments, while her father said she was doing as well as others. (Low-income Turkish two-parent family)

Tom

In spite of his considerable developmental delay, Tom commenced in prep at the local state school in a class of about 20. After his mother had some difficulty getting government funding for the full-time integration aide he needed, he was able to attend school for three days a week. The school provided a speech therapist once a week and he was learning sign language. What he enjoyed most about school was being with other children, while he disliked being told what to do. The school levy cost $60 and excursions $30. His mother did not participate in school activities or fundraising 'being a single supporting parent I have enough demands on myself and my time'. She had daily contact with Tom's teachers and was very satisfied with the school. 'They have had many years of experience with children with special needs so they tend to be very caring and help the other children understand why some children behave in different ways to themselves.' His mother rated Tom as doing not as well as other children but 'he's doing the best

with what he's got ... He has made a lot of progress in speech, toilet-training and behaviour. He's doing well and he's enjoying it.'
(Low-income sole parent family)

The children's schools

Most of the children (79 per cent) were in their first year of school in 1996. In Victoria this is the 'prep' year and 70 per cent of all the children were in prep in Melbourne or in country Victoria. Three of these children had started school in 1995 but had changed schools in the same area or had moved from interstate or overseas and, in 1996, were undertaking their prep year again. A further 17 per cent of the children were in their second year of school, grade one in Victoria, and another child was attending a special development school in Melbourne. Twelve per cent were attending schools in other Australian states or overseas.

Over a third of the children were attending one of seven schools in the two inner Melbourne suburbs where all the children were born, and two government primary schools in these areas accounted for 20 per cent of the children.

While many of the children shared similar school environments, there was considerable diversity among the schools overall. In Victoria, the schools attended by the children ranged from large grammar schools to small community schools and included three non-government schools with alternative educational philosophies.

Almost three-quarters (72 per cent) of the children attended government primary schools, 17 per cent attended Catholic schools and the remaining 11 per cent were attending other non-government schools. By comparison, the 1996 census showed that, in Victoria, 70 per cent of primary school children were attending government schools, 23 per cent were at Catholic schools and the remaining 7 per cent attended other non-government schools.

Over half of the children in the study attended schools with between 200 and 400 students and 7 per cent were at schools with 500 or more students. The three smallest schools were a church-run school in South Australia, a state government school in a new outer suburb of Melbourne and an Anglo-American school in Russia, each with less than 50 students. The two largest schools were a government school in Queensland and a school in Hong Kong, each with 1000 students.

The sizes of the children's school classes also varied, with the smallest class being eight students at a special development school in Melbourne and the largest being a class of 50 with two teachers in a Queensland government

school. Class sizes, as reported by the children's mothers, differed according to school type with slightly larger class sizes in government and Catholic schools than in the other non-government schools. Over a third of the children were in school classes which combined students in different school grades, the majority of them combining prep and grade one. Children attending government schools were more likely to be in these 'composite' classes than were children in Catholic or other non-government schools.

While the majority of children in both the low and the not-low-income families attended government schools, and similar proportions attended Catholic schools, only one of the 16 children attending an other non-government school was from a low-income family. This girl attended a non-government school in Morocco.

School costs and school resources

The costs associated with the children's attendance at school varied greatly. Table 5.1 below lists the total school costs paid by the families in 1996 including school fees and levies, uniforms, books, excursions, performances, camps and other activities. While one mother reported paying a total of $25 in school costs for her child who was attending a government school in inner Melbourne, another mother, whose child attended a large non-government grammar school, also in inner Melbourne, reported paying $6665 in total school costs for her child for 1996. This was made up of $5500 in school fees, $800 for uniforms and $365 in other costs. Two families who were living overseas in 1996 had no school costs as these were paid by the fathers' employers.

Table 5.1
Reported total school costs according to school type, family income and location

	Total school costs			*No. of*
	Median	*Average*	*Min-max.*	*children*
All families[a]	$248	$552	$0-$6665	144
Family income *				
Low income	$210	$235	$35-$620	47
Not low income	$280	$721	$25-$6665	95
*School type**				
Government	$195	$222	$25-$1090	103
Catholic	$620	$777	$185-$2005	25
Other non-government	$2352	$2663	$45-$6665	14
Victoria — school type *				
Government	$210	$229	$25-$1090	96
Catholic	$720	$812	$245-$2005	23
Other non-government	$2873	$3056	$45-$6665	10

[a] Two families did not respond and another two families whose employers paid their families' school costs are not included in group analysis.

* $P < .05$. Costs differed between all three types of schools.

Fees and levies

For most parents the fees and levies paid to their child's school were the largest component of total school costs and, as would be expected, these were generally much higher for non-government schools. Some parents, however, paid several hundred dollars in fees and levies for their children to attend government primary schools. A few mothers reported paying no school fees and levies at all, while 13 per cent of the families, all with children at non-government schools, paid over $1000 in school fees and levies in 1996. There were differences between the school fees and levies paid by the low-income families and the families not on low incomes, reflecting, in the main, the greater proportion of children from families not on low incomes who were attending non-government schools.

Among the families with children at Victorian government schools, 16 per cent reported paying no fees and levies, a half paid $100 or less and a further quarter paid between $100 and $200. The remaining few paid $200 or more in school fees and levies. While 85 per cent of the low-income families paid less than $100 in fees and levies, the proportion of not-low-income families paying less than $100 was 41 per cent, and 11 per cent paid more than $200 while only one low-income family paid as much as this.

Other school costs

In addition to fees and levies, parents reported paying school costs for excursions, performances, camps, books, stationery, gymnastics, music, computers and swimming. For most parents, the largest component of these costs was school uniforms, which commonly accounted for 75 to 80 per cent of school costs other than fees and levies. For almost half the parents these additional school costs amounted to less than $100 for the year. A further 30 per cent of the families reported paying between $100 and $200, another 20 per cent between $200 and $500 and four families reported paying $500 or more. Overall there were no differences between the low-income and the not-low-income families in the additional school costs paid.

Affording school costs

Almost one in three of the mothers from low-income families found it difficult to afford the costs associated with their child's schooling and this was also the case for one in seven of the families not on low incomes. More of the mothers whose child was at a non-government school had difficulties affording school costs (32 per cent) than did those whose child attended a government school (14 per cent), with 28 per cent of those whose child was at a Catholic non-government school and 38 per cent of those whose child was at another non-government school finding costs difficult. Among the families on low incomes, 40 per cent of those whose child attended a non-government school found school costs difficult while more than one in four of those whose child was attending a government school found it difficult to afford school costs.

For the families not on low incomes, the school costs that were hard to afford were fees, mostly for non-government schools, with a few mothers also finding it difficult to afford the fees and levies for government schools. Some of the families living on low incomes also mentioned fees and levies as costs that were difficult to meet. There were a range of other school costs they found difficult including school uniforms, lunches, excursions, swimming, books, music lessons, and development programs. A few mothers commented that they had not paid voluntary levies for government primary schools because they could not afford them. Two mothers in low-income families described the costs they found difficult:

> School excursions or other development programs, because my partner and I did not have a job and [on] some occasions I find it difficult ... If it happens we often paid for one or two children to participate and next time, paid for the other who missed out the first time. (Family with four school-age children).

> Clothing, lunch costs — which is a status thing. It's all a struggle, there's always something new — bathers, swimming etc. [I] try and budget for it and live within my means. It's a big relief from the kinder fees of last year. In that respect it's been better.

For a number of mothers from low-income families, getting by with fewer school uniforms or making them at home were ways of coping with school uniform costs. For seven families, five low-income and two not-low-income, difficulties affording school costs had meant their child had been unable to participate in some school activities including dance, music, excursions and sports activities.

> Music activities and dancing lessons, [I] can't afford the lessons. Had to forgo any extra classes, no trimmings, the extra things you like to offer — swimming, gymnastics. (Not low income, sole-parent family).

While over 40 per cent of the mothers reported that the school asked for money once a term or less frequently, almost half the mothers said the school requested money a few times a term or more often. Five mothers reported that the school requested money once a week. The frequency of requests for money was not significantly different according to family income or when compared with government or non-government schools.

Help with costs

Almost all of the mothers found their child's school helpful about costs (or did not have any experience which allowed them to comment on the school's helpfulness). The two parents who found the schools unhelpful were one mother from a family not on a low income who thought her child's school could have allowed more flexibility with payment dates, and another mother from a low-income family who thought that some of the activities organised by the school were too expensive.

Several of the mothers who had difficulty with school costs commented that the school had allowed them to pay for activities at a later date or to pay in instalments. One mother commented that her child's government school was helpful because it expected parents to pay only as much as they could afford of the voluntary school levy.

Three-quarters of families on low incomes and two of the families not on low incomes said they were eligible for the Education Maintenance Allowance (EMA), a Victorian State Government payment of up to $127 a year to assist low-income families with the costs of sending their child to primary school. The EMA has been paid, in two instalments, to the child's school to be passed on to the family. While changes to the scheme whereby the school keeps half of the payment were not introduced until 1997, in 1996 some schools retained part or all of the EMA payment.

The experiences of a number of the mothers who did receive the EMA indicate there may be a lack of awareness of this assistance. Gulay's mother's comments illustrate this:

> In the beginning I wasn't aware of the EMA and only last term I found out that it would even cover the swimming. I paid everything at the beginning of last year. I was so happy to find out about the EMA.

Another mother had expected her child's school would only keep the first of the two EMA instalments but had difficulty obtaining any of the payment from the school. She had obtained a school uniform for her daughter through the Victorian State Relief Fund.

Parents and schools

Contact with the school

Generally mothers had frequent and regular communication with their children's schools and teachers. Schools communicated with the children's parents through weekly or monthly newsletters, teacher-parent communications, using books and diaries sent home with the children, and through less frequent formal parent-teacher interviews. On a more informal and frequent basis, in many cases daily, teachers and parents communicated face-to-face before or after school.

Almost all the schools had held parent-teacher interviews during the year and most families had attended these and found them helpful. While attended by slightly more of the low-income parents, the difference in attendance by family income was not significant.

Most of the mothers found their children's schools open and welcoming; however, 11 per cent of the mothers reported having some difficulty communicating with the school.

> They are pretty polite. I guess I feel welcome, but still even at my age I feel scared.

The difficulties for eight of the mothers were in communicating with a specific staff member in their child's school and for one other mother it was getting to the school when she was working full-time. For the other six mothers, all from low-income NESB families, the difficulties communicating with the school were due to English language difficulties.

NESB mothers were also asked if language was a problem in their contact with the school. Eleven mothers said that language was a problem. Nine were from low-income families, most with children attending inner Melbourne state schools with a great deal of ethnic diversity among their student populations. While the schools provided interpreters, this was either on a part-time basis or for teacher-parent interviews only. Some schools sent newsletters and notes home in the parents' language and in two schools there were teachers who spoke the parents' language. Two of the mothers relied on the child's father

to communicate with the school, although in both families the father was not always available to do so. Another two mothers relied on their older children to interpret for them. While one mother commented that the teachers were 'all very kind and nice and say things slowly and nicely', she also spoke of needing to take her child home one lunch-time and not being able to tell the teachers why she was doing so.

Forty per cent of the mothers from NESB families thought that the teachers did not understand the family's culture. All but one of these 14 mothers were from a low-income family. The children of three were attending Victorian Catholic primary schools and the other 11 were at government schools. Two of the families, one Turkish and the other Chinese, had moved to middle or outer Melbourne suburbs and commented that there were few families from the same ethnic background with children at their child's school.

However, other parents felt the schools did understand their culture or ethnic background and commented on such things as the school being understanding when the child was away for cultural occasions, or the school encouraging the children to take part in multicultural parades they organised.

Mothers' participation in school activities

Three-quarters of the mothers participated in activities organised by their children's schools, as shown in Figure 5.1 and Tables A5.1 and A5.2 in the Appendix. These activities were most frequently sporting and social events, followed by fund-raising, school excursions and reading in class. Fewer mothers were involved in school working bees, assisting in the canteen, on committees and providing other classroom or clerical support. A small number of mothers were on the school council.

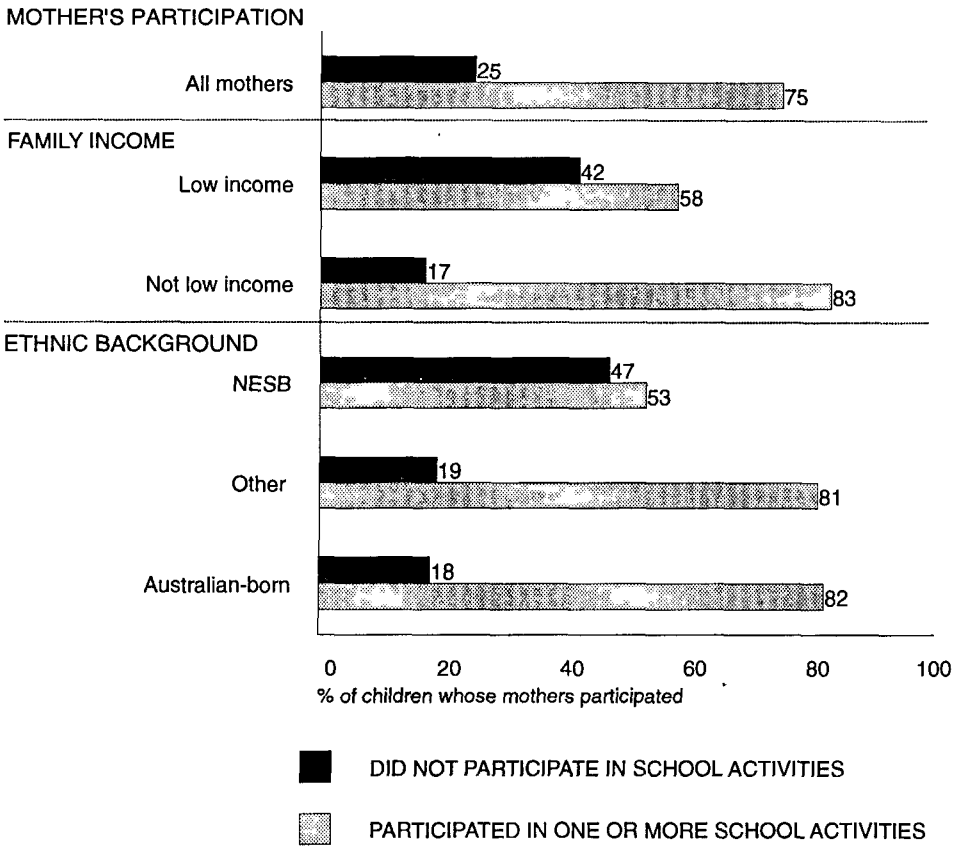
Overall, the extent to which different mothers participated in school activities varied greatly. While a quarter of mothers were not involved in any school activities, one mother participated in all the activities listed and another six mothers participated in most of them.

There were some differences in mothers' participation overall and in specific activities according to the type of school and the family income. The extent to which the children's schools requested parents' involvement or offered them opportunities to participate is not known.

A much higher proportion of the mothers in low-income families than of the mothers in not-low-income families did not participate in any school activities. This reflected the lower participation of mothers from NESB families. Significantly fewer mothers from low-income families participated in school excursions, sports and social activities, and on working bees and committees.

As with overall participation, the low-income mothers' lower levels of participation in some specific activities may well reflect lower levels of participation by NESB mothers. For example, while less than a quarter of all the low-income mothers participated in reading in class, 43 per cent of the low-income mothers *not* from NESB families participated in this activity, a higher proportion than the 33 per cent of mothers from not-low-income families who read in class.

Figure 5.1 Mother's overall participation in school activities (Table A5.1)



While there were no differences in the numbers of activities mothers were involved in according to the type of school the child attended, there were some differences in the types of school activities mothers participated in. While a third of mothers with children at government and Catholic schools were involved in reading in class, only one of the 16 mothers whose children were at other non-government schools was involved in this activity.

Just over a third of all mothers participated in fund-raising for the school

and 84 per cent had been asked to raise school funds. The proportion of mothers with children at non-Catholic non-government schools who had been asked to raise funds was lower at 63 per cent.

For 15 per cent of the mothers, school fund-raising presented problems. The problems mentioned included difficulty finding the time to sell raffle tickets, disliking asking friends to buy them or not knowing anyone to whom they could sell tickets. Two mothers who were employed full-time commented on the difficulties they had in finding the time to participate in any school activities at all.

Parents' satisfaction with school

Most mothers and fathers said they were satisfied with their child's school, with very few parents being dissatisfied and a small proportion of both mothers and fathers having mixed feelings (Table A5.3 in Appendix).

Mothers were more likely to be 'very satisfied' with their child's school than fathers who were most likely to respond that they were 'satisfied'. While this was the case for all families, the fathers in low-income families were much less likely than any other parents to say they were very satisfied.

Most mothers thought their child's school provided the activities they had expected it would. Those who had not had their expectations met had a variety of concerns including: the school did not provide enough regular sport or physical education, not enough music, language and drama or enough time for 'developmental' or 'imaginative' play. Four of the mothers thought the schools provided too much time for play and not enough for academic pursuits. Overall, mothers' opinions did not differ according to family income, background or type of school.

While overall levels of satisfaction with their children's schools were very high, mothers were more likely to be satisfied with some aspects of the school than with others (Table A5.4 in Appendix). After their child's education, the aspects of school that mothers were most likely to be satisfied with were their contact with teachers, their child's progress at school and their child's friends. The aspects of school that mothers were most likely to be dissatisfied with were class size, school resources and the amount of playground space.

One mother who was dissatisfied with a number of aspects of her child's school commented:

> I feel the class sizes are too high and that the school is too dependent on parent volunteer labour. I am very happy to participate in the school and feel parents need to be involved but it is a bottomless pit. (Not-low-income family)

The child at school

Starting school

Most of the mothers felt that starting school was a positive experience for their child. Generally the children looked forward to school and got on well with their teachers and the other children.

Mothers of 90 per cent of the children thought their child was ready for school and the factors most often cited as helpful in preparing the children were attendance at kindergarten, pre-school or formal child care. The value of kindergarten was seen to be in facilitating the development of their children's social skills including 'experiencing social conflict' and 'making friends'. In addition, kindergarten and child care experience were seen by mothers as assisting their children in 'learning independence', 'getting used to routine and discipline', and 'being away from family'.

> Kinder was good in preparing them with their English for school. (NESB twins)

> The time [the child] has spent at child care and kindergarten has prepared him socially for school. Being encouraged to learn to be independent has helped [the child] to be confident in school.

Various forms of school orientation were also mentioned as important in preparing the child for school. These included attending kindergarten programs on the school campus; attending school induction and orientation programs organised by the child's kindergarten, child care centre or the school itself; becoming familiar with the school environment through older siblings already at the school; and informal visits to the school. A number of mothers mentioned the importance of living close to the school because it meant their child was familiar with the school and had neighbourhood and kindergarten peers who started school with them.

Nine mothers (including four from families with low incomes) thought their children were not ready for school. The reasons they gave were the inadequacy of the kinder program in the child care centre (one mother), social, emotional or academic immaturity (three mothers), and inexperience with English language (three mothers). The mother of a Turkish boy who was in grade one felt that children start school too young. Her son initially had problems learning English and had changed school twice as the family had moved house. A Chinese child did not speak any English when he started his first year at school. His mother said he 'ran around and could not follow the teacher's instructions'. A Vietnamese mother said her son was:

> ... very frightened at the beginning of the year, didn't know what was going on in the class [and] didn't know his alphabet. He didn't want to go to school because he couldn't understand the teacher and his friends, but now he likes to come to school.

Getting on at school

Most of the mothers rated their child's attitude to school as positive or very positive. Fourteen mothers (five low-income and nine not-low-income) said their child had mixed feelings towards school. Twelve of these mothers commented that their child did not want to go to school sometimes and the reasons given ranged from being tired and finding it difficult to get out of bed, to having problems keeping up academically and being bullied by other children.

> Lately she hasn't wanted to go. It's [been] a hard year — [the] transition from being home. I don't see her as much with [her father] having her every second weekend and a night during the week. There have been occasions of bullying at school.

> [He doesn't want to go because of his] reluctance to perform tasks regularly. Tiredness. I suspect he is becoming anxious about his reading ability — i.e. not reading yet.

While most mothers said they had no major worries about their child at school in 1996, just one-fifth expressed concerns. These included concerns that children were behind academically (10 mothers), about the children's social development and behaviour (eight mothers), bullying and/or the disruptive behaviour of other children (six mothers), the school curriculum (two mothers) and children's special needs. There were no differences in relation to family income or to the child's sex.

Changing school and missing school

A number of children had experienced changes of school in their first or second school year. Most mothers reported that this was a positive experience for their child.

Of the 25 children who had changed schools, 18 had done so because the family had moved, four because of the parents' concerns about the child's development at the first school, two so that the child could be at the same school as his or her siblings and one because the second school was more affordable.

Of the 18 children whose families had moved, 10 were from not-low-income families and nine of these had moved to or returned from overseas. Of the eight low-income families whose children had changed schools because of moving, seven were renting their homes and one family had moved to buy a house.

Mothers of 16 of the children who changed schools felt the effect on the child had been positive. Another five mothers reported the effect of changes

on the child as mixed and this was due to issues of initial settling in, and three mothers reported that the experience had been negative for the child.

Nine children had been away from school for three or more weeks during the year. Five of these children, all from families not on low incomes, had missed school because of family holidays and another three had moved or travelled overseas because of their parents' jobs. One child, a boy who lived with his Vietnamese sole parent mother in a low-income family, had changed schools three times and had missed school for two months due to his mother's ill health. His mother, who was unable to take him to school when she was unwell, said:

> It makes him slow, he needs a while before he can pick things up. He'll have to repeat prep.

Parents' views

Parents were asked how well they thought their child was getting on at school. Mothers and fathers were asked if they thought their child was getting on 'better than', 'about as well as' or 'not as well as' most children in his or her class.

Two-thirds of mothers responded that their child was doing 'as well as most other children in the class' at school and a quarter felt their child was 'doing better than most' while the remainder felt their child was doing less well (see Table A5.5 in Appendix). Fathers' responses were similar, although fewer fathers identified their children as doing 'less well than most others'. Generally there was agreement between parents about how their child was doing, with parents' opinions being the same for 76 per cent of children for whom both mothers' and fathers' opinions were available.

Parents' opinions of the children's progress were examined in relation to a range of family variables.

While a higher proportion of the mothers of children in families not on low incomes rated their child as doing 'better than most in the class', overall the differences in mothers' opinions according to family income level were not significant.

There was a significant association between the mothers' opinions of how their child was getting on at school and the mothers' education, with 38 per cent of mothers with degree or post-graduate education describing their children as doing 'better than most others', compared with 13 to 14 per cent per cent of those mothers with fewer years of education. There was no association between fathers' education level and fathers' opinions of how their child was doing.

While there were no significant differences overall according to the child's gender, more boys (14 per cent) were seen by their mothers as doing 'not as well as other children in the class' than there were girls (4 per cent). While also not significant, there were some differences in relation to NESB families and sole parent families, with fewer of the mothers in these families seeing their children as doing 'better than most others'. Overall, parents whose children were at government and non-government schools had similar opinions of how their children were getting on.

Comments by parents who saw their children as doing 'better than most' included:

> I think he would qualify as gifted academically. He is way ahead in reading and number skills and amazes us and his teacher constantly.

> He is well above average with reading, maths and writing. The teacher relies on him to help her in the class.

One mother who felt her child was doing 'about as well as most others' said:

> It depends on the subject. Reading and writing goes very well for instance. He loves drawing. At home he can go on for hours in a very detailed way, he draws boats, trains, aeroplanes and he also loves designing and making things. This of course can not always be done at school. He takes his work very seriously and is almost afraid to fail. He does it, though, with great pleasure.

Comments about children seen by their parents as doing 'not as well as most others' included:

> His English is not as good as his classmates, but this will change as his English improves.

> The academic standard of children in his class is very high ... He can read a simple book and write a few sentences which can mostly be read by a teacher or adult. In some schools his performance would be above average. I think he had lost a bit of confidence because he doesn't see himself as coping as well as others.

Summary and discussion

While there was considerable diversity among the children's schools in relation to overall size, classroom size and class organisation, most children shared similar school environments in 1996, their first or second year of school.

Some parents had difficulty meeting school-related costs. Parents tried to give priority to these costs and, in most cases, they were helped by the schools which, for example, allowed them to delay fee payments or to pay in instalments. There were, however, a few children who had missed out on school activities

such as excursions, performances and sports activities because parents could not afford the costs.

From parents' reports it appears most of the children got off to positive starts at school, many benefitting from the opportunities and experience offered by pre-school care and kindergarten programs. Prior contact with the schools also assisted the children's transition and, for some, this contact was provided by formal orientation programs. For those children whose schools were close by, or who had older siblings, school was already a part of their familiar environment.

Most families found the school welcoming, and the majority of mothers had developed strong communication links with their children's teachers and were satisfied with the contact they had with them. Many mothers spoke with teachers on an almost daily basis as they took their child to and from school. Three-quarters of the mothers also participated in various school activities ranging from reading in class to attending school sports and social functions. Mothers from NESB low-income families were significantly less likely than other mothers to participate in school activities.

The majority of parents were satisfied with their child's school. Among mothers there were high levels of satisfaction with their child's education, their child's progress at school, their child's friends and the quality of the teaching. However, a significant minority (almost one in five) of the mothers were dissatisfied with each of the following aspects of the schools: class size, school resources and playground space.

For some families the transition to school had its difficulties for both parents and children. A few mothers reported difficulties communicating with their child's school, particularly mothers with little or no English as, even when interpreters were used by the school, they were not always present when needed. The mothers of a few children felt their child was not ready for school, the most common reasons being 'immaturity' or English language problems. Some children were reluctant to go to school because of fatigue, bullying or problems keeping up academically. The majority of parents thought their child was progressing well at school while small numbers of both mothers and fathers thought their child was doing 'not as well as most others'.

A significant minority of mothers from NESB families thought that the school did not understand the family's culture.

Already 17 per cent of the children had changed school, most because the family had moved. Two-thirds of the mothers felt the change of school was positive for the child, the remainder did not.

Implications for life chances

The constraints on the participation of both children and their parents in school activities may have longer term implications. Lower levels of participation in school activities by parents in low-income families suggest there may be barriers to the establishment of positive and reinforcing links between the school and family. For many of these families the barriers appear to be language and cultural differences. Recent Australian research has investigated English learning at school by children whose first language is not English and has noted the effects of the exclusion of NESB parents from the school environment. When parents do not share the language and culture of the school, their participation is inevitably limited and this is held to be an important factor in the under-achievement of their children (McKay et al. 1997).

Some children are missing out on school activities because of costs in their first year or two of school. As the children move through school, the costs associated with their schooling will increase, placing significant financial demands on their families, demands that some low-income families will not be able to meet.

The bigger picture — policy and practice

In Victoria new funding arrangements have put increasing pressure on schools to raise funds for school resources and programs from parents and the local community, leading to concerns that schools may become increasingly differentiated by socioeconomic status.

The increased financial pressures on government schools throughout Australia have serious implications for the capacity of these schools, most particularly those in lower socioeconomic-status communities, to provide equitable educational opportunities to children from low-income families.

LEARNING AND PROGRESS AT SCHOOL

CHAPTER 6

Learning and progress at school

Children's behaviour and learning in their early years of school can be important predictors of future attainment at school as well as being indicators of their current development. While Chapter 5 discussed the parents' views on the children's progression in the first years of school, this chapter looks more closely at the children's learning in relation to reading and behaviour in the school setting.

This chapter considers two indicators of the children's progress in early reading. These are the children's attainment on a word recognition test and their early reading behaviour at school as rated by their teachers. While it is recognised that children develop at different rates (Ochiltree 1994) and that the early school experiences and demands on children in relation to reading will vary, such measures can provide early pointers to children's future literacy attainment (Spreadbury 1995).

Two additional measures, one task completed by the children and the second an assessment by the children's teachers, provide broader indications of the children's cognitive development and learning behaviour in their early years at school.

The outcomes on these four measures: Copying Skills (Larsen 1987), the Primary Reading Test (France 1981), the ACER Teacher Assessment of Progress in Reading (ACER 1995) and the Behavioral Academic Self-Esteem (BASE) rating scale (Coopersmith and Gilberts 1982), are examined in relation to a broad range of demographic, family and other factors. Each of the measures is described in brief with further information about them provided in the Appendix.

Cognitive development — Copying Skills

The main purpose of the Copying Skills task was to provide an indication of whether the child had attained the level of development of the skills necessary for beginning reading and writing. The children's ratings on this task, which required them to copy some geometric shapes, some letters and a short sentence, are expressed as a level of readiness for undertaking different types of activities likely to be present in a prep grade program (Larsen 1987). An additional reason for having the children undertake this task was because it is a measure that is less dependent on English language knowledge than the other measures used in the study. The task was not undertaken with children who were overseas or interstate.

The results of the Copying Skills task are shown in Table 6.1. With one exception, the 125 children completed the Copying Skills task to a standard indicating that they would be unlikely to experience difficulties in early learning. One hundred and three (83 per cent of those who undertook the task) attained a rating of moderate to high readiness and a further 21 children (17 per cent) attained a rating of high readiness. One child, who had experienced delay in his speech development and was attending a special development school, completed part of the Copying Skills task and attained a rating of low readiness. Low readiness on the task suggests a child will possibly have difficulty with early learning. A second child with developmental delay, Tom, could not undertake the task at all and another child declined.

The children's ratings on the Copying Skills task can be compared with those of 215 Victorian children in their first (prep) year at school who undertook the task as part of a trial study by the Australian Council for Educational Research (ACER) (Larsen 1987). The children in the ACER study had less experience of school (between four and five months of prep) and were slightly younger than the Life Chances Study children who were either nearing completion of their prep year or nearing completion of grade one. As would be expected, given these differences in age and school experience, the scores of the Life Chances Study children were higher than the scores of the children in the ACER sample.

Table 6.1 Results of the Copying Skills task

	Life Chances children			*ACER sample*
School year	prep	grade one	Total	
Mean age	6 years 3 months	6 years 7 months	6 years 4 months	5 years 5 months
Readiness (score)	No. *%*	No. *%*	No. *%*	*%*
High readiness (11–12)	9 *9*	12 *50*	21 *17*	*18*
Moderate to high readiness (7–10)	91 *91*	12 *50*	103 *83*	*44*
Moderate to low readiness (4–6)	0	0	0	*28*
Low readiness (0–3)	0	0	1[a] *<1*	*10*

[a] This child was not attending school

Among the study children there were differences between the ratings of children who were at the end of their prep year at school and those who were at the end of grade one with more of the grade one children achieving a 'high readiness' rating. There were no discernible differences by age once school experience was taken into account and there were no differences in ratings on the Copying Skills by family income level.

Reading development

Ratings on two measures, the Primary Reading Test (France 1981) and the ACER Teacher Assessment of Progress in Reading (ACER 1995), provide indications of the development of skills required to learn reading and writing. At this stage of the study it was expected there would be a good deal of variation in ratings on these measures, reflecting the diversity of the children's early experiences and their different rates of development. While the results, as measures of early reading competence, also provide an indication of each child's likely later reading development, it would be expected that some children will get off to a later start with reading and will not necessarily experience any ongoing difficulties.

The Primary Reading Test

The Primary Reading Test was undertaken by 125 children who were all attending schools in Victoria. Not all the children who undertook the test attempted all 48 test items. The test was discontinued if a child got five consecutive items wrong or, at any stage, clearly indicated he or she did not wish to continue. Seventeen children declined to complete the test before reaching the end; most of them were having difficulties with the later, harder items on the test while a few others were distracted or lost interest. In the cases of five of the children, interviewers noted that the circumstances in which the exercises were undertaken were not ideal as there were interruptions or distractions. As the scores of these five children all fell within one standard

deviation of the mean score for the entire group, they are included in the analysis.

The two children with developmental delay did not attempt the Primary Reading Test and a third child declined. Their scores are not included in the group analysis.

The test scores of the children are shown in Table 6.2 (more detail is provided in Table A6.1 in the Appendix) as are the scores of a larger group of Victorian children collected by ACER in 1995 as part of the evaluation of the Victorian Pilot Project for the first three years of schooling (de Lemos 1996). While children from schools in low socioeconomic areas are over-represented in the ACER group, the Life Chances Study is also likely to have an over-representation of children living in families with low incomes, so the samples should be generally comparable. The ACER group does, however, include some children who are at least a year older than the oldest children in the Life Chances Study. Norms, in the form of standard age scores with a mean of 100 are based on a British sample and provide some indication of expected performance standards according to age.

The children's raw scores on the Primary Reading Test ranged from 2 to 45 (see Table A6.1 in the Appendix). This range is similar to that for the Victorian sample from the ACER Pilot Project, with some children correctly identifying very few of the 48 words in the test and other children correctly identifying all or most of the words.

The standardised score of 96 for the overall group of children in the study is somewhat lower than the average of the British norm group (100) and this may, in part, reflect cross-country differences in early education experiences — such as differences in school starting ages. This is supported by comparison of the standardised scores for the Life Chances children (96) with that for children in the ACER sample (96). When the distribution of the children's scores is compared to that which would be expected, based on the norm group (see Table A6.2 in the Appendix), the scores of the Life Chances children appear to be clustered around the middle deciles with fewer children than might have been expected gaining scores at the upper end of the distribution. Again, this may well be a consequence of different school starting ages, although these are not available for the norming sample.

Table 6.2 also provides details of the scores on the test for the children grouped according to a range of family and other characteristics. There were no differences in the average scores of boys and girls nor were there differences according to the children's ages or to the type of school the children attended. The children's scores did vary according to their school experience with the prep children, on average, achieving lower scores than the children in grade one.

There were also differences according to family income, both current and over time, and according to a number of other family characteristics that are associated with family income.

Table 6.2 The children's scores on the Primary Reading Test

	Standardised score		*No. of children*
ACER Victorian sample	*Mean*	*St. dev.*	
Mean age: 6 years 11 months, range 5:8–7:8	96	n/a	1084
Life Chances children			
Mean age: 6 years 4 months, range 5:11–6:8	96	12	124
Female	96	11	73
Male	95	13	51
*School year**			
Prep (av. age = 6 years 3 months)*	95	12	99
Grade one (av. age = 6 years 7 months)	99	9	25
*Family income**			
Low income	90	10	39
Not low income	98	11	85
*Income over time**			
Low income 3 stages	92	11	24
Low income 1 or 2 stages	90	8	27
Low income at no stage	99	12	73
Family structure			
Sole parent family	93	13	21
Two parent family	96	11	103
*Mother's education**			
Up to 10 years	94	12	29
11 to 14 years	92	9	40
Degree or post-graduate (15 to 17 years)	99	12	55
*Father's education**			
Up to 10 years	91	13	25
11 to 14 years	94	9	40
Degree or post-graduate (15 to 17 years)	100	12	54
Number of siblings			
No siblings	97	11	18
One to three siblings	95	12	100
Four or more siblings	96	15	6
*Non-English-speaking background**			
Both parents NESB	91	10	31

Both parents Australian	97	12	68
Other	99	11	25
*Languages child speaks at home**			
English only	97	12	91
Other	92	10	33
*Prep children only**			
Child speaks only English at home	96	12	77
Other	90	11	22
Grade One			
Child speaks only English at home	103	9	14
Other	95	8	11
No. of times moved house			
Two or less	96	12	91
Three or more	96	12	31
Type of school			
Government school	96	12	92
Catholic school	95	10	23
Other non-government school	91	10	9
*Mother's opinion of how well child is doing at school**			
Better than most in class	104	12	29
As well as most in class	94	10	80
Not as well as most in class	87	9	11
*Father's opinion of how well child is doing at school**			
Better than most in class	102	12	24
As well as most in class	95	11	67
Not as well as most in class	88	7	6

* P =.05

The average score for the children living in families currently on low incomes was lower than that for the children in families not on low incomes. The group of children in families who had not been on a low income at any stage of the study had a higher average score than the groups of children whose families had been on low incomes at some or all stages of the study. There was no difference between the average score for the children whose families had been living on low incomes at all stages of the study and those whose families had been on low incomes at only one or two stages of the study.

The children whose parents were both from non-English-speaking birthplaces had a lower average score than the group of children with other immigrant parents. They did not, however, have a significantly lower average score than the children with both parents born in Australia. The average score of the children who speak a language other than English at home was lower

than the average score for the group of children for whom English is a first language. This finding suggests that the differences in the average scores according to non-English-speaking background are reflecting differences in the children's familiarity with English at a time when they are beginning to learn to read and write English at school. This lower average persists among the children in grade one.

The children's scores also varied according to their parents' levels of formal education with children whose fathers had completed degree or post-graduate-level study having a higher average score than the children whose fathers had completed ten years or less of formal education. Similarly the average score for the children whose mothers had completed degree or post-graduate level study was higher than that for the children whose mothers had 11 to 14 years of education. It was also higher than the average score for children whose mothers had up to 10 years of education but this difference was not significant.

The size of the children's family, the number of times the family had moved house, whether or not the child had changed schools and whether the family was a sole parent or two-parent family were not significantly associated with the children's scores on the reading test.

The children whose mothers thought they were doing better than most others in their class had significantly higher scores on the Primary Reading Test than the children whose mothers thought they were doing the same or not as well as other children in their class. The children's scores show a similar pattern according to fathers' opinions, but this is not significant.

The Primary Reading scores were also examined in relation to a number of other factors relating to the child's health, development and temperament, family stresses and family resources. (These results are shown in Table A6.3 in the Appendix.) The children's scores on the Primary Reading Test did not vary significantly with any of these factors.

Children with high scores on the Primary Reading Test

Three children gained scores that would be expected to be in the top 10 per cent of test scores for the population. Fourteen children (11 per cent) gained scores that would be expected to be in the top 20 per cent of population[1]. These children had standard scores of 113 or more. The seven boys and seven girls all lived in families who were not on low incomes and had not been on low incomes at any stage of the study. One child attended a Catholic school and the others were at government schools. Eleven of the children were in their prep grade and three were in grade one.

[1] The British sample is used here only as a guide to the expected distribution of scores in the Life Chances' children, not to make direct comparisons to the population.

Children with low scores on the Primary Reading Test

The two children with developmental delay did not undertake the task. In addition to these two children, there were a further 16 children (13 per cent) whose scores on the test would be expected to be in the lowest 10 per cent of the population distribution. These 16 children were seven girls and nine boys; 11 were from low-income families, seven were from NESB families and all but one were in prep year at school.

Five children lived in families who had not been living on a low income at any stage of the study, seven were from families that had been on low incomes at all stages of the study and the remaining four children were living in families that had been on a low income at some, but not all, stages of the study.

Two of the children, from not-low-income families, were attending non-government schools with alternative educational philosophies and practices. In their first year of school these children are less likely than others to be familiar with word recognition tasks such as the Primary Reading Test. Among the other children, however, are a number who can be seen to have had difficult starts to their schooling and who, at the time the test was administered, were probably behind their school peers in acquiring reading skills.

Six of the seven NESB children have a language other than English as their first language. The experience of initially disliking school and finding it difficult to understand teachers and classmates was shared by some of these children who spoke little English before starting school.

The teachers' views — the ACER Teacher Assessment of Progress in Reading

While the Primary Reading Test is a direct measure of the children's word recognition skills, the ACER Teacher Assessment of Progress in Reading provides an indication, based on their teachers' judgements, of the children's achievement of the behaviours that have been identified as important steps in the early development of reading.

Teachers completed the reading checklist for 122 of the children and their ratings ranged from zero to the highest possible rating of 48. Checklists were completed for most of the children attending Victorian schools, for four children who were at schools in other countries and for eight children who were at schools in other Australian states. The teachers of the two children with developmental delays completed the checklists although the ratings for these children are not included in the group analysis.

The distribution of the teachers' ratings for the children was compared

with the expected distribution of scores based on a larger sample of Victorian children (ACER unpublished data) (see Table A6.4 in the Appendix). While these figures suggest a disproportionate number of Life Chances' children in grade one received a rating of 'well below average' the groups are not strictly comparable as some of the grade one children in the study are in their first rather than their second year of school. This is due to grade one being the first year of school in some Australian states and in some countries outside Australia. The distribution of the ratings among the prep children in the study is also different from that which would be expected based on the larger Victorian sample in that the ratings in the present study are distributed more evenly across all the categories.

There was a strong correlation (.661) between the ratings on the ACER Teacher Assessment and the children's scores on the Primary Reading Test. The mean scores on the Primary Reading Test were highest for the groups of children whose teachers gave them above average ratings on the Assessment.

Table 6.3 below shows the teachers' ratings for the children by a number of family characteristics and other factors (additional detail is provided in Table A6.5 in the Appendix).

Table 6.3
The children's ratings on the ACER Teacher Assessment of Progress in Reading

	Raw score		*No. of children*
	Mean	*St. dev.*	
ACER Victorian Sample			
Prep: average age 6 years 2 months	27	8	1240
Grade One: average age 7 years 2 months	36	8	1067
Life Chances Study children	28	10	120
Female	29	9	68
Male	29	12	52
School year			
Prep	27	10	90
Grade One	32	10	30
*Family income**			
Low income	23	9	37
Not low income	31	10	83
*Income over time**			
Low income 3 stages	24	10	23
Low income 1 or 2 stages	21	9	24
Low income at no stage	32	9	73
Family structure			
Sole parent family	23	8	21
Two parent family	30	10	99
*Mother's education**			
Up to 10 years	25	11	27
11 to 14 years	25	9	31
Degree or post-graduate	32	9	62
*Father's education**			
Up to 10 years	20	9	25
11 to 14 years	30	10	31
Degree or post-graduate	31	9	57
Number of siblings			
No siblings	26	8	16
One to three	29	10	98
Four or more	33	15	6
*Non-English-speaking background**			
Both parents NESB	21	10	30
Other	30	8	24
Both parents Australian	30	10	66

*Languages child speaks at home**			
English only	30	10	89
Other	23	10	31
No. of times moved house			
Two or less	29	10	84
Three or more	26	11	34
Type of school			
Government school	28	10	88
Catholic school	27	12	19
Other non-government school	31	11	13
*Mother's opinion of how well child is doing at school**			
Better than most in class	34	9	33
As well as most in class	27	10	75
Not as well as most in class	18	6	9
*Father's opinion of how well child is doing at school**			
Better than most in class	34	10	29
As well as most in class	27	10	60
Not as well as most in class	21	6	4

* P=.05

The average ratings on the ACER Teacher Assessment of Progress in Reading differed by the same variables as the children's scores on the Primary Reading Test except for 'year of school' where there was not a significant difference between the prep and grade one ratings.

As with the Primary Reading Test, any differences between teachers' ratings for children according to gender, family size, family type, the number of times the family had moved or the type of school the child attends were not significant.

There were differences in the teachers' ratings according to family income with the children from low-income families, as a group, being rated lower by their teachers than the children from families not on low incomes. As with the Primary Reading Test scores, when family income over the child's lifetime is considered, those children whose families had never been on a low income were rated higher than children from families who were on a low income at all or some stages.

There were differences on ratings according to the parents' levels of formal education with higher ratings for children whose mothers had completed degree or post-graduate study and lower ratings for children whose fathers had 10 years or less of formal education.

Those children whose parents were both from non-English-speaking birthplaces were also rated lower by their teachers than those whose parents were from mixed or both Australian backgrounds. As with the results on the Primary Reading Test, these differences may reflect the high correlation between NESB family background and English as a second language as, not surprisingly, the teachers' ratings for the children who spoke only English at home was higher than for those who spoke another language at home.

The parents' opinions of how their child was getting on at school were also associated with the teachers' ratings on reading, as they were with the child's score on the reading test. Those children whose mothers thought they were doing 'better than most in their class' were rated more highly by their teachers than those whose mothers thought they 'were doing about the same'. These children, in turn, were rated more highly by their teachers than those whose mothers thought they were doing 'not as well as most in their class'. A similar pattern can be seen with fathers' opinions.

The teachers' ratings of the child's reading did not vary in relation to any of the child health and development factors examined in Chapter 3 although it did vary with one measure of family resources (see Table A6.6 in the Appendix). The children whose mothers said they were not able to give as much help with homework as they would like had, on average, lower ratings. The ratings also varied with one family stress factor, with children in families where mothers reported serious disagreements with their partners, having, on average, lower ratings.

Children given high ratings on the ACER Teacher Assessment of Progress in Reading

On the basis of the ratings given to the larger sample of children in the Victorian Pilot Project, a rating of 46 or more for a child in grade one or a rating of 38 or more for a child in prep grade could be expected to be 'well above average', that is, in the top 10 per cent of the population (de Lemos, unpublished data from the *Evaluation of the Victorian Pilot Project for the First Three Years of Schooling*). Teacher assessments of progress in reading for 21 of the Life Chances' children fall into this range. These are three grade one children and 18 prep children: 11 boys and 10 girls.

All but one of these 21 children live in families who have not been on low incomes at any stage of the study and who are from English-speaking backgrounds. The exception is a boy from a refugee family who have been living on a low income at all stages of the study. This boy is described by his mother as the naughtiest of their children, but the one who learns the best. His parents speak little English and his mother worries that he is not learning enough English because of the large number of children from the same ethnic

background at the inner city school he attends. He and his older siblings bring books home from school but the family do not have any of their own children's books. His older sister helps him with his homework.

Children given low ratings on the ACER Teacher Assessment of Progress in Reading

The two boys with developmental delays were given ratings of zero by their teachers. A further 22 children whose teachers gave ratings that would be expected to be well below average (that is in the lowest 10 per cent of the population) were 13 prep and nine grade one children. Of these 22 children (11 boys and 11 girls), 13 were from low-income families. Six lived in families who had not been on a low income at any stage of the study, seven lived in families who had been on low incomes at all stages and the remaining 12 lived in families that had been on low incomes at one or two stages. Nine of the children were from NESB families and spoke a first language other than English.

Behaviour and social-emotional development in the school context

The two measures above provide an indication of the children's current level of skills specific to reading. To understand how the children are getting on in the school environment more generally, a further measure was completed by the children's teachers. This measure, the Behavioral Academic Self-Esteem rating scale provides an indication of the children's behaviour specific to the school learning environment and to effective school performance (Coopersmith & Gilberts 1982). It is not a general self-esteem rating.

Behavioural Academic Self-Esteem (BASE) rating scale

The BASE rating provides a measure of the children's overall level of academic self-esteem inferred from the children's teachers' judgements about the children's behaviour at school. Total ratings on the BASE are converted into standardised ratings and into academic self-esteem classifications of high, moderate and low which are based on statistics derived from a sample of 3055 cases (Coopersmith & Gilberts 1982). These United States norms are used as they give some indication of the expected scores according to age and gender. A standardised score of 100 is equal to the mean score of the norming sample, which is also the mid-point of the 'moderate' self-esteem category. Scores within the 'high' self-esteem category are scores that fall within the top 16 per cent of the norming sample scores, those within the 'moderate' category fall within the middle 68 per cent and those in the 'low' category fall within the lowest 16 per cent of scores from the norming sample.

The BASE rating scale was completed by the teachers of 122 of the children and results for 120 of the children are shown in Table 6.4 (see Table A6.7 in the Appendix for additional information). The two children with diagnosed developmental delay were given very low ratings by their teachers and these are not included in the results.

Table 6.4
The children's ratings on the Behavioral Academic Self Esteem (BASE) (Table A6.7)

	Standardised score		*No. of children*
	Mean	*St.dev.*	
Expected distribution of scores	*100*		
Life Chances children	105	15	120
Female	105	14	68
Male	105	15	52
School year			
Prep	106	15	90
Grade One	103	14	29
*Family income**			
Low income	99	12	37
Not low income	108	15	83
*Long-term income**			
Low income at 3 stages	99	11	23
Low income at some stage	101	17	25
Never low income	109	15	72
Family structure			
Sole parent family	100	11	22
Two-parent family	106	15	98
*Mother's education**			
Up to 10 years	98	14	27
11 to 14 years	103	12	31
Degree or post-grad	110	15	57
*Father's education**			
Up to 10 years	98	12	25
11 to 14 years	105	16	31
Degree or post-grad	109	14	57
Type of school			
Government school	105	14	88
Catholic school	104	17	19
Other non-government school	107	12	13

Number of siblings			
No siblings	98	12	16
One to three	107	15	98
Four or more	100	12	6
*Non-English-speaking background**			
Both parents NESB	98	10	29
Both parents Australian	108	16	66
Other	107	13	25
Languages child speaks at home			
English only	107	11	89
Other	100	15	31
No. of times moved house			
Two or less	106	15	83
Three or more	103	12	35
*Mother's opinion of how well child is doing at school**			
Better than most in class	113	14	33
As well as most in class	103	14	75
Not as well as most in class	92	9	10
Mother's opinion of whether child was ready for school			
Yes	105	15	109
No/don't know/Yes and No	101	13	10
*Father's opinion of how well child is doing at school**			
Better than most in class	117	14	29
As well as most in class	101	14	59
Not as well as most in class	99	6	4

* P= .05

The mean score for the children was 105 and the teachers' ratings for the group overall were slightly higher than could have been expected with 29 per cent of the children rating high (expected 16 per cent), 63 per cent rating moderate (expected 68 per cent) and 8 per cent rating low (expected 16 per cent).

The ratings are standardised separately for boys and girls and, as would be expected, there was not a significant difference in ratings by gender. Nor were there differences in the teachers' ratings according to the year of school.

Ratings on the BASE differed by the same family characteristics as the scores and ratings on the reading measures. There were differences in ratings by current family income and by family income over the child's lifetime. The children whose families are currently living on low incomes were less likely to

be rated as high than those whose families were not living on low incomes. Those children whose families had not been on a low income at any stage of the study were given higher ratings than those whose families had been on a low income at any or all stages of the study. As with the reading measures, there were no significant differences in teachers' ratings according to family type, family size, or the number of times the family had moved.

There were differences in the ratings according to the level of formal education of both the children's mothers and their fathers. Children whose mothers and fathers had 10 years or less of formal education had lower ratings than those children whose mothers or fathers had completed degree or post-graduate studies.

Children in NESB families were given lower ratings than children from the other two groups. The ratings for the children who spoke a language other than English at home were lower than ratings for those who spoke only English.

On average, the children whose mothers thought they were 'doing better than most others in the class' were rated more highly by their teachers than were the other children. Similar results were found according to fathers' opinions.

The teachers' ratings on the BASE also varied by a number of child development factors and with one family stress factor (see Table A6.8 in the Appendix). As with the reading ratings given by teachers, overall the children in families where mothers reported serious marital disagreements had lower ratings on the BASE. As a group, those children rated by their mother as having an 'easier than average' temperament were given higher ratings on the BASE than other children, as were those children whose mothers said they were happy 'almost all the time'. On average, teachers' ratings for children whose mothers said they had learning or development problems were lower than ratings for other children.

Ratings on the BASE and the ACER Teacher Assessment were fairly strongly correlated (.559) while only a moderate correlation (.351) existed between the BASE ratings and the Primary Reading Test scores. The strong correlation between the BASE and the ACER Teacher Assessment is not surprising as, although the two scales are measuring different aspects of the children's behaviour, both ratings are based on teachers' observations of the child's behaviour in the school setting.

Children given high ratings on the BASE rating scale

Thirty-five children, 15 boys and 20 girls, were given 'high' ratings on the BASE. Six of these children were in grade one and the remainder in prep.

Thirty-two of these children were in families who were not living on low incomes. While one of these families had been on a low income at an earlier stage of the study, the remaining 31 had not been on a low income at any stage. Of the three children in families currently on low incomes, only one lived in a family that had been on a low income at all stages of the study. This child lived in a sole parent NESB family.

Children given low ratings on the BASE rating scale

Ten of the children, four boys and six girls, had 'low' ratings on the BASE; ratings which would be expected to be in the lowest 16 per cent of the population. While four children lived in families who were currently on a low income, the families of six of the ten children had been on a low income at one or more stages of the study. Three children were from families on low incomes at all three stages. Three children were from NESB families and two of these three spoke a language other than English at home. Four of the children were in grade one, and among these four were two children whose mothers had rated their child's attitude to school as mixed. While seven of the mothers of these children thought their child was getting on about the same as others, two mothers thought their child was doing 'not as well as most others' and one mother thought her child was doing 'better than most others'.

Reading and BASE — the relative influence of different factors

In order to gain a better understanding of the relative influence of the different factors on the children's results on the reading and BASE measures, a regression analysis was undertaken and full results are reported in the Appendix. The factors included in the analysis were gender, grade, family income, mother's and father's education, home language, couple or sole parent family, family stresses and help with homework. However, both the diversity and the small number of children in the study limited the usefulness of the information which could be gained from this analysis. The results did suggest that, holding other variables constant, the children's grade level was the most important factor in their reading, followed by father's years of education and family income. Together, the combined variables accounted for only about a quarter of the variation in the reading scores, suggesting the relative importance of factors not explored in the analysis.

Summary and discussion

Indications of the children's progress at school were given by their results on the Primary Reading Test, the ACER Teacher Assessment of Progress in Reading and the Behavioral Academic Self-Esteem (BASE) rating scale. Comparing the children's mean scores on the measures showed that there were variations with:

- family income when the child was 6;
- family income over the three stages of the study;
- mother's and father's level of education; and
- whether or not English was the home language.

To give the example of the Primary Reading Test, the groups with the highest average scores were children from English-speaking homes, with tertiary-educated parents who had not been on low incomes at any stage of the study. Those groups with the lowest average scores were children with a home language other than English, with fathers who had 10 or fewer years of education and who had been on low incomes at one or two stages of the study.

There were also variations with a number of other factors. Teachers' ratings on the ACER Teacher Assessment of Progress in Reading were lower for the group of children in families where mothers reported serious marital disagreements and where mothers said they were not able to provide as much help with homework as they would like to. The ratings on the BASE varied with mothers' ratings of the child's temperament, the child's happiness and for children whose mothers reported learning or development problems and serious marital disagreements.

These findings are consistent with other Australian and overseas studies that have considered the relationship between child development and family socioeconomic status or income. For example, a recent Australian longitudinal study (Najman et al. 1992) found modest correlations between low socioeconomic status and cognitive development at age 5 and the longitudinal Brunswick Family Study (Carmichael & Williams 1983) found cognitive functioning at the age of 11 was related to the mothers' number of years of education, poverty during the first year of life and current poverty. In the latter study a longer duration of exposure to poverty was associated with lower IQ scores and lower reading age. More recently, in research undertaken by the Australian Institute of Family Studies (Ochiltree & Edgar 1995), the best predictor of low language skill in the first year of school was found to be having a language other than English spoken at home.

While there is considerable research pointing to the effect of family processes and stresses on child behaviour (for examples, see Amato 1987 and Ochiltree & Edgar 1995) the relationship between family processes and children's academic achievement or learning is less clear (de Lemos & Harvey-Beavis 1995).

As discussed in Chapter 4 in this study, serious marital disagreements were

reported by mothers in low-income families more frequently than by mothers in other families and these disagreements were also seen by mothers as the stresses most likely to have an impact on the child. The associations between the presence of serious marital disagreement, and the teachers' assessments of the children's reading progress and of self-esteem in the school setting, point to some of the ways in which low family income may affect a child's school performance.

In a substantial review of the literature, White (1982) noted that children's cognitive ability has been found to be associated with a number of specific family resource factors, including the amount of help given to children with school work. The association found in this study, between the teacher's assessment of the children's reading progress and the mother's help with homework, points to the potential importance of family resources in children's school performance and literacy development. As discussed in Chapter 4, the constraints on parents' capacities to give this help were different for families on low and not low incomes. The reasons most frequently given by mothers from not-low-income families were 'no time' and 'work commitments' while for the low-income mothers it was 'difficulty with English' followed by 'other children'.

Implications for life chances

Children develop at different stages and the variations in skills and behaviours required for school success that are apparent among the 6-year-old children in this study were not unexpected. However, the association between the children's performance on the formal assessments and various demographic and other factors has serious implications. As a group, the children from low-income families, particularly those in which the home language is not English, are behind the children from other families.

A child's future success at school is reliant on an adequate basis of literacy. While it is possible that the current differences will not persist, early reading behaviour has been seen as the best predictor of later reading achievement and success at school.

The bigger picture — policy and practice

Government schools in Victoria have experienced significant cuts in funding in recent years. In addition the federally-funded Disadvantaged Schools Program, under which schools in low socioeconomic areas and those with significant proportions of NESB students could provide additional educational support to students, is no longer having the same impact as it had in the past.

In addition, recent changes to school funding policies have increased the pressures on schools to compete for student enrolments. This has the potential

for shifting the limited funds within schools from programs designed to meet the needs of disadvantaged children to programs which will attract new enrolments.

It is in a child's early years of school that the greatest potential exists for the school to contribute to overcoming any disadvantage with which a child may come to school. This requires recognition of difference and of different needs, and adequate resources to meet these needs.

THE CHILD AND THE WIDER WORLD

CHAPTER 7

For the 6-year-old children in the study, the immediate family and the school provide the two most important social contexts. However, the children have a variety of contacts with a wider world through their neighbourhood, informal contacts with relatives and friends and, for some, through more formal activities such as out-of-school classes. The opportunities available to children to explore a wider world are considered in this chapter as is the issue of obtaining help. The chapter also examines the children's contact with formal child care and with other services, particularly health services, as aspects of the children's lives which, while having an important direct impact on them, are highly influenced by the interaction between their families' circumstances and government policy.

Five children

Amy

At 6 years old, Amy was still living in the inner suburb where she was born. Her mother saw this as an excellent place to bring up children, because they had many close friends nearby and because of its interest and diversity. Amy often played with friends and visited relatives. She had swimming and tennis lessons and had been on one interstate family holiday during the year. She attended after-school care one afternoon a week, school holiday care three days a week and was minded informally by friends, neighbours and her grandmother. The main reason for child care was her mother's work. She had little contact with health services. She had vision and hearing tests and immunisation at school and a private dental check-up.
(Highest income two-parent family)

Ben

Ben's mother saw their neighbourhood as average for bringing up children, noting it lacked a sense of community. His main activities away from home included visiting relatives and going to the park. He had piano and swimming lessons and had a beach and a camping holiday during the year. He attended an after-school care program one afternoon a week and was

also minded informally by friends, neighbours, his grandmother and other relatives. The main reasons for child care were his mother's work and to mix with other children. He had not used health services often, but the local doctor had been very helpful. His mother was less satisfied with school health services because she felt there was decreasing access to the school nurse and to dental check-ups. He was seen by the school health service and had a vision test and immunisation at school.
(Medium-income two-parent family)

May

At 6 years old May was living in a high-rise housing estate. Her mother described the neighbourhood as average, mentioning drugs and theft, but also saying there was good transport and convenient shopping. Of May's activities, her mother said 'I will go with her to visit relatives and to the park. I do not allow her to go the park alone'. May attended weekend language classes to learn Mandarin. She had not been away on holiday and her mother would have liked her to have dancing and piano lessons but could not afford these. No child care was used. Her mother could not afford the medication needed for May's eczema, 'Medication is very expensive. I cannot buy expensive medication for her skin rashes ... I want to take her to the Chinese herbalist for her skin rashes, but I cannot afford to go because Chinese herbalists do not bulk-bill.' She found the community health centre difficult because of its long waiting list, but praised the school dental service.
(Low-income Cantonese-speaking sole parent family)

Gulay

Gulay's mother saw the outer suburb in which they lived as a good place to bring up children, particularly compared with the inner suburbs from which they moved, 'the roads are safer, it's quieter, more trees, fresh air' and there was less evidence of drug use. Gulay played with friends and relatives and visited the park, but was involved in no organised activities outside school. The family had not been away on holiday during the year. Her mother commented, 'I would love to do special things for the children. I hate having to tell them all the time not to ask for things other children have. I can't afford holidays, even a trip to the zoo or special treats at the supermarket'. Gulay does not regularly have child care, although friends or an aunt could be called on if necessary. Her mother praised the local doctor as good with the children. Gulay has had a medical and dental check-up at school.
(Low-income Turkish two-parent family)

Tom

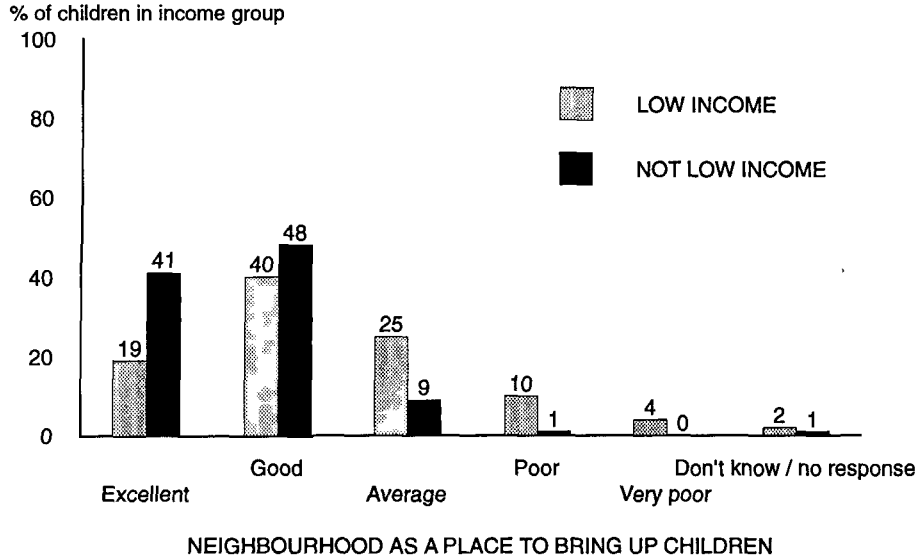
Tom's mother described their neighbourhood as excellent for children with a park, swimming pool, bike track, football oval and station all within

walking distance. Tom's activities included going to the park, but his mother noted he needed supervision at all times. They visited relatives, but that was very stressful because his aunt's house was not appropriate and safe, given Tom's disabilities. He participated in a social group for children with disabilities one day a month. The family had not been away on holidays during the year and Tom's mother listed a range of activities she would like for Tom but could not afford. Child care was something else she would like but could not afford. She once tried to organise care through the local council, but could not get care at night when she needed it. Tom has had a dental check-up at school and seen a guidance officer.
(Low-income sole parent family)

Neighbourhood

The children's neighbourhoods in Victoria ranged from high-rise public housing estates in inner Melbourne, through leafy established middle Melbourne suburbs, to new outer suburbs and beyond to country towns, while some were interstate or overseas in places as diverse as Alice Springs, Morocco or Hong Kong. Most parents were happy with their neighbourhood as a place to bring up children, rating the neighbourhood as excellent or good, while the minority rated it as average, poor or very poor. Significantly fewer parents in low-income families rated their neighbourhood as excellent and more rated it as poor or very poor (Figure 7.1).

Figure 7.1 Rating of neighbourhood by family income (Table A7.1)



A number of the parents in public housing estates, high-rise and other, expressed concern about this environment for bringing up children with drug use on the estates being a particular issue. The two parents who gave their neighbourhood a 'very poor' rating were public tenants. On the other hand, there were three public tenants, including Tom's mother, who rated their neighbourhood as excellent, none of whom were living in large public housing estates.

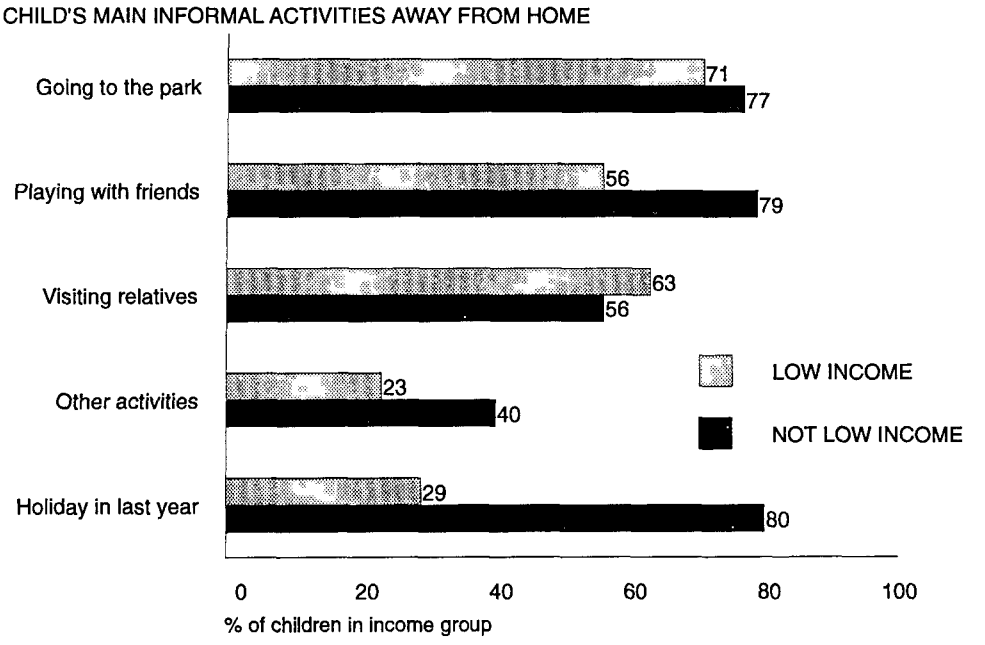
Neighbourhood over time

Parents seemed increasingly satisfied with their neighbourhood, reflecting in part the moves they had made. When the children were 3-year-olds only 15 per cent (of 161) of parents rated the neighbourhood in which they lived as an excellent place to bring up children. This had risen to 34 per cent by the time the children were 6-year-olds. More parents who had moved rated their neighbourhood as excellent.

Informal activities

Many of the children's informal activities were undertaken in their local neighbourhoods. Going to the park and visiting friends were the most common informal activities away from home, followed by visiting relatives. A range of 'other' activities mentioned by parents, both local and more distant activities, included swimming, bike riding, assorted outings (including visits to the zoo, the museum, galleries, concerts, picnics and movies), holidays and weekends away, sports (including tennis, golf, gymnastics and karate) and eating out.

Figure 7.2 Informal activities and holidays at age 6 by family income (Table A7.2)



While children in low-income families were as likely as other children to play in the park, and were slightly more likely to visit relatives, significantly fewer played with friends or undertook a range of other activities such as visits to the zoo, weekends away, sports or bike riding (Figure 7.2). Also significantly fewer had been away on holiday in the past year. Holidays included trips interstate and overseas for a number of the children. Examples of activities mentioned in the low- income families include:

> Go out for a walk, picnics, to the street for shopping.

> Bike riding, watches videos with cousins.

While some of the activities of the children in families not on low incomes were similar, some had extensive lists:

> Swimming, outings to the movies, city or other places, visits to the beach, museum, zoo. (This family has also been to Japan and New Zealand for family holidays in the previous 12 months)

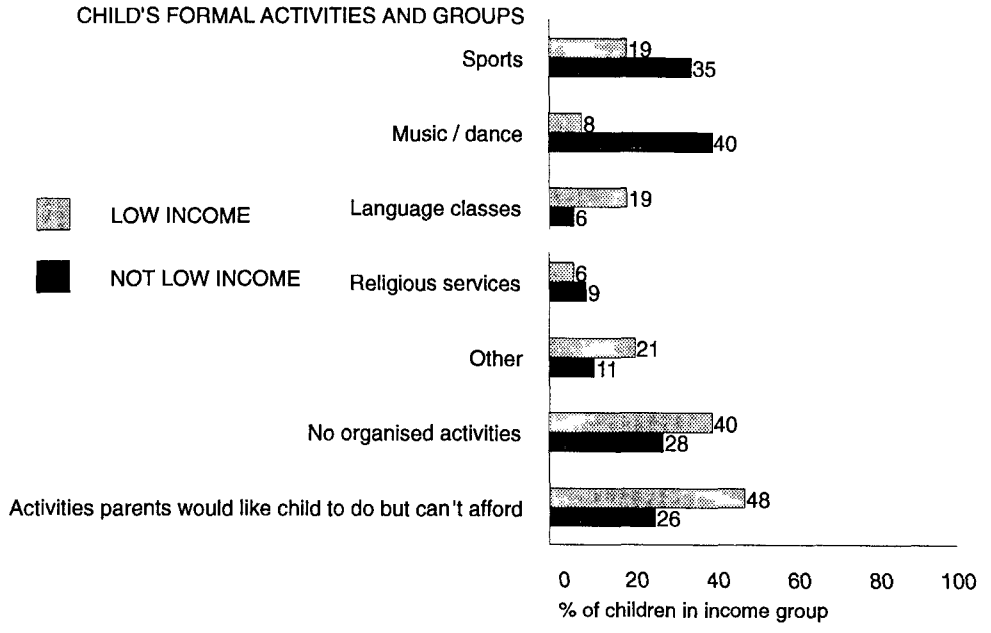
Formal activities

Over two-thirds of the children were involved in a variety of more formal activities outside the home. Most frequently these were sporting activities such

as Little Athletics and football, and music or dance classes. A smaller number of children attended language classes, typically children of NESB parents learning their parents' language, some attended religious services and some undertook assorted other activities ranging from swimming lessons to Girl Guides and karate.

While some of the children led very busy lives with their organised activities, one-third of the children were not involved in any such formal activities and this was the case for almost half of the children from low-income families (Figure 7.3).

Figure 7.3 Formal activities at age 6 by family income (Table A7.3)



Significantly, fewer of the children in low-income families were involved in learning music or dance, or in sporting activities, while more of the children in low-income families were attending a language class, reflecting the higher proportion of low-income NESB families.

Almost half the parents in low-income families said that there were activities they would like their child to be doing, but which they could not afford. This compared with a quarter of the parents not on low incomes. The most frequent activities the parents named that they could not afford were music or dance lessons, sports or other physical activities, swimming and holidays, with smaller numbers mentioning theatre or concerts.

The cost of the activity itself was often the main barrier to participation, but, for some families, the cost of transport was the main difficulty. For some parents not on low incomes, lack of time because of work commitments was the problem. At the same time, parents commented that they could not afford not to work.

Mothers' comments about activities difficult-to-afford included:

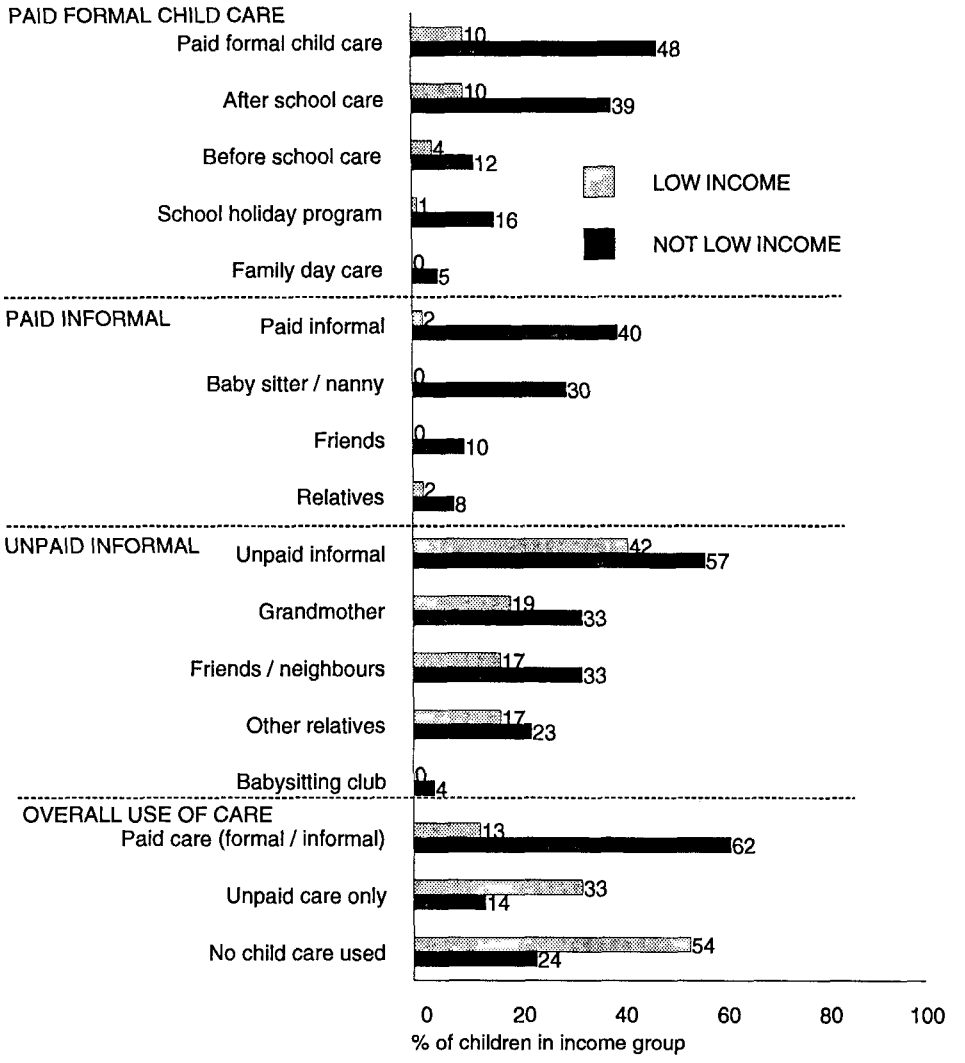
> Most activities that cost money we don't attend. Children's plays — Bananas in Pyjamas, Play School Live on stage. Movies — we watch videos at home. Restaurants are out of the question. I just can't afford to do anything after paying bills and putting food on the table. Swimming lessons. Musicals on stage. Melbourne Show. (Tom's mother)

> Little Aths — but it's not only a matter of money (for Little Aths) but getting him there each week. Trouble with relying on the car, trouble with the car and we can't afford to get a new one. (He couldn't do ballet with his sister because he is a boy.)

Child care

Before starting school, some children had spent much of the week in child care centres, while others had had a variety of informal carers ranging from paid nannies to grandmothers, and others had rarely, if ever, been away from their mothers' direct care. Now the children were at school, two-thirds had some sort of non-parental child care and many had a combination of paid formal and informal care, as well as unpaid informal care (Figure 7.4). The most frequently mentioned types of child care were paid after-school care programs and informal unpaid care by grandmothers, friends or neighbours.

Figure 7.4 Child care at age 6 by family income (Table A7.4)



Significantly fewer low-income families used any form of child care for their 6-year-olds. As noted in Chapter 4, the families on low incomes also had fewer friends or relatives available to help them.

The differences in use of child care reflected both the cost of child care and the parents' reasons for using it. The most frequent reason given for use was the mothers working, although some parents specifically noted that child care was not just an issue for mothers, but was needed because the father or both parents were working (Table A7.5 in Appendix). Other reasons included parents' recreation, mother's 'time-out', studying and illness, the child's need to mix with other children and the child's enjoyment of the child care.

Parents on low incomes were significantly less likely to use child care either for work or for recreation, reflecting the few low-income mothers working and the cost of both child care and recreation.

Parents working full-time were the most likely to use paid formal child care, while mothers not in work were least likely to use any child care (Table A7.6 in Appendix). The seven low-income mothers who were in paid employment, all working part-time, generally relied on informal unpaid care from relatives, mostly grandmothers, with only two using paid before and after-school care. There were four children with mothers working full-time who had no child care arrangements, in two cases because they worked at home as outworkers and in another because the mother worked night shifts while the father was at home.

The time children spent in after-school programs ranged from 1 to 13 hours per week and the time in before-school programs from 1 to 4 hours. Children who attended school holiday programs spent between 1 and 30 hours per week in these. After-school programs cost parents from $1 to $60 per week (for 6 hours) and school holiday programs cost up to $75 per week (for 3 days)

Affording child care

Twenty per cent of parents reported that they received assistance with child care costs, typically the child care cash rebate, while a few mentioned fee relief, sometimes in addition to the rebate (three low-income and 27 not-low-income families received some kind of assistance). Nine of the parents said they had difficulties in getting this assistance and described the problems of filling out forms regarding their income, particularly when they were self-employed:

> I don't know how you would manage if you couldn't read or write English. They make you fill out a complicated form and frequently ask for proof of employment which is tricky to get if you work more than one job or are self-employed.

Overall 13 per cent of parents indicated that they had had problems affording child care (13 per cent of both low-income and not-low-income families).

Some mothers on low incomes emphasised the greater cost of child care in the outer suburbs than in the inner suburbs in which they previously lived and also the costs of child care for their pre-school children. Comments included:

> One of the reasons I never worked is because child care is so expensive in this area. (Gulay's mother)

In families not on low incomes, mothers in employment spoke of the high

cost of child care measured against their salaries and some mentioned going out less because of the expense of babysitters:

> Child care costs have been out of our reach, which is why we used family to keep the costs down. This was not our preference.

Access to child care

One-fifth of mothers said there had been times in the previous 12 months when they needed child care of some sort for their 6-year-old but were not able to get it. Fewer mothers on low incomes identified such problems (8 per cent in low-income families compared with 25 per cent not on low incomes). For some of the mothers in low-income families this reflected their lower expectations of using child care:

> I could not find or get it, because I could not afford to pay for child care so I decided to stay with (child) and look after him.

> I can't get out to recreation because there's no one to look after him. (A sole parent)

Mothers not on low incomes spoke of the child care difficulties with their employment, of themselves or their partners having to take days off work, of sick carers and of sick children, of taking a sick child to work with them, and of the panic and endless phone calls to try and make emergency arrangements:

> Sometimes I will just make 10 to 12 phone calls and can't get anybody to help. I do often find child care — it gets really hard and you're stuck. (What do you do then?) Either not work or eventually I find somebody, but it can take a long time and it's hard work. Especially when things are irregular.

Some also noted the problems of working later than child care hours.

Eight parents reported difficulty getting before or after-school care for their children. After school care was difficult to get in some suburbs because of lack of places ('85 people trying to get into 65 places') and two parents with children at a non-government school noted that the school did not provide an after-school program. A mother in a NSW country town reported that there was no after-school care available in the town. She commented on:

> Mad panic, ringing family — resort to unqualified friends of friends. It's not very satisfactory.

Getting school holiday care was a difficulty reported by 13 families including some who chose not to use school holiday programs. Some commented that programs were full, that the activities were not suitable for children in their first year of school, or that the child would be in an unfamiliar setting. These

parents said they had to take leave from work or rely on friends and relatives for the school holidays:

> Parents/family helped out. It's just such a juggling act. I mean I'm lucky I can call on my parents and [partner] is from a big family and we're lucky to have that. I have got no idea what I'm going to do at Christmas-time. I can't cover seven weeks. That whole side of it. I am probably going to give this job away.

Even those parents in employment who did not specifically report difficulties indicated their need to find various ways of juggling commitments:

> I took unpaid leave for two weeks of school holidays and I took recreation leave for one period of school holiday.

Satisfaction with child care

Most parents described themselves as very satisfied or satisfied with their child care arrangements overall (Table A7.7 in Appendix). A few (7 per cent) said they had mixed feelings or were dissatisfied with their arrangements and some parents had no child care arrangements.

Almost all the 44 parents who used before or after-school care for their children were satisfied with the care. All said they were satisfied with the location, all but one with the quality and the cost, while three were not satisfied with the appropriateness of the activities and six had reservations about the level of supervision. Similarly the 17 parents who had used school holiday programs expressed general satisfaction, with small numbers of parents not satisfied with cost, quality of care, level of supervision, appropriateness of activities and location.

On the suitability of programs, comments included:

> Some days the activities are not appropriate for preps, for example going to the swimming pool or long trips, for example to Phillip Island ... They are catering for older kids.

Comments from the mothers in low-income families about their lack of satisfaction with child care included the problems of needing recreation and of being a sole parent:

> Sometimes I'd like more help — it can be hard to try and live your life around every second weekend. I find school holidays difficult. (A sole parent)

Mothers not on low incomes added additional concerns about children not liking a particular after school program or carer and about their conflict of having time both for themselves and for the child:

After care — she hates it.

I have just sacked the expensive nanny because she was a bit manic and kept breaking things, and despite being very child-centred, the kids didn't like her much. I use creche for the younger ones and I hate that too. It is such a vexed issue — child care. No one looks after your babies with love and care like you do yourself, yet you have to use it to stay sane, get money, get on with life. Even expensive child care is not perfect, that's for sure!

Child care over time

When the children were 6 months old, 65 per cent of mothers (of 161) used some form of child care (paid or unpaid), by 3 years of age this had risen to 84 per cent (of 161), but declined again to 66 per cent (of 148) when the children were 6-year-olds, reflecting the reduced need for child care while the children were at school.

When the children were 3-year-olds, 65 per cent of parents (of 161 children) used some paid child care, with child care centres the most common type of care (38 per cent). At 6 years, with the children at school, fewer parents were using paid care for the study children (46 per cent), with after-school care the most frequent type (30 per cent).

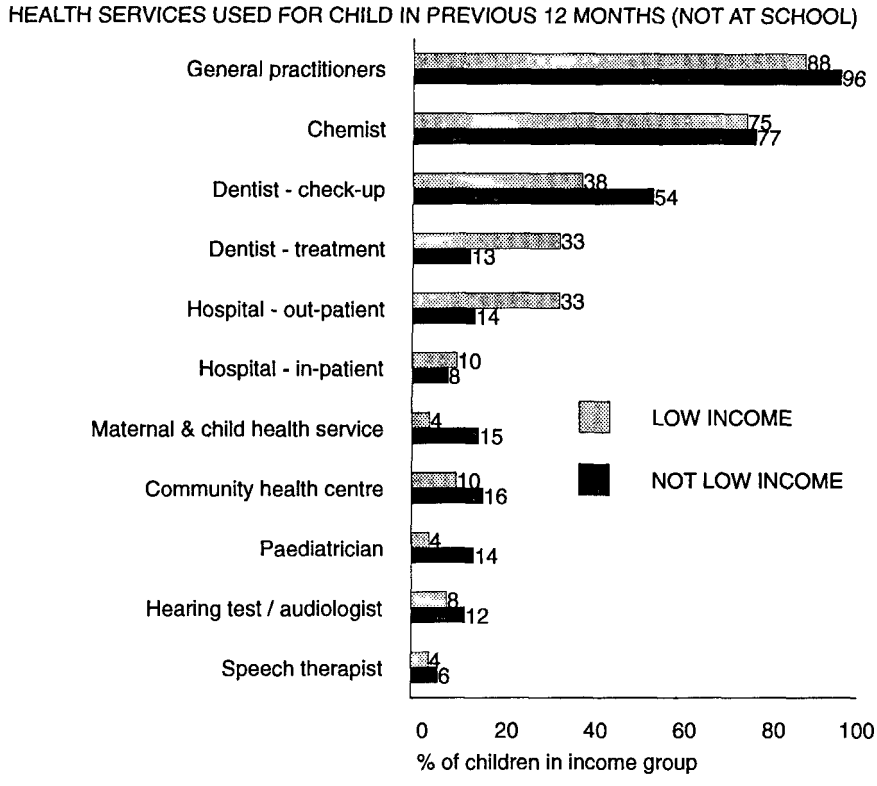
Health services

Health problems, or screening for problems, can bring children into contact with a wider world of medical practitioners, hospitals and a range of other health service providers. While such contact is usually initiated by the parents, once the child is at school, school-based health services also play a role. This is also an area in which public policies have a direct impact on the children's lives. The children's health was discussed in Chapter 3, in terms of the parents' rating of the child's health and the occurrence of particular illnesses. This section considers their use of health services.

Use of health services (other than school services)

The parents reported that almost all of the children had seen a general practitioner in the preceding 12 months, three-quarters of the parents had used the services of a chemist for their child and half the children had had dental-check ups (Figure 7.5). Fewer children had contact with hospitals, as in-patients and out-patients, attended community health centres or the maternal and child health service, or had contact with a range of medical, paramedical and 'alternative' specialists. Most children also had some contact with school health services. These are discussed separately below (Figure 7.7).

Figure 7.5 Health services used at age 6 by family income (Table A7.8)



The use of some of the health services, including general practitioners and chemists, was generally similar irrespective of family income.

Most of these 6-year-olds saw a general practitioner between one and five times during the year (70 per cent), with some (16 per cent) seeing a doctor six to 10 times, a few (7 per cent) more than 10 times and a similar number (7 per cent) not seeing a doctor at all. However, although numbers are small, it is notable that more children in low-income families than in other families had not seen a doctor at all and more had seen a doctor more than 10 times.

Fewer children in low-income families had dental check-ups from non-school-based dentists, but significantly more had dental treatment. The higher rate of dental treatment reflects the poorer dental health of the children in low-income families. It should be noted that the children in low- income families were more likely to have had dental check-ups at school (Figure 7.7). This is discussed further below, under school health services.

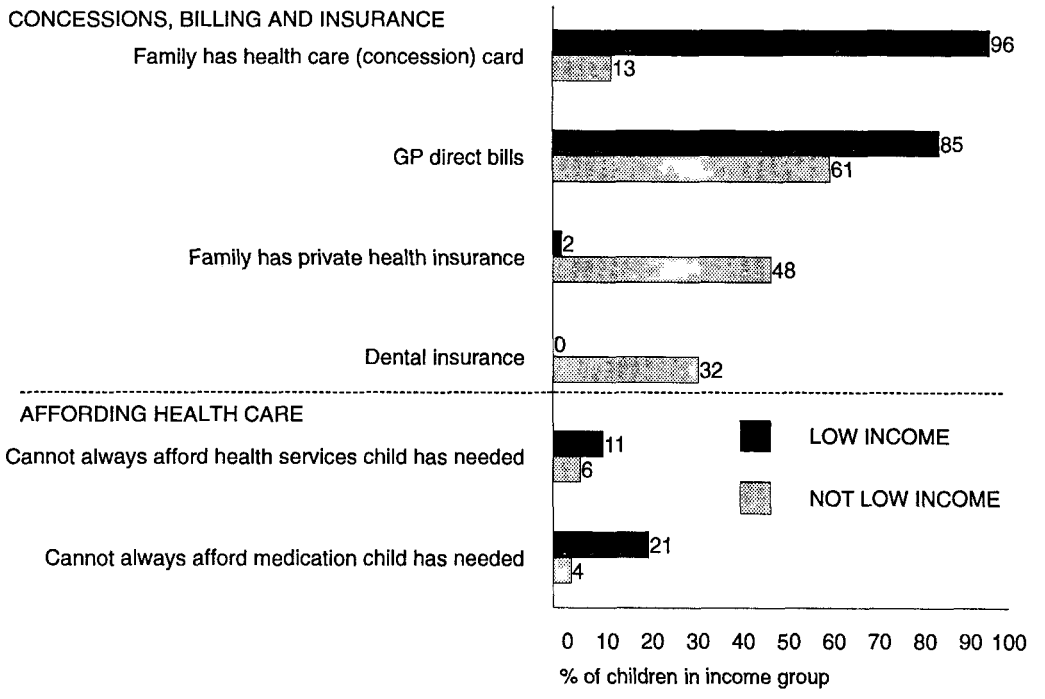
Fewer children in low-income families used a range of other (often private)

services including medical specialists, but they were significantly more likely to have been hospital out-patients where they could have seen specialists as public patients. The greater use of specialists by the families not on low incomes is likely to be a consequence of easier access to these services rather than of their children's poorer health status.

Cost of health services

There were significant differences in availability of assistance with health costs to the families according to their income. All but two of the-low income families had a health care concession card which would assist them obtain cheaper pharmaceuticals and easier access to direct billing of medical costs, and most (85 per cent) said that they attended a doctor who direct billed. Half the families not on low incomes had private health insurance and a third had dental insurance, while only one low-income family had private health insurance. The two low-income families who did not have a health care concession card included one living overseas and one, with private insurance, on a low income temporarily while the father's business became established.

Figure 7.6 Health concessions, direct billing and health insurance and affording health care at age 6 by family income (Table A7.9)



While most families felt they could afford the health care the child had needed, a minority, particularly among low-income families, said they could not afford necessary health services or medication for the child (Figure 7.6).

Parents in low-income families emphasised the importance of being able to use medical services through Medicare for which they do not have to pay a fee. They also went without other items to pay for medical costs for their children:

> I've made sure I could, even if it means putting something off. I break into the shopping money. I come last in this family, I like to keep them healthy. (A sole parent)

The parents on low incomes identified health services they could not afford as: a child's glasses, dental care, and the problems of using doctors in a country town who did not bulk-bill. Those not on low incomes mentioned dental services, a paediatrician, having to use a credit card for the doctor, prescriptions, and the cost of after-hours doctors' services.

Comments included:

> We only use Medicare, so we don't pay. Only the glasses, she has to change her glasses and our money is not enough for that. (Couple with four children)

> Dental is a real concern, as with crooked teeth, (child) will need orthodontic work in the foreseeable future. (Sole parent with four children)

The cost of medication caused a variety of problems. Some parents spoke of having to borrow money to get medication for the child. They spoke of the difficulties if medication prescribed was not on the pharmaceuticals concession list and if the doctor did not prescribe generic brands.

> As long as it's on the concession list [I can afford medication] The [special medication for child] isn't. It's $50.00 a bottle. I can only get it through the Children's Hospital, through my paediatrician. If the local GP provides it for me I have to pay $50.00. The hospital pharmacy will give it to me for $8.00 a bottle. The paediatrician is away at the moment and I really need some and I don't have a prescription, so I can't get it, no one else can give it to me. (Tom's mother — a sole parent with child who has special needs)

Mothers on low incomes spoke of their strategies for dealing with the cost of medication:

> I ask for a different brand. They always have a cheaper brand, but don't tell you.

> I gave him half an aspirin instead of panadol because we didn't have $5 for it. I received my child allowance the next day.

Satisfaction with health services

Parents were mostly satisfied with the health services the child had used in the previous 12 months, although a few had mixed feelings and one was dissatisfied (Table A7.10 in Appendix). Satisfaction did not differ greatly by family income.

Many more parents identified health services they had found particularly helpful than those which were unhelpful, with 57 per cent saying there were services that had been particularly helpful and 9 per cent identifying unhelpful services. More parents on low incomes mentioned helpful services than did families not on low incomes, while there was little difference in the identification of unhelpful services.

The child's general practitioner was by far the most frequently mentioned service in terms of being particularly helpful (mentioned by 32 per cent of all families — 40 per cent of low-income and 28 per cent of not-low-income families). Such doctors were described as friendly, caring, supportive, knowing the children and being accessible. Comments included:

> The GP is very helpful, he takes whatever problem you have seriously, and does something about it. (Low-income NESB sole parent)

> Our local GP is wonderful with the children. He takes the pain out of being sick and the children actually look forward to appointments with him. (Not-low-income sole parent)

A variety of other services identified as being particularly helpful by smaller numbers of parents included chemists, the maternal and child health service, dentists, speech therapists and naturopaths. A number of parents mentioned a range of services. The services most identified as particularly helpful by low-income families were doctors and chemists.

Services found to have been particularly unhelpful included hospital outpatient services and a range of other services. The services the families on low incomes found unhelpful were diverse and included a hospital too busy to see the child, a community health centre with a long waiting list, a chemist and a dentist.

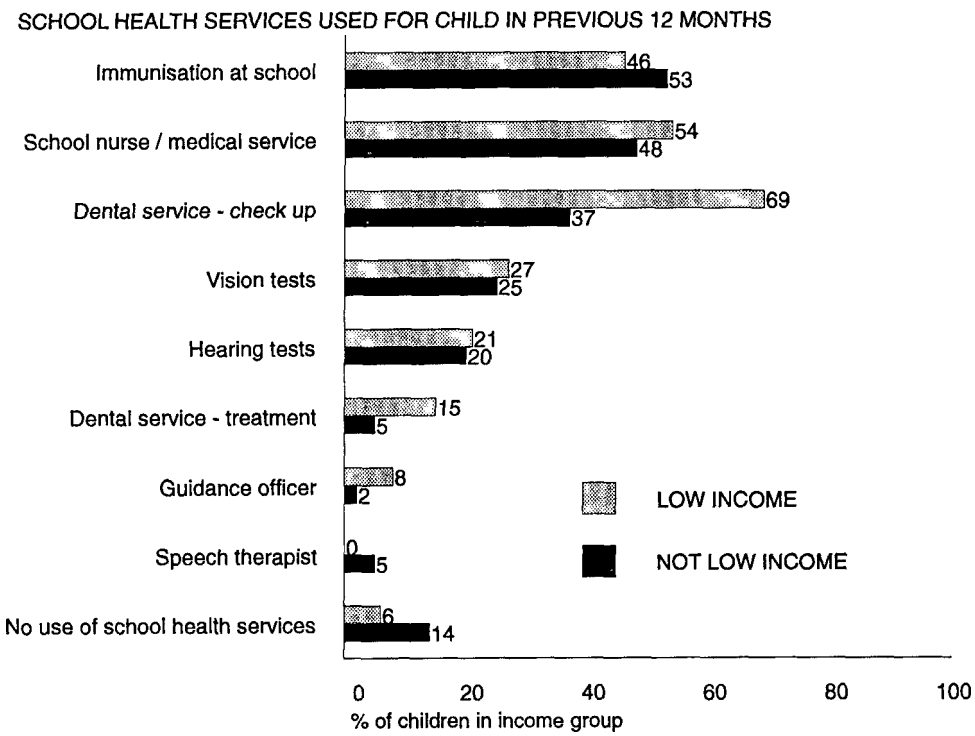
Seven parents identified times in the previous year when they needed help for the child's health, but were not able to get it. The problems raised included not being able to take the child to the doctor because there was no car, and not being able to get special medication (Tom), long waits for speech therapy and, for two families in country towns, having to take a child to another town for help.

School health service

The parents of most children reported some use of school health services (Figure 7.7). School health services were likely to differ for children living interstate and overseas compared with the children at school in Victoria. The 17 children for whom no use was reported included 11 in Victoria (5 at state schools and 6 at non-government schools) and six children interstate or overseas. The most frequently mentioned school health services were immunisation, school nurse or medical service and school dental service.

The School Nursing Service in Victoria has aimed to provide a health screening assessment for every child in their first year of school, given parental permission. At the time of the study this included a hearing and vision test (the hearing test was dropped in 1997) . The school dental service in Victoria provides a service available to all primary school children and this is free for health care card holders. It aims to offer each child a check-up every two years and high-risk children every 12 months.

Figure 7.7 School health services used at age 6 by family income (Table A7.11)



Approximately 20 per cent of the study children were in their second year at school and would not have been targeted for the immunisation and nursing services. While parents are notified by letter about the School Nursing Service check-ups, some parents may have been unaware the screenings occurred or of what they comprised.

The use of school health services was similar among low-income and not-low-income families, with the exception of dental check-ups already mentioned.

Overall, considering both private and school dental services, children in low-income families were much more likely to have had dental treatment in the previous year (42 per cent compared with 16 per cent in families not on low incomes). They had a slightly higher rate of dental check-ups (81 per cent compared with 75 per cent). These findings confirm the importance of the school dental service for identifying dental problems for children in low-income families.

Most parents whose children had used school health services were satisfied with them. Eight parents named school health services among the services that they had found particularly helpful. Four of these parents identified the school dental service as helpful for check-ups and some also for treatment. Others referred to services such as the school nurse as helpful in finding a problem with a child's ears, and to the general reassurance of having check-ups.

Two parents (both in low-income families) mentioned problems that had been first identified by the school health screening: a problem with hearing and the need for glasses.

The few parents (12) who said they were not satisfied with the school health services raised issues about lack of a thorough assessment, lack of information to parents, adverse reactions to immunisation, having to find private speech therapy, and reduced access to the school nurse and to dental check-ups. These comments were all made by families not on low income. For example:

> I am satisfied with the speech therapy assessment, but I would like the child to have treatment with the school speech therapist, but she doesn't have time. I have to seek treatment privately. This is expensive and hard to fit into my schedule because I work.

> It seemed to be a fairly vague superficial medical assessment. The report to the parents was also quite vague. I think it needs to be a far more thorough examination.

Health services over time

When the children were 6 months old the most frequent service used was the maternal and child health service (used by all but one family), followed by general practitioner. By 3 years, use of the maternal and child health service had decreased to just over half, with use of general practitioners remaining very high. At 6 years, the proportion using general practitioners was similar (93 per cent), while the use of the maternal and child health service had decreased to 12 per cent. Those still seeing the maternal and child health nurse could well have been doing so in conjunction with visits for younger siblings, as the service focuses on children below school age.

The proportion with doctors who direct billed remained similar (70 per cent at 3 years, 69 per cent at 6 years).

Child protection and other services

Over the years, a small number of the children in the study had had the experience of being separated from their parents and being taken into care. At 18 months of age, three of the children had spent some time in care but were subsequently returned to their mothers. These mothers had experienced health, housing and other stresses making caring for their children very difficult. Subsequently, a few children had been in short-term respite care. As 6-year-olds none of the children in the study were in state care, although one child who was no longer part of the study had been in care when last heard of the previous year, and another mother was worried that her children would be taken away from her. In terms of use of residential services, one child had recently lived in a refuge with her mother to escape from her stepfather who mistreated her.

Summary and discussion

The chapter has looked, from the perspective of the parents, at some of the ways the children have contact with the wider world through their informal and formal activities outside the home and school, and their contact with services, in particular child care and health services.

The parents of the study were generally very keen to give their children opportunities to undertake activities outside the home for their development and enjoyment. The children in low-income families had considerably fewer such opportunities. It is arguable to what extent formal music lessons or sports activities outside school are essential for a 6-year-old. However, parents who wanted their child to participate in these activities but who could not afford them, had a strong feeling their children were 'missing out'.

The priority given by some NESB families to the children's formal learning of the parent's language could well be important for their future language development. The desire of some of the NESB parents to employ tutors for their 6-year-old children, to assist with language and maths, highlights the importance they place on the children's education.

Child care

Access to child care has a direct impact on the opportunities for the parents to participate in employment, recreation and time-out, with indirect as well as direct implications for the children.

The study highlights the changes in use of child care over time. Fewer children were in paid child care at 6 years than at 3 years as school hours provided some de facto child care time for their parents. However, school holidays had become difficult child care times for working parents, with concerns raised about the appropriateness of school holiday programs for children in their first year of school.

Child care outside school hours was important for many of the families with both parents in paid employment. However, this included very few of the low-income families. While having a child at school could be seen as decreasing the need for child care for some parents, many of the low- income families had a number of young children and the cost of child care for the younger children remained an issue preventing some mothers seeking employment. A few mothers in low- income families (typically NESB families with four or more children) said that they could not afford child care so they could not get a job.

The cost of before and after-school programs was not raised as a major problem for families in the study at the time of the interviews, although they were used by very few of the low-income families. However, it should be noted that subsequent changes to funding arrangements are likely to raise the fees for many of these programs, as they have for many child care centres. This is likely to put child care even further out of reach for low-income families than it was in 1996.

Health services

A similar high proportion of children had used general practitioners at each stage of the study, indicating generally good accessibility and continuing need. While the proportion of children using the maternal and child health service had, understandably, declined, school health services had become available. Parents expressed high levels of satisfaction with their general practitioners and also commented on the importance of school health services.

There were a number of differences in access to health services that related

to family income. Some were related directly to costs, with children in low-income families having less access because of costs (for example for private specialists, dentists and medication). Medicare provided low-income families with relatively good access to general practitioner services with a higher proportion of low-income families utilising direct billing doctors and also having health care cards.

The importance of Medicare in providing equitable access to health services was demonstrated by the relatively similar rates of use of general practitioners by low income and other families, with direct billing making these services affordable. Parents in low income families emphasised the importance of direct billing.

The cost of medication has been a difficulty reported by low-income families across various stages of the study. This is in spite of the concessions available to health care cardholders and means that some children are not receiving the medication they require. A particular difficulty was reported by some of the Asian mothers who relied on traditional medicines for which there are no concessional prices.

While cost of health services was an important aspect of access, location was also a factor. While there were few low-income families in country areas, they were more likely to have difficulty in access to health services both in finding doctors who direct bill and in access to emergency care.

School-based health and dental services had provided at least some service to about 90 per cent of the children in the study in the previous 12 months. The School Nursing Service screening had identified at least two children with previously unidentified hearing and vision problems, both of which could have created learning difficulties for the children if left undetected. Parents were generally well satisfied with the school services. Some, however, expressed concern that the health screening was not sufficiently thorough.

These findings occur in a context in Victoria in which there have been reductions since 1996 to vision and hearing screenings provided to children entering school and major changes are envisaged which may take the school entry screening out of the school altogether.

The larger picture — policy issues

The situations of the children in this study illustrate a range of issues with wider policy implications including:

- the quality of public housing estates as neighbourhoods for young children;
- the availability of a range of activities and outings for children in low-income

families;

- the continuing availability of affordable child care, given changes in funding arrangements and long-term erosion of affordability of child care (Tasker & Siemon 1998);
- the availability of appropriate school holiday care for children starting school;
- the continued availability of health services, currently provided by Medicare;
- affordable medication for families with young children; and
- quality health screening through schools.

These issues are raised in a context of very restrained state expenditure in schools, possible major reorganisation of Victorian Human Services Department services (including school health and dental services), of recent federal government cuts to funding for community child care and other child care funding changes, and debate about the future of Medicare as a universal service.

There is the potential for 'the wider world' of government policies to have either a positive or negative impact on the lives of children, particularly disadvantaged children, as they grow up. The effects of housing, child care and health policies on children need to be carefully monitored.

DEVELOPMENT AND LIFE CHANCES

CHAPTER 8

The Life Chances Study provides an opportunity to explore the situation of children growing up in Australia in the 1990s, taking into account the varying contexts in which they live and the range of interacting influences upon them. Of particular importance for the 6-year-olds of this study are the family and school settings in which they spend so much of their time, but these in turn are influenced by wider contexts such as the families' social networks, the parents' workplaces and, on an even broader level, by the labour market and government policies on, for example, school funding and Social Security support. The report has considered a range of factors influencing the children's lives, with a particular focus on the role of the families' financial situations, a factor very much shaped by external factors determining both income and costs for families. The report has documented the situation of the children and their families as the children start school, but it has also explored the changes which the families have undergone over the children's lifetimes.

This chapter considers the overarching question of what factors will affect a child's future life chances. It explores more specifically two of the research questions outlined in Chapter 1:

- What is the impact of family income and other factors on children's development and well-being as they start school?
- What is the impact of longer term low income on children and what factors moderate any impacts?

The chapter concludes with a discussion of some implications of the findings for policy and service provision.

Factors affecting the child's development and well-being

The children's development and well-being have been considered through use of a variety of indicators or 'outcome' measures, including the more formal

assessments of their early reading skills and their self-esteem at school, as well as their parents' views on how they are getting on at home and at school. To some extent, variables associated with these outcome measures can be examined statistically, but it is also relevant to draw on the parents' accounts of the children's lives to consider some of the processes affecting the children.

Factors associated with the educational outcome measures (reading and BASE scores)

Reading ability in the first years of schooling is seen as an important indicator of the child's current development and of future academic progress (for example Spreadbury 1995), and thus of those life chances associated with school achievement. As reported in Chapter 6, for the 6-year-olds in this study, higher reading ability (as measured on the Primary Reading Test and the ACER Teacher Assessment) was significantly associated with higher family income, higher levels of parents' education, and English being the language spoken at home.

There were also significant associations between lower ACER reading scores and mothers' reporting serious marital disagreements and mothers' being limited in the help they could give their children with homework.

The children's scores on the BASE scale reflect the way their teachers see them fitting in at school in terms of initiative, attention, social interaction and self-confidence. While the BASE scale measures different aspects of the child's development from the reading scores, the same family factors were significantly associated with both measures: namely income, parents' education and home language. Lower BASE scores were also significantly associated with serious parental disagreements.

There is considerable overlap for many of the families in the characteristics that are associated with the school outcomes. Many low-income families are also families with limited parental education and with a first language other than English; conversely the families not on low incomes typically had parents with tertiary education and were English-speaking. There are likely to be causal links between some of these characteristics, for example with limited education and/or lack of English limiting access to employment that could raise family income. Parental disagreements were also more commonly reported in low-income families, reflecting in some families the stresses of unemployment and financial hardship, but also in some families leading to low income when parents separated. Given the number of children in the study, it is not possible to give definitive statistical indications of which one of these factors has the greatest effect on the children's outcomes although the parents' accounts give some ideas about how they interact and the processes by which they affect the children.

As well as the interactive effects of these factors, there were also ways in which these were seen to have fairly direct influences on the children's development at school.

Family income

School costs were more often a problem for low-income families, with uniforms, excursions and swimming lessons as well as fees or levies, creating difficulties. Some children missed out on school activities because of costs. These exclusions of children from expected participation in school were likely to undermine their confidence at school. Because of costs, children in low-income families were also less likely to participate in a range of activities outside school which could be seen as additional ways of developing their skills, knowledge and social confidence.

Parent's education

Some NESB parents had very little formal education and a few Australian-born parents had literacy difficulties. Some of these parents spoke of their difficulties helping their 6-year-olds with homework and/or foresaw that they would have greater difficulties in the future. However, one of the features of the study was the emphasis parents, irrespective of their own level of education, placed on the importance of their children's education.

English as a second language

Coming from a non-English-speaking family is not necessarily a barrier to high academic achievement in the Australian school system, as Victorian year 12 results often show. However, the 6-year-old children in this study who came from non-English speaking families, many of whose parents had limited schooling and low incomes in addition to limited English language, showed on average lower reading scores than other children, both at prep and grade one level. Some parents spoke with considerable feeling of their children's difficulties in understanding the teachers as they started school. Some also regretted that they could not afford to pay private tutors to assist their children catch-up with school work.

In addition to the problems of NESB children's communication at school, their parents' lack of English often limited communication with teaching staff and sometimes limited their understanding of their child's progress, as well as restricting the help they could give the children.

Family conflict

There was an association between lower scores on the teachers' assessments and serious marital disagreements reported by the mothers. From the mothers' accounts, they themselves were often unhappy and depressed when there was parental conflict, and some felt less able to give the child attention, while

others saw the child as directly affected by the conflict. Children with 'difficult' temperaments added to conflict within the family. In a few families the locus of direct conflict was between the child and one or both parents. Neither serious conflict within the home nor the stresses and instability some families experienced when parents separated provided a positive environment for children's academic or social learning.

In summary, the Life Chances Study identifies family income, parental education, home language and the interaction of these, as important influences on children's reading and confidence in their first years of school, with parental conflict as another factor associated with the children's outcomes at school. However, these factors in no way can be said to determine these outcomes for the individual children as the range of scores was quite diverse.

Other factors influencing the children's schooling

The children's average scores did not differ significantly with gender, with living in a sole or two-parent family, number of siblings, number of moves of house or type of school, although some of these factors played an important role in various aspects of the development of individual children.

Low income was associated with other aspects of the families' lives such as unemployment, parental separation and moving accommodation, which in turn affected the continuity of children's schooling.

Other factors influencing the children's reading and school progress range from individual disability to aspects of the school environment. The importance of a range of individual and school factors, in addition to the family factors explored above is indicated by the relatively limited amount of variation accounted for by the family factors in the regression analysis of the reading and BASE scores (Appendix D).

Changing schools was a major event in some children's lives. Sometimes schools were changed for the primary benefit of the child when the child was not getting on well at a school, but most often because families were moving home, either voluntarily or otherwise. Some parents reported the changes as having a positive effect on the child, but others felt the child had suffered in the changes. A related factor is the turnover of children within a school and the impact on quality of education for all children in a school with a high level of student mobility.

Bullying was reported by a few parents as a factor affecting the child's schooling as it was associated with some reluctance on the part of the children to go to school. This school-based conflict was therefore also likely to affect their learning at school.

While the children's gender is likely to play a central role in their future life chances, it did not emerge as a major factor in the aspects of the children's lives explored at this stage of the study with boys and girls generally having similar ratings or scores. In the parents' accounts of how their children were getting on at school, some mentioned their daughters having difficulties at school with the rough boys in their class and a few mentioned their sons being involved in fights at school, but gender differences were not otherwise prominent in the issues raised by the parents.

In at least a few families, factors such as parental drug and alcohol abuse, and family violence had a considerable impact on the children's well-being as they started school.

Effects of early disadvantage and advantage

One approach to considering the influences on the children over time is to consider those children who could be said to have been most and least disadvantaged at the commencement of the study, and to see how they were getting on at home and at school as 6-year-olds, and to what extent their early advantage or disadvantage had persisted.

At the first stage of the study 10 children were identified who seemed most disadvantaged at the age of 6 months and ten who could be said to be most advantaged. The children were placed into these categories on the basis of the range of information available from the first interview with the mother, including information about the families' financial security, mothers' and children's health and well-being, and family stresses and supports. The choice of 10 for each category was arbitrary.

The identification of the most disadvantaged and advantaged children focused on issues the study had set out to explore, such as family income, family stresses and health, but also included issues that had not been explicitly sought but were mentioned by some families, including parental drug and alcohol abuse, domestic violence and gambling. The extent of such problems across the families of the study cannot be quantified because the families were not asked about these specifically.

The most disadvantaged children at 6 months

The 10 children identified as very disadvantaged at 6 months of age were all in low-income families (typically sole parent families or families in which the parents were unemployed) with a range of additional stresses which the mothers said they were having difficulty in managing. Six of the children lived in NESB families. While the families all had multiple problems, major issues identified for the families included parental alcohol and/or drug abuse (four children), mother's poor health and depression (two), child's poor health (two) and

family violence (two).

What has happened to these 10 children? The study has lost contact with two of the children, one of whom was in state care interstate at last contact when the child was aged 5. Most of the children with whom contact has been maintained have had quite disrupted family lives, including three who had experienced the death of a parent. At 6 months, only half the children lived with both their parents, and of these only one still lived with both parents at 6 years of age. However, the fathers of three children who were not living with the families at 6 months had returned to the families. The situation in the families in which the fathers had returned seemed to have stabilised to some extent, and although they continued to experience severe financial problems and some health problems, they would no longer seem to be among the '10 most disadvantaged'. All but two children had remained in the low-income category throughout the study, the exceptions being one child whose mother had died recently and who was now living with relatives, and a sole parent who had returned to work, but who was still in a precarious emotional and financial situation. While it is possible their situations will now improve, these two children have had very unstable early years. For some children the problems of drugs, alcohol and family violence or mothers' health continued, while for others their parents' separation seemed to reduce the likely impact of some of these issues. However, for some families intense conflict between parents continued even after separation.

The children with early disadvantage all continued to experience a range of disadvantages, with all families having financial difficulties overlaid with health problems and/or relationship stresses. An additional disadvantage now identified by some of the NESB mothers was their child's lack of English on starting school, although they hoped this would be a short-term difficulty.

The mean ratings for the children who were most disadvantaged at 6 months were below average for the ACER reading and the BASE scale, indicating that they were doing less well than the group overall at 6 years of age from the teachers' perspective. Their mean Primary Reading score was slightly below the group average.

The most advantaged children at 6 months

Ten children were identified as most advantaged at 6 months in terms of financial security (families in the highest income category), lack of family stresses, good health and mothers feeling they were managing very well.

These families have all remained two-parent families over the six years of the study and all but one (a computer analyst between contracts) were still in the highest income category when the children were 6 years of age. Most of

the children continued to have a positive, relatively stable start to life, although one family now reported serious marital disagreements and the child was experiencing learning difficulties. On this basis this child, in spite of continuing high income, would no longer be included among the most advantaged. Two of the 10 families have made a number of moves interstate and/or overseas, but the parents felt the children were coping well with these. Some of the mothers noted the fathers' limited contact with the child because of very long hours of work and a few were concerned about their children's lack of confidence on starting school.

An element of uncertainty about their economic future was evident for some of these families in spite of their high current incomes. One father commented, 'So far so good! Tough economic times mean the small business person is always at risk, but as long as we can pay school fees (private) plus the basics of food etc., I believe we will be able to give him a good start'.

The children who were most advantaged at 6 months had similar Primary Reading scores to the children overall and were given somewhat higher ACER Reading ratings by their teachers and significantly higher BASE ratings. The higher BASE ratings do suggest that the early and continuing advantage of these children influences their confidence and ability to get on well with others at school, and how they are viewed by their teachers.[1]

Early disadvantage and advantage have been considered in this study in terms of the children within their family situations in the first years of life. The children starting school raises the further issue of educational disadvantage. Given the importance placed on early reading skills as an indicator of later academic achievement, one would consider low reading ability as a useful indicator of educational disadvantage. As has been reported elsewhere, children who arrive at school less developmentally advanced in literacy soon begin to experience failure and so read less, another example of the 'rich' getting richer, the 'poor', poorer (Raban-Bisby 1995, p. 11). However, reading scores should not be considered in isolation, given their association for some children with learning English as a second language, and for a few with attending private schools in which early reading is not emphasised.

Impact of low income over time

One of the questions of the study has been what is the effect on children of families having low incomes over a long period of time? To address this question the families on long-term low income are considered here in more detail.

The families on low income at three stages

There were 28 children whose families were on low incomes when they were 6 months, 3 years and 6 years old. Two-thirds of the children were living in families

[1] The mean scores on the Primary Reading Test were: disadvantaged 90, advantaged 96, total sample 96; ACER reading: disadvantaged 23, advantaged 32, total sample 28; BASE: disadvantaged 99, advantaged 117, total sample 105.

from Asia and the Middle East, while one-third had Australian-born parents. Most of the NESB families were two-parent families while most of those with Australian-born parents were sole parent families. Over half the parents had low levels of formal schooling (year 10 or less), and only one couple had any tertiary qualifications. Almost half the families had four or more children. Given the combination of parents' limited formal education, limited employment experience and, for some, limited English skills, the prospect of these families markedly improving their financial situation through employment in the near future was not strong. Additional barriers to employment included lack of affordable child care, particularly for large families, and the poor health of some parents (one-third of these mothers reported that they had serious health problems). Most families were in public rental or private rental accommodation, the latter particularly indicating a likelihood of future transience.

Impacts of low income over time

The situations of the children in families who had been on long-term low income differed from others in a number of the aspects discussed in earlier chapters. For example, almost one-third of mothers in long-term low-income families said they had problems managing their child (compared with very few of the other mothers) and they were much less likely than other mothers to describe themselves as happy. They were more likely to report three of more stressful life events in the past year. They were also more likely to describe their child's health at 6 years of age as only 'fair'.

The children in families on low incomes at three stages had, on average, lower reading scores and BASE scores than the children in families on low income at no stage, but their scores did not differ greatly from those of the children who were in families on low incomes at one or two stages.

Six of the 10 children identified as most disadvantaged at 6 months were among those who had been in families on low incomes across the stages of the study (two having been lost to the study and two having had increased family income at 6 years).

The families on continuing low incomes identified a range of difficulties this caused their children. The costs they found most difficult to meet for their children included clothes, medicine, school costs, birthdays and toys. However, eight families noted that there was no cost they found very difficult for their child although some of these parents added 'so far' or 'I make sure I've got the money for the child'. Families often went without other things to meet the costs for the child.

When asked about the effect of the family's financial situation on the child

so far, 12 parents on long-term low income said the effect was negative, nine felt there had been no effect on the child, four mentioned a positive effect and three did not know or did not respond. The parents who commented about the negative effects emphasised both the stresses on the whole family and being unable to meet the needs of the individual child, for example '(child) cannot get what she needs. She is very thin and has sickness regularly'.

What moderates the impact of long-term low income?

The study at this stage does not provide ready answers, let alone definitive answers, to the question of what moderates the impact of persistent low income on children. However, looking at particular children and their families may provide clues.

One group of children of interest in this regard are the children who were doing best at school as indicated by their reading and BASE scores. There were six children among the long-term low-income group who had achieved above average scores on at least two of the three measures and they included two children who had above average scores on all three.

In brief, the six children in long-term low-income families who were doing best at school in these terms included:

The younger of two children in an NESB family with the father working for a low wage in the food industry. No one reads to the child or helps him with his homework. Parents are concerned about racism. The mother reports no stressful life events.

The fourth child in an NESB family with five children with both parents working as machinists at home. There are some family stresses, but the parents say the child is 'a very happy boy ... doing very well at school'.

The middle child in a NESB family with seven children. The father is looking for employment. They have no children's books at home. An older sister helps with homework. The mother describes the child as the naughtiest of her children, but the one who learns best. The child, introduced in Chapter 6, is among those with the highest scores on the ACER Teacher Reading Assessment.

The older of two children in a sole parent NESB family. The mother receives considerable support from her sister who lives with the family. The mother finds the child difficult, but his teacher described him as very bright and extremely popular with peers and teachers at school. He rated in the 'high' BASE score group.

The oldest child in an NESB family with four children, the father has been unemployed for two years. He reads to the child and helps her with her homework.

The older of two children in a sole parent (Australian-born) family. The family has moved house but the child has not changed school. The mother works causally and gets assistance from her own mother. The child has regular contact with her father.

These children did not differ markedly from the other children in the long-term low-income group on many characteristics. They included two girls and four boys, three children in grade one (their scores were above average for their grade), and were all at different schools. Two lived in inner urban high-rise flats, three in outer Melbourne and one in a country town. Four lived in two-parent families and family size ranged from two to seven children. They spoke diverse languages at home (Turkish, Hmong, Cantonese, Vietnamese, Arabic and English). They did not have obviously more in the way of educational resources at home than the other children in long-term low-income families for example, in terms of parental education. Some had stories read to them, some did not; one had no children's books at home. Five of the mothers felt they could not give the children enough help with their home-work. Four of the mothers spoke little English, although the fathers spoke more English.

Indications of the more positive aspects of the children's lives in comparison to the long-term low-income group overall included: none had changed school, only one mother reported marital disagreement and five of the mothers felt they had enough help with their children. Even with their financial constraints, these families seemed to be relatively settled and supported. While there was no clear single pattern of what made for the children's relative success, their stories suggest the possible relevance of a variety of factors in individual families, such as the presence of older siblings or an aunt who can help with homework or a child's individual resilience.

Another group of children for consideration in relation to what moderates the effect of long-term low income are those in the group whose parents said their financial situation had a positive effect on the child. These four families are by no means stress-free and some have considerable anxieties about the future, but in various ways feel they have managed to meet their children's needs to the age of 6. They include three two-parent NESB families (one of the families whose child was among those described with above average scores) and an Australian-born sole parent. One refugee family compared their current situation favourably with that in their country of origin; in two families long hours of work made up to some extent for low wages in the clothing industry; public rental housing had provided affordable housing for two families; and assistance from her family was important for the sole parent. That none were

in private rental accommodation indicated more stable housing than some of the other families. Overall, their lives appeared to have a greater cohesion, in spite of stresses, than some of the other families.

The situation of these four families is outlined:

A Vietnamese family with five children. The father works 60 hours a week. He says: 'As my business is unstable I am very concerned about my family's future. If my business goes down I can't find a job elsewhere because of my old age. We just live day by day. I realise that our standard of living is very low compared to Australian standard but console myself that my children have a much better life than children back in my own country'.

A Vietnamese family with three children. While at the moment the mother says 'we can provide her with whatever her needs are', she adds that when the children are older 'there will be more demands: school books, fees, clothes and shoes dictated by fashion'. The father says: 'We can provide her with love, support and money. We are trying to help her with her education, which is our main concern'.

A family with three children from the Middle East. Father is unemployed but has occasional casual work as a taxi driver. About the effect of the family's financial situation on the child, the mother says her son 'gets most things he wants'.

An Australian-born sole parent with one child. The mother was 19 when the child was born. Her own mother and other relatives live nearby and she gets help from her family, including child minding, advice and money. She receives a Sole Parent Pension. About the positive effect of her financial situation on the child the mother says 'I don't know. It's just that I manage to get things for him'.

The families on long-term low incomes are typically living with considerable financial stress and in constrained circumstances without a clear prospect of improving their situation. Some parents feel they have managed financially with their children 'so far', but are worried about their ability to manage with the increased costs they foresee in the future. Factors that appear to moderate the negative impact of long-term low income in particular families include relative lack of conflict within the family and informal support from relatives.

At a wider level, other factors which are likely to moderate the effect of low income for the children of this study are those relating to the 'social wage', namely the provision of accessible, affordable and quality services for families with children, including education, health and children's services.

The children's life chances

What did the parents see as the most important factors that will affect the future life chances of their children?

The parents of the five children who have been introduced throughout the report made the following comments about the most important things for their children's future life chances:

Amy's parents: 'Continuing good health of herself and her family'

Ben's mother: 'Stability of schooling, health , finances', his father: 'Education, music'.

May's mother: 'Her friends, education', her father: 'Education'.

Gulay's mother: 'Just the financial problems don't help. Four children have four different needs. She is OK apart from this — happy at school and happy at home.'

Tom's mother, with his special needs in mind: 'Health is most important. School — Government providing extra funding for school to provide the care that's needed. The home remains safe. Making appropriate renovations if necessary and finding funding'.

Overall the parents, both mothers and fathers, most frequently named the children's education as the most important factor which would influence their life chances in the future. Education was followed in frequency by family relationships, financial resources and the child's health. A range of other factors were mentioned by fewer parents, including employment opportunities, the influence of friends, self-confidence, housing and parents' health. The issue of racial discrimination was raised by four of the Asian-born parents.[1]

> Racial discrimination against Asians. We don't know where to go if Australia becomes unsafe to live in.

That the parents of the study saw the two factors of the children's education and family relationships as the most important for the children's future life chances, with financial resources and children's health important for a smaller number, highlights the importance of school and family as the key settings within which the children are growing up and points to the challenges for society outlined below.

[1] The children's education was named as the most important factor which would influence their life chances in the future by 52 per cent of mothers and 84 per cent of fathers who responded; family relationships by 48 per cent of mothers and 56 per cent of fathers; financial resources by 21 per cent of mothers and fathers; and the child's health by 28 per cent of mothers, 13 per cent of fathers.

Conclusions

Continuity and change

The most recent stage of the Life Chances Study has found both continuity and change in the families' circumstances compared with the earlier stages of the study.

Some of the important aspects of continuity include the similar proportion of children on low incomes at each stage; the persistence of low-income for some families; and the higher proportion of low-income families than other families experiencing a greater number of stressful life events and reporting more frequent problems managing their children. There has been continuity over the time of the study in the higher proportion of children in low-income families who have missed out on such things as child care and medication, although there have been some changes in what they missed out on related to age: for example at 3 years, parents identified that children were missing out on 3-year-old kindergarten, playgroups and libraries, while at 6 years they missed out on school excursions, music classes, sport and holidays. There has also been continuity in access to some health services, in particular generally good access to direct billing doctors through Medicare, although there has been a change from very easy and positive access to the maternal and child health service when the children were infants to the more limited service of the school nursing service. (Meanwhile policy and funding changes have made access to the maternal and child health service more limited for families with young children.)

In terms of the changes the families have experienced, there is some continuity in the changes themselves. There has been high geographic mobility among the families across the time of the study; however, there were increased numbers overseas when the children were aged 6. Family separation and re-formation continue. The deaths of two mothers and a father since the children were aged 3, shocked and saddened us when we re-contacted the families.

The major change in income distribution was the increased proportion of families in the highest income category. However, another change among the more affluent families when the children were aged 6 was the expression by some fathers of uncertainty about their job or business security, and economic future and also concern about meeting their children's future education costs.

Low family income was both a source of stress and a factor which limited family options. However high income in no way inoculated families against distress as illustrated by the severe illness or death of parents in a small number of families and by intense family conflict reported by a few.

Starting school provided a major transition in the lives of the children, a

positive change for many but not for all. School attendance brought a new dimension of inequality to the study, with higher proportions of children in low-income families doing less well on measures of reading and academic self-esteem, with the situation of children who did not speak English as their first language being a particular concern. School also brought additional costs that were difficult for some families.

In relation to the wider literature on children's development, the study confirms links between early literacy and family income and points to the importance of aspects of family functioning, including parental conflict and of home resources. The findings of the study are to some extent equivocal in regard to children's health and family income, although this study provides some confirmation of the links between health and income, including greater dental problems among children in low-income families.

Language issues

The children's lack of English on starting school was a major concern for many of the NESB parents many of whom placed a great value on their children's education. Learning English was one of the reasons some had sent their children to kindergarten or child care centres before starting school. They certainly hoped that their children would 'catch-up' with their peers as they became proficient in English. An important question for the life chances of these children will be whether and when this happens. Recent Australian research found that students who entered primary school with a language other than English as their first language still exhibited weaknesses in academic English at 12 years of age (McKay et al. 1997). The same research also highlighted the importance of bilingual support within schools for children who have home languages other than English.

Another aspect of the children's language learning is that a number of children, particularly from Chinese-speaking families, were attending classes to be formally taught their parents' language. Bilingualism, where good skills are developed in both languages, is seen as having positive cognitive benefits (McCardle et al 1995). Typically children in Victoria also learn a language other than English at school. For the children in the Life Chances Study this was most often Italian. The question is raised as to how many languages may be too many for 6-year-olds to be learning, particularly if they are not already competent in both English and their home language. The importance of children being competent first in their home language needs wider recognition (McKay et al. 1997).

The capacity of schools to actively involve NESB parents in their children's education and to draw on the home language and culture of these families as resources in the development of literacy in English are important factors which

will influence the future school success of the children.

The availability and effectiveness of additional school assistance for children with learning difficulties is an important area about which this study has only limited information and which would warrant further attention in future stages.

The effects of disadvantage over time

One of the difficulties faced by longitudinal studies such as this is teasing out the long-term effects of early disadvantage. This is because early disadvantage is often associated with later disadvantage (Rutter 1994). For example in this study the children who were most disadvantaged at 6 months were still, when they were 6-year-olds, in families with severe financial problems and with health problems and/or relationship stresses. It will take further time to see the long-term effects of this and of the changes in the lives of some children. Longitudinal research has shown the outcomes for the children are likely to be diverse:

> One of the most striking features of all studies of children exposed to adverse environmental circumstances is the marked heterogeneity in outcome. Some are markedly damaged, some survive relatively unscathed, and a few may even be strengthened by their success in overcoming adversity. (Rutter 1994, p.933)

Longitudinal research has also shown that the negative long-term effects of early disadvantage can be modified by subsequent positive experiences. The findings of several longitudinal studies have shown the consequences of attending 'a really effective school', as opposed to a poor one, are very considerable at an individual level (Rutter 1994, p.937). The effectiveness of schools is an important area that this study has not been able to explore in any detail. These findings, however, suggest one of the major challenges to the wider society is the challenge to provide such support to families, and such an excellence of schools and other services that early adversity can be overcome.

The future

The children of the study were in their first years of primary school with many years of schooling to come. A large scale study of over 7,000 primary and secondary students (Hill 1996) established the following six indicators as the best predictors of learning difficulties at both primary and secondary level schools in the Victorian context: poverty, parent's occupation (including unemployment), language spoken at home, family type, Aboriginality and transience (recent changes of schools). The one of the six factors not addressed in the Life Chances Study has been Aboriginality as there is only one child in the study of Aboriginal origin. This larger study confirms areas of concern raised for the children starting school in the Life Chances Study and has implications for their futures, given that these family factors are seen as having

a continuing effect into secondary school.

What does the future hold for the children of the Life Chances Study? As the children move towards 10 years of age in the year 2000, it is likely that a continuing high proportion will remain in families on low incomes as their parents, particularly those with limited education and training, continue to have difficulty finding jobs, and in particular jobs with wages sufficient to raise their families' incomes above a poverty level. The growth in the proportion of work that is casual and insecure seems likely to continue, as does the inequality of working hours, with some parents working very long hours and others finding very little employment. Considerable reorganisation of family and health services has occurred and is planned, with outcomes for disadvantaged families yet to be seen. Various services have been reduced and/or had their fees increased. At the school level there is concern about increased class sizes and increased costs of government schooling to families. There are indications of increased computerisation and literacy testing and concerns over an increasing inequality in the quality of schools. Without considerable government support, secure and affordable housing is likely to remain elusive for low-income families, with their resultant mobility adding to the instability of education for the children. What is not evident in government policy at the time of writing is a strong push to improve the lives of children in disadvantaged families.

Implications for policy and practice

The family context: income and employment

The findings of the Life Chances Study confirm those of many other studies into child development, namely that despite individual exceptions, children living in families with very low incomes are less likely to do as well in their early years of school as those in higher income families. To some extent this may reflect other characteristics of the low-income families such as parental education or speaking a language other than English at home, but there is sufficient evidence provided by the parents to show that low incomes have a range of additional direct and indirect effects on the development and well-being of the child, effects ranging from missing out on school excursions to exacerbation of family conflict.

The Life Chances Study covers only 148 children, a group who cannot be said to be representative of all Australian children. However, one of the strengths of the study is that it began as a population study in an area of diverse income and ethnic mix, and from this a strong picture can be painted of what is happening to our more advantaged and disadvantaged children. In spite of some very positive messages about what is happening to the lives of some families in the late 1990s, overall it is not a picture with which we can be happy. A substantial number of children are suffering current deprivation and uncertain futures.

The challenges for the wider Australian society include:

- providing family contexts for our children in which the family income is adequate for their basic needs.

On the one hand this means adequacy of income support for those not in the paid workforce, but it also means ensuring jobs for those who are seeking employment and an adequate wage for those who are employed. The study highlights the loss of employment since 1990 for some of the parents who worked in manufacturing, but who, with limited education and lack of English, have not been able to find subsequent stable employment as their children grow up. The challenge continues:

- to ensure paid employment at a reasonable level of remuneration is available for parents of young children.

The family context: families in trouble

The study has found associations between family conflict and children doing less well at school in their first years. In addition, the parents themselves identify the effects on the children of family problems from mothers' depression to drug abuse. Wider research has identified the effects of family processes and stresses on child behaviour (Amato 1987; Ochiltree & Edgar 1995). Given the impact of family stress or conflict on children, the challenge remains for the wider society:

- to provide effective support for families who are not coping well and to locate support where such families can be more readily identified and helped.

The stresses on the 6-year-olds in this study suggest the importance of action at the primary school level. What is the role of the (already-over-burdened) school in this and what resources would be needed? What other settings can provide relevant support? Studies of older children and young people 'at risk' have pointed to the importance of early intervention with schools as strategic sites for detection and intervention, and have suggested the importance of co-operation between schools and community organisations for effective action (for example Charmen et al 1997).

The school setting

The study suggests a number of other challenges for the school system in providing a high quality relevant education for children from families with very different backgrounds and resources, particularly for children who could be said to be at risk. Given the limited funding currently available for government schools, the challenge is to provide adequate resources for schools which are equitably distributed:

- to deal with this diversity,
- to ensure that children are not excluded from fully participating in school because of costs,
- to develop strategies to ensure that 'mobile' children make a smooth transition when they change schools, and
- to provide appropriate support to enable children whose parents have limited English language and/or literacy skills to fully develop their own language skills.

Health services

The adequacy of family income in turn is related to the availability of affordable services. Families on low income in the study were reliant on publicly supported health services to provide accessible health care for their children. Challenges for government in the area of health services include:

- to ensure that health services, currently affordable to low-income families through Medicare, remain accessible to all children,
- to ensure that families can afford necessary medication for their children,
- to maintain an extensive quality health screening service for children starting school, and
- to provide a readily accessible and affordable dental check-up and treatment service for all children in low-income families.

In identifying what is needed to promote positive child development, Bronfenbrenner (writing in America in 1991) identified what he saw as new grounds for believing that public policy action might be taken. These related to recognition of growing economic problems, of the cost of providing for those without jobs and concern about the quality and dependability of the workforce, but more positively they were related to 'the new hope to families and nations of seeing children seemingly fated to a life of failure and pain bloom into competent and caring human beings' (Bronfenbrenner 1991, p.6). In the late 1990s in Australia these concerns remain relevant, with economic, but also importantly, with social imperatives to see that children's life chances are enhanced.

THE STUDY: METHOD

APPENDIX A

The previous stages of the study

The first interviews with the mothers of 167 children were undertaken when the children were about 6 months old. A second interview was conducted when the children were 18 months old and there was a third interview in 1993 when the children were aged 2 years 6 months to 3 years. At the third interview the mothers of 161 of the initial 167 children (94 per cent) were re-interviewed and the majority of the fathers (125) were also interviewed briefly. A fourth contact was made in late 1995 with 149 families about the children's kindergarten attendance. The study has continued to include families as they move away from the original area.

The Brotherhood of St Laurence has produced four major research reports of findings and methods as well as chapters and articles in a range of publications.

The main reports of findings of the study to date present:

- the use of birthing and early childhood services based on the first interviews with the mothers (Gilley 1993a);
- the employment experiences of the parents based on the first and second interviews (Gilley 1993b);
- issues of locational disadvantage and use of services by mothers and babies in four outer locations contrasted with the experiences of the mothers in the inner suburbs in the Life Chances Study (Gilley 1994);
- the children and their family context at the age of 3 (Gilley & Taylor 1995);
- the experience of the children the year before they started school (Taylor 1997); and

- the situation of the children of immigrants in the study (Taylor & MacDonald 1992; Taylor & MacDonald 1994; Taylor 1994)

A 55-minute SBS documentary film featuring seven of the families, *Life Chances,* was produced in order to present the issues to a wider public. The findings have been used in submissions on critical areas of social policy, including the Federal Committee on Employment Opportunities, the Senate Inquiry on Early Childhood Education and in reviews of state-based early childhood services.

Stage five data collection

The fifth stage of the Life Chances Study was undertaken from October to December 1996. At this stage the children (born in 1990) were typically nearing the end of their first or second year of school. In addition to interviews with the mothers, which had been the main source of information in the earlier stages, information was sought about the children's development.

For each child, data were sought through:

- a mother's questionnaire
- a father's questionnaire
- two activities undertaken by the child with the interviewer

  Copying Skills

  Primary Reading Test

- two checklists completed by the child's teacher

  Teacher Assessment of Progress in Reading

  BASE (Behavioural Academic Self-Esteem) Rating Scale

Mother's and father's questionnaires

The mother's questionnaire was designed to be used as an interview guide or for self-completion. It comprised 179 questions, both closed and open-ended, under the following headings: the household, child's health and well-being, child and school, parents and school, child care, leisure, family health and well-being, informal supports, housing and neighbourhood, employment and unemployment, and family income. Some questions asked in earlier stages of the study were repeated. In an interview the questionnaire generally took 60 to 90 minutes to complete. Interviews were longer when an interpreter was used.

The father's questionnaire was also designed for either interview or self-completion. It contained 19 questions under the headings child's health and well-being, child and school, and work and family life and took 10 to 15 minutes to complete.

Activities undertaken by interviewer with child

Activities were selected to provide an indication of the early reading potential and readiness for structured learning of the children who were in the age range 5 years 10 months to 6 years 7 months in October 1997.

Copying Skills (Larsen 1987) is designed as a simple instrument to assess the level of intellectual development of children beginning school. The task involves the child copying four geometrical shapes, some letters and numbers and a short sentence. Specifically the Copying Skills task is described as requiring the development of intellectual structures necessary for the reconstruction of spatial relationships. The development of these structures depends on the interaction between the child and his or her environment: that is on both experience and maturation. While the recognition of detail and the development of fine motor skills are also involved in the Copying Skills tasks, these skills are secondary (Larsen 1987).

Four levels are identified on the basis of performance on the test. These levels are described in terms of readiness for different types of activity in a prep grade program. Possible total scores range from zero to 12. A score of three or less indicates a low level of readiness for formal work. A score of four to six indicates the child is probably ready to attempt simple school tasks. A score of seven to 10 indicates the child should be able to move readily into simple school tasks. A score of 11 to 12 indicates the child is probably ready to accommodate to a reasonable degree of structured learning.

This task is designed for children beginning school. While the children in this study (at the end of their first or second year) would be at the upper end of scores, it was seen as potentially useful for identifying major delays. The task was also considered useful given the presence of children from non-English-speaking families in the study, as the task does not require reading skills and is not highly dependent on the child's English language ability.

There is empirical evidence to support the use of a sentence copying task as a measure of school readiness. For children of both English and non-English-speaking backgrounds sentence copying tests have been found to correlate highly with progress in reading and number skills over the first three years of schooling (studies cited in Larsen 1987). This test was also used in the AIFS Early Childhood Study (Ochiltree & Edgar 1995).

Primary Reading Test (level 1) (France 1981) provides an assessment of the ability to apply reading skills for the understanding of words in the early stages of learning to read. The test has been used in recent large scale studies of Victorian children (de Lemos 1996). In those studies and in the Life Chances Study it is used as a word recognition activity. The interviewer reads a word to the child and the child is asked to chose the appropriate word from five alternatives and to circle it on the form. There are 48 items, the first 16 items are accompanied by a picture, the remainder involve sentences. For example the child is shown the picture of a cup and asked to circle the word 'cup'; the child is read the sentence 'The bus was late' and asked to circle the word 'late' from five alternatives.

This test was selected, after considerable consultation, as one that should be able to discriminate between the study children (prep and grade 1) but not be too difficult. The test was selected as an indicator of literacy as measured by school learning, with word recognition seen as important predictor of later school achievement.

The interviewers aimed to conduct the two activities in the child's home in a setting which would be comfortable for the child and would minimise distractions.

Checklists completed by teachers

ACER Teacher Assessment of Progress in Reading: Checklist of outcomes achieved (ACER 1995). This assessment is based on key indicators of reading which were developed by the Education Department of Western Australia under the direction of Alison Dewsbury for the Western Australian First Steps Project and developed for research purposes by Molly de Lemos, at the Australian Council of Educational Research. Teachers are asked to rate the child's observed behaviour in the classroom. The Assessment consists of 24 items describing behaviours that have been identified as marking important steps in the development of reading. For each of these behaviours, which are under the headings of role play, experimental reading, early reading, transitional and independent reading, teachers are asked to indicate whether the child has achieved, is still developing or has not yet achieved specific outcomes. Where the teacher did not have information to make a judgement the item was scored as zero. Ratings on these 24 items are added giving an overall score of between zero and 48.

BASE (Behavioural Academic Self-Esteem) Rating Scale. This scale (Coopersmith and Gilberts 1982) contains 16 items under five factor headings: student initiative, social attention, success/failure, social attraction and self-confidence. The BASE was developed to infer self-esteem in the classroom setting from observed behaviour. Teachers are asked to rate the observed behaviour of the

children in the classroom on the 16 items which are then converted to a total BASE rating. This rating is converted to a BASE classification of high, moderate or low behavioural academic self-esteem.

Procedure

The interviewer contacted the mother to arrange a time to visit the home to interview the mother and undertake the two activities with the child. Mothers were offered the opportunity to have the questionnaire posted in advance so that they could complete all or part of the questionnaire themselves before the visit where language and time of visit did not make this inappropriate. Similarly, fathers could complete the father's questionnaire themselves, before or during the visit, or a telephone interview was conducted. In the few families in which the father was the primary care giver, the father was asked to complete the more extensive 'mothers' questionnaire.

When the interviewer visited the family the two activities with the child were undertaken first where possible. These generally took 20 to 30 minutes. The mother's interview was then undertaken or the questionnaire completed. The father's self-completed questionnaire was collected or, in some cases, the father was interviewed. The mother (or parents) were shown the teacher's checklists and asked to sign a permission form to allow the study to contact the school. Families were offered $35 for their participation in the study.

Bilingual interviewers undertook most of the interviews with Chinese and Vietnamese-speaking families and a few interviews were undertaken with interpreters (Turkish, Hmong and Vietnamese).

Contact with schools. Permission to involve teachers in the study was received from the Education Department of Victoria and from the Catholic Education Office. A letter was sent to the principals of the schools the children attended, with information about the study and the permission forms from the parents, asking them to pass the checklists on to the relevant teachers.

Children interstate and overseas. The majority of families were living in Victoria. Families in Melbourne and country Victoria were visited at home. When families were living in other states or overseas, the children's activities were not undertaken and the questionnaires were generally self-completed and returned by mail. One interstate interview was conducted by phone and two in person through a bilingual interviewer. Permission to contact teachers was sought from parents interstate and overseas in English-speaking countries.

Feedback to parents. Teachers were informed that parents would be shown the completed checklists if they requested this. In the interviews parents could be shown the children's activities when completed. Parents who requested

further feedback were phoned with general results.

Sample selection, retention and loss

In 1990 maternal and child health nurses in two municipalities approached all mothers with babies born in the selected months and asked them to take part in the study. The sample loss was 34 per cent across the two areas from being unable to contact mothers who had left the area when the child was very young and from refusals. From the information available, the families lost initially to the study included both high and low-income families, and Australian-born, and immigrant and refugee families. Overall, the families of the 167 children who participated in the first stage of the study are seen as representative of the population from which they were drawn, both in terms of socioeconomic status and ethnicity.

Of the original 167 children, 19 were not included in the study at stage five in 1996. These included some children whose families had withdrawn from the study either permanently or temporarily and some whom we were unable to locate. Over-represented among the 19 children were those in low-income families at the first stage 13 of the 19) and with both parents from non-English-speaking birthplaces (14 of the 19), particularly from Vietnam (9 of the 19). The missing children at stage five represent 22 per cent of the children in low-income families at stage one and 6 per cent of the children in families not on low incomes at stage one. They represent almost half of the original 21 children of Vietnamese parents. (The implications of the loss of low-income families is discussed in the text and in Appendix B).

Some of the missing families had moved and were untraceable, including some who had moved overseas and interstate; others decided not to continue in the study and a few parents chose not to participate in this stage of the study because of current family stresses.

Notes on presentation of data

When information is reported from earlier stages of the study it refers only to the 148 children participating in stage five unless otherwise stated.

Because of the presence of three sets of twins there were 148 children at stage five but only 145 families. For consistency of reporting the results are presented in terms of the 148 children rather than the 145 families. (For example when it is reported that 60 per cent of mothers made a particular response, this refers to the mothers of 60 per cent of the children.)

When an association is described as significant in the text this indicates statistical significance at a level of probability of .05 generally using chi-square. This is also indicated on tables.

FAMILY INCOME LEVELS

APPENDIX B

Income levels

At each stage of the study the parents were asked to identify their income from all sources. The study assigns family income to one of five categories in relation to the Henderson poverty line and to eligibility levels for selected Social Security payments. The actual thresholds of the categories vary according to the number of people in the family and the labour force status of the parents. The low-income category of below 120 per cent of the Henderson poverty line includes, among others, all families receiving full-rate Social Security incomes. The 'before housing' poverty line is used; that is, the line before housing costs are taken into account.

The income levels used to allocate Life Chances' families to income groups at the fifth stage (1996) are presented in Table 1 below. The criteria for the five income groups are:

Low income

1. below the Henderson poverty line

2. above the Henderson poverty line but below 120 per cent of the poverty line

Not low income

3. 'medium income' — above 120 per cent of the Henderson poverty line, but below the point where other income would exclude family from a Social Security pension. In the time since the previous stages of the Life Chances Study there have been changes in how this cut-off point for eligibility is defined. To allow comparability with previous stages of the study, the 1995 Social Security cut-off points adjusted for inflation have been used here, rather than the 1996 cut-offs.

4. 'higher income' — above the cut-off point where other income would

exclude family from Social Security pension, but below the cut-off point for Family Payment

5. 'highest income' — above the cut-off point for Family Payment.

For most analysis in the report only two income categories are used: low income (below 120 per cent of the Henderson poverty line — below level 2 in Table 1) and not low income (above 120 per cent of the Henderson poverty line — above level 2 in Table 1). This definition of low income has been used throughout the Life Chances Study and follows Henderson's usage, whereby he described those with incomes below the poverty line as 'very poor' and those with incomes above the line but not more than 20 per cent above it as 'poor'. The use of 120 per cent of the poverty line, as a bench-mark continues in various studies (for example, King 1998). In a few instances four income categories are used for analysis, namely low income and the three 'not low' categories (medium, higher and highest income).

There are some difficulties in getting precise and comparable data for all families, in particular in relation to casual work and to self-employment. The Henderson poverty line was not designed to be used for self-employed people, but has been used in this study for all families to maintain consistency. However, with the increase in contract work and self-employment, this measurement difficulty is likely to grow as an issue for poverty measurement (within the study 31 per cent of fathers were described as self-employed in 1996 compared to 20 per cent [of 167] in 1990).

Implications of sample loss

The implications of the loss of a higher proportion of low-income families from the original 167 children of the study include some underestimation of the proportion of low-income families when the children are 6. At 6 months of age 35 per cent of the 167 children were in low-income families. Using estimations based on the families remaining in the study, we would estimate that if all children were still in the study at age 6 that proportion whose families were on low incomes at age 6 would still be 35 per cent. (Of the 148 families in the study at age 6, 76 per cent of the low-income families at 6 months were still on low incomes at 6 years, while 86 per cent of the families not on low incomes at 6 months were still not on low incomes at 6 years).

Appendix B Table 1: Family income levels

	LOW INCOME						*NOT LOW INCOME*		
	Level 1 Below Henderson poverty line incl. housing[a]		*Level 2 Below Henderson poverty line plus 20%*		*Level 3 income cut-off Below Social Security*[b] *income cut-off*		*Level 4 Below Family Payment cut-off*		*Level 5 Above FP income cut-off*
Income levels									
Income Unit	**$/wk (net)**	**$/yr (net)**	**$/wk (net)**	**$/yr (net)**	**$/wk (gr)**	**$/yr (gr)**	**$/wk (gr)**	**$/yr (gr)**	**$/yr (gr)**
Head in the labour force									*ABOVE*
Couple with 1 child	372.35	19,362	446.82	23,235	738.80	38,418	1226.27	63,766	63,766
Couple with 2 children	434.94	22,617	521.93	27,140	830.00	43,160	1287.60	66,955	66,955
Couple with 3 children	497.52	25,871	597.02	31,045	921.20	47,902	1348.92	70,144	70,144
Couple with 4 children	560.11	29,126	672.13	34,951	1012.40	52,645	1410.25	73,333	73,333
Couple with 5 children	620.39	32,260	744.47	38,712	1103.60	57,387	1471.58	76,522	76,522
Couple with 6 children	680.67	35,395	816.80	42,474	1194.80	62,130	1532.90	79,711	79,711
Couple with 7 children	740.95	38,529	889.14	46,235	1286.00	66,872	1594.23	82,900	82,900
Single parent with 1 child	297.28	15,459	356.74	18,550	479.30	24,924	1226.27	63,766	63,766
Single parent with 2 children	359.82	18,711	431.78	22,453	570.50	29,666	1287.60	66,955	66,955
Single parent with 3 children	422.41	21,965	506.89	26,358	661.70	34,408	1348.92	70,144	70,144
Single parent with 4 children	485.00	25,220	582.00	30,264	752.90	39,151	1410.25	73,333	73,333
Single parent with 5 children	545.28	28,355	654.34	34,025	844.10	43,893	1471.58	76,522	76,522
Head not in the labour force									
Couple with 1 child	328.55	17,085	394.26	20,502	738.80	38,418	1226.27	63,766	63,766
Couple with 2 children	391.14	20,339	469.37	24,407	830.00	43,160	1287.60	66,955	66,955
Couple with 3 children	453.73	23,594	544.48	28,313	921.20	47,902	1348.92	70,144	70,144
Couple with 4 children	516.31	26,848	619.57	32,218	1012.40	52,645	1410.25	73,333	73,333
Couple with 5 children	576.59	29,983	691.91	35,979	1103.60	57,387	1471.58	76,522	76,522
Single parent with 1 child	253.44	13,179	304.13	15,815	479.30	24,924	1226.27	63,766	63,766
Single parent with 2 children	316.03	16,434	379.24	19,720	570.50	29,666	1287.60	66,955	66,955
Single parent with 3 children	378.61	19,688	454.33	23,625	661.70	34,408	1348.92	70,144	70,144
Single parent with 4 children	441.20	22,942	529.44	27,531	752.90	39,151	1410.25	73,333	73,333
Single parent with 5 children	501.48	26,077	601.78	31,292	844.10	43,893	1471.58	76,522	76,522

[a] July to Sept 1996

[b] The method of calculating Social Security income cut-offs has changed since stage four of the Life Chances Study. To maintain relativity with the income levels used in stage four the 1995 Social Security cut-offs adjusted for inflation are used here.

ADDITIONAL TABLES AND FIGURES

APPENDIX C

Chapter 2 The changing family context

Figure A2.1 The 11 families whose income level changed from 'low' (at 6 months) to 'not low' (at 6 years)

Movement from low income by 3 years (6 families)

6 months low income	*3 years not low income*	*6 years not low income*
sole parent	→ new partner employed	→ sole parent with support
sole parent	→ sole parent employed	→ sole parent employed
sole parent	→ sole parent employed	→ couple employed
couple unemployed (NESB)	→ couple employed	→ mother employed, father unemployed
couple unemployed	→ couple employed	→ couple employed
couple part-time employment	→ couple employed	→ couple employed

Movement from low income between 3 and 6 years (5 families)

6 months low income	*3 years low income*	*6 years not low income*
sole parent	→ sole parent	→ mother died child with relatives (couple employed)
couple unemployed	→ sole parent	→ sole parent employed
couple unemployed (NESB)	→ couple own business	→ couple own business
couple low wage	→ sole parent	→ new partner employed
couple disability pension	→ couple disability pension	→ sole parent employed

Summary

Summary at 6 months	*Summary at 6 years*
4 sole parents not employed	4 sole parents 3 employed
7 couples -	7 couples -
4 unemployed	with at least one
2 low wage/part-time	partner employed
1 disability pension	

Note: Couple employed includes one or both parents having employment; couple unemployed means neither employed.

Figure A2.2 The 14 families whose income level changed from 'not low' (at 6 months) to 'low' (at 6 years)

Movement to low income by 3 years (9 families)

6 months not low income	*3 years low income*	*6 years low income*
couple employed (NESB)	→ couple unemployed	→ sole parent
couple employed	→ couple unemployed	→ couple, father employed part-time
couple employed (NESB)	→ couple employed low wage	→ couple unemployed
couple employed	→ couple unemployed	→ couple unemployed
couple employed	→ couple father unemployed, mother disability pension	→ couple disability and carers pensions
couple employed some part-time work	→ couple unemployed some part-time work	→ couple unemployed, some part-time work
couple employed	→ couple unemployed, some part-time work	→ couple unemployed, some part-time work
couple unemployed with part-time work (NESB)	→ couple unemployed, some part-time work	→ sole parent, some part-time work
couple Workcare (NESB)	→ couple unemployed	→ couple unemployed, some part-time work

Movement to low income between 3 and 6 years (5 families)

6 months not low income	*3 years not low income*	*6 years low income*
sole parent, some part-time work	→ new partner	→ couple disability pension
couple employed	→ couple employed	→ couple establishing own business
couple employed	→ couple employed	→ couple unemployed (voluntary package)
couple employed	→ couple father unemployed then self-employed	→ couple employed part-time
couple employed (NESB)	→ sole parent employed (father in jail)	→ new partner unemployed

Summary

Summary at 6 months	*Summary at 6 years*
1 sole parent	2 sole parents
with part-time work	1 with part-time work
13 couples	12 couples
11 one or both employed	7 unemployed
1 Workcare	2 employed part-time
1 unemployed with part-time work	1 establishing business
	2 disability pension

Table A2.1 Changes to financial situation over 12 months by family income at age 6

Financial situation	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Better off	5	*10*	46	*46*	51	*34*
Worse off	12	*25*	14	*14*	26	*18*
Much the same	31	*65*	40	*40*	71	*48*
Total	48	*100*	100	*100*	148	*100**

* P <.05

Table A2.2 Selected characteristics of families by family income at age 6

	Low income		*Not low income*		*Total*	
*Family type**	No.	*%*	No.	*%*	No.	*%*
Sole Parent	16	*62*	10	*38*	26	*100*
Couple	32	*26*	90	*74*	122	*100*
Total	48	*32*	100	*68*	148	*100*
*Family size**						
1 to 3 children	33	*26*	92	*74*	125	*100*
4 to 7 children	15	*65*	8	*35*	23	*100*
Total	48	*32*	100	*68*	148	*100*
*Ethnic background**						
Both parents NESB	27	*79*	7	*21*	34	*100*
Both parents Australian-born	13	*16*	69	*84*	82	*100*
Other	8	*25*	24	*75*	32	*100*
Total	48	*32*	100	*68*	148	*100*
*Fathers' education**						
Year 10 or less	22	*76*	7	*24*	29	*100*
Year 11 or 12 and/or trade	16	*36*	28	*64*	44	*100*
Tertiary degree or post grad	5	*8*	62	*92*	67	*100*
Total[a]	43	*31*	97	*69*	140	*100*
*Mothers' education**						
Year 10 or less	21	*64*	12	*36*	33	*100*
Year 11 or 12 and/or trade	22	*50*	22	*50*	44	*100*
Tertiary degree or post grad	5	*7*	66	*93*	71	*100*
Total	48	*32*	100	*68*	148	*100*
*Fathers' employment**						
Paid employment	21	*18*	93	*82*	114	*100*
Not in paid employment	22	*92*	2	*8*	24	*100*
Total [ab]	43	*31*	95	*69*	138	*100*
*Mothers' employment**						
Paid employment	8	*10*	72	*90*	80	*100*
Not in paid employment	40	*60*	27	*40*	67	*100*
Total[b]	48	*33*	99	*67*	147	*100*
Location[NS]						
Original area	12	*31*	27	*69*	39	*100*
Other Victoria	29	*33*	58	*67*	87	*100*
Interstate	5	*50*	5	*50*	10	*100*
Overseas	2	*17*	10	*83*	12	*100*
Total	48	*32*	100	*68*	148	*100*

Number of moves*						
Two or less	26	*26*	75	*74*	101	*100*
More than two	22	*47*	25	*53*	47	*100*
Total	48	*32*	100	*68*	148	*100*
(Number of children)	(48)		(100)		*(148)*	

* P < .05 [NS] not statistically significant

[a] Information not available or not applicable for some parents

[b] Includes stepfathers

Table A2.3 Family structure by ethnicity by family income at age 6

	Low income		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Sole parent						
NESB	6	*12*	-	-	6	*4*
Not NESB	10	*21*	10	*10*	20	*13*
Two parent						
NESB	21	*44*	7	*7*	28	*19*
Not NESB	11	*23*	83	*83*	94	*64*
Total	48	*100*	100	*100*	148	*100*

Table A2.4 Parents' employment by family structure and income at age 6

Family structure and employment	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Two-parent families						
Both parents working	3	*6*	63	*63*	66	*44*
One parent working - father	13	*27*	25	*25*	38	*26*
- mother	1	*2*	1	*1*	2	*1*
Neither parent working	15	*32*	1	*1*	16	*11*
Sole parent families						
Parent working	4	*8*	9	*9*	13	*9*
Parent not working [a]	12	*25*	1	*1*	13	*9*
Total	48	*100*	100	*100*	148	*100*

[a] Absent fathers are not included though may be working

Note: Employment includes part-time and casual work.

Table A2.5 Selected characteristics of families when child is aged 6 by family income at three ages

At age 6	*Low income 3 ages*		*Low income 1 or 2 ages*		*Not low income*	
	No.	*(%)*	No.	*(%)*	No.	*(%)*
*Family type**						
Sole Parent	10	*(36)*	12	*(33)*	4	*(5)*
Couple	18	*(64)*	24	*(66)*	80	*(95)*
Total	28	*(100)*	36	*(100)*	84	*(100)*
*Family size**						
1 to 3 children	16	*(57)*	31	*(86)*	78	*(93)*
4 to 7 children	12	*(43)*	5	*(14)*	6	*(7)*
Total	28	*(100)*	36	*(100)*	84	*(100)*
*Ethnic background**						
Both parents NESB	19	*(67)*	11	*(31)*	4	*(5)*
Both parents Australian-born	8	*(29)*	15	*(41)*	59	*(70)*
Other	1	*(4)*	10	*(28)*	21	*(25)*
Total	28	*(100)*	36	*(100)*	84	*(100)*
Fathers' education[a]*						
Year 10 or less	13	*(57)*	11	*(33)*	5	*(6)*
Year 12 or less plus trade	9	*(39)*	17	*(52)*	18	*(21)*
Tertiary	1	*(4)*	5	*(15)*	61	*(73)*
Total	23	*(100)*	33	*(100)*	84	*(100)*
*Mothers' education**						
Year 10 or less	14	*(50)*	10	*(28)*	8	*(9)*
Year 12 or less plus trade	12	*(43)*	17	*(47)*	15	*(18)*
Tertiary	2	*(7)*	9	*(25)*	61	*(73)*
Total	28	*(100)*	36	*(100)*	84	*(100)*
Fathers' employment[ab]*						
Paid employment	15	*(62)*	21	*(68)*	82	*(98)*
Not in paid employment	9	*(38)*	10	*(32)*	1	*(2)*
Total	24	*(100)*	31	*(100)*	83	*(100)*
*Mothers' employment**						
Paid employment	3	*(11)*	17	*(47)*	60	*(72)*
Not in paid employment	25	*(89)*	19	*(53)*	23	*(28)*
Total	28	*(100)*	36	*(100)*	83	*(100)*
Location[NS]						
Original area	7	*(25)*	13	*(36)*	33	*(39)*
Other Melb or Victoria	18	*(64)*	16	*(44)*	39	*(47)*
Interstate	3	*(11)*	5	*(14)*	2	*(2)*
Overseas	-	*(-)*	2	*(6)*	10	*(12)*
Total	28	*(100)*	36	*(100)*	84	*(100)*

*Number of moves**						
Two or less	16	*(57)*	16	*(44)*	70	*(83)*
More than two	12	*(43)*	20	*(56)*	14	*(17)*
Total	28	*(100)*	36	*(100)*	84	*(100)*

* $P < .05$ [NS] not statistically significant

[a] Information not available for some fathers

[b] Includes stepfathers

Chapter 3 The children

Table A3.1 Mother's rating of child's health by family income at age 6

	Low income		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
*Child's health - mother's rating**						
Excellent	13	*27*	56	*56*	69	*47*
Good	27	*56*	40	*40*	67	*45*
Fair	8	*17*	4	*4*	12	*8*
Poor	-	-	-	-	-	-
Very poor	-	-	-	-	-	-
Total	48	*100*	100	*100*	148	*100*

* P < .05

Table A3.2 Mother's rating of child's health at age 6 by family income at three ages

*Child's health - mother's rating**	*Low income at 3 ages*	*Low income at 1 or 2 ages*	*Never low income*	*Total*
	%	%	%	%
Excellent	18	42	58	47
Good	64	47	38	45
Fair	18	11	4	8
Poor				-
Very poor				-
Total	100	100	100	100
(Number of children)	(28)	(36)	(84)	(148)

* P < .05

Table A3.3 Mother's rating of child's health at three ages

Child's health - mother's rating	*6 months* %	*3 years* %	*6 years* %
Excellent	56	48	47
Good	37	45	45
Fair	5	7	8
Poor	2	-	-
Very poor	-	-	-
Total	*100*	*100*	*100*
(Number of children)	(148)	(148)	(148)

Table A3.4 Specific health problems by family income at age 6

Specific health problems	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Colds/upper respiratory	36	*75*	83	*83*	119	*80*
Vomiting/diarrhoea	14	*29*	44	*44*	58	*39*
Ear infections	15	*31*	33	*33*	48	*32*
Skin rashes	12	*25*	28	*28*	40	*27*
Chest infections	12	*25*	27	*27*	39	*26*
Wheezing/asthma	10	*21*	28	*28*	38	*26*
Dental problems*	15	*31*	15	*15*	30	*20*
Childhood virus	9	*19*	19	*19*	28	*19*
Allergies	8	*17*	18	*18*	26	*18*
Accident/injury/poisoning*	14	*29*	8	*8*	22	*15*
Hearing problems	5	*10*	14	*14*	19	*13*
Sleep problems	6	*13*	12	*12*	18	*12*
Eating problems	6	*13*	10	*10*	16	*11*
Constipation	7	*15*	8	*8*	15	*10*
Sight problems	6	*13*	5	*5*	11	*7*
Speech problems	4	*8*	6	*6*	10	*7*
Convulsions/fits	3	*6*	-	-	3	*2*
Other	3	*6*	9	*9*	12	*8*
(Number of children)	(48)		(100)		(148)	

* P < .05

Table A3.5 Development and behaviour difficulties by family income at age 6

Child's development	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Not satisfied with physical development	5	*10*	8	*8*	13	*9*
Problems with learning or development over last year	6	*13*	18	*18*	24	*16*
Problems with language[a]*	10	*21*	8	*8*	18	*12*
Behaviour causes problems - mother	18	*38*	49	*49*	67	*45*
Behaviour causes problems - father*	5	*16*	35	*42*	40	*35*
(Number of children)	(48)		(100)		(148)	

* P < .05

[a] No response = 2

Table A3.6 Mother's rating of child's temperament by family income at age 6

Child's temperament[NS]	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
More difficult than average	6	*13*	17	*17*	23	*16*
Average	26	*55*	40	*40*	66	*45*
Easier than average	15	*32*	42	*43*	57	*39*
(Total)[a]	47	*100*	99	*100*	146	*100*

[NS] not statistically significant
[a] No response = 2
Note: The 5 point scale has been collapsed to a 3 point scale for analysis.

Table A3.7 Mother's rating of child's temperament at three ages

Child's temperament	*6 months*	*3 years*	*6 years*
	%	%	%
More difficult than average	*6*	*15*	*16*
Average	*39*	*56*	*45*
Easier than average	*55*	*29*	*39*
Total	*100*	*100*	*100*
(Number of children)	(148)	(148)	(148)

Chapter 4 The child and the family

Table A4.1 Mother's managing with child at age 6 by family income at age 6

*Mother managing**	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Very well	19	*40*	41	*41*	60	*40*
Quite well	20	*41*	55	*55*	75	*51*
Quite a few problems[a]	9	*19*	4	*4*	13	*9*
Total	48	*100*	100	*100*	148	*100*

* P<.05

[a] Includes one managing 'poorly'

Table A4.2 Mother's managing child at age 6 by family income at three ages

*Mother managing**	*Low income 3 ages*		*Low income 1 or 2 ages*		*Not low income*	
	No.	%	No.	%	No.	%
Very well	9	*32*	13	*36*	38	*45*
Quite well	11	*39*	22	*61*	42	*50*
Quite a few problems	8	*29*	1	*3*	4	*5*
Total	28	*100*	36	*100*	84	*100*

* P<.05

Table A4.3 Father's managing with child at age 6 by family income at age 6

Father managing[NS]	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Very well	7	*23*	27	*32*	34	*30*
Quite well	20	*64*	50	*60*	70	*60*
Quite a few problems[a]	4	*13*	7	*8*	11	*10*
Total	31	*100*	84	*100*	115	*100*

[NS] not statistically significant

[a] Includes 3 managing 'poorly'.

Table A4.4 Stressful life events at age 6 by family income

Stressful events	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Someone close died or seriously ill	14	*29*	30	*30*	44	30
Mother has major health problem*	12	*25*	12	*12*	24	*16*
Serious disagreement with partner*	14	*29*	8	*8*	22	*15*
Serious disagreement with someone else*	10	*21*	7	*7*	17	*12*
Serious financial problems*	16	*33*	9	*9*	25	*17*
Father major change for worse in job situation	6	*13*	9	*9*	15	*10*
Mother major change for worse in job situation	3	*6*	6	*6*	9	*6*
Serious housing problems*	10	*21*	4	*4*	14	*10*
Problem with the law	2	*4*	2	*2*	4	*3*
*Number of events**						
No stressful events	12	*25*	45	*45*	57	*38*
1 or 2 events	20	*42*	49	*49*	69	*47*
3 or more events	16	*33*	6	*6*	22	*15*
Total	48	*100*	100	*100*	148	*100*
Stresses affected child	20	*42*	47	*47*	67	*45*

* P <.05

Table A4.5 Number of stressful life events at age 6 by family income at three ages

	Low income 3 ages		*Low income 1 or 2 ages*		*Not low income*	
*Number of stressful events at age 6**	No.	%	No.	%	No.	%
0 to 2 stressful events	17	*61*	28	*78*	81	*96*
3 or more stressful events	11	*39*	8	*22*	3	*4*
Total	28	*100*	36	*100*	84	*100*

* P < .05

Table A4.6 Stressful life events at age 6 by family income at three ages

Stressful events	*Low income 3 ages*		*Low income 1 or 2 ages*		*Not low income*	
	No.	*%*	No.	*%*	No.	*%*
Someone close died or seriously ill	8	*29*	14	*39*	22	26
Mother has major health problem*	9	*32*	5	*14*	10	*12*
Serious disagreement with partner*	8	*29*	8	*22*	6	*7*
Serious disagreement with someone else	8	*29*	5	*14*	4	*5*
Serious financial problems*	9	*32*	11	*31*	5	*6*
Father major change for worse in job situation	5	*18*	3	*8*	7	*8*
Mother major change for worse in job situation	1	*4*	2	*6*	6	*7*
Serious housing problems	5	*18*	6	*17*	3	*4*
Problem with the law	1	*4*	2	*6*	1	*1*
(Number of children)		(28)		(36)		(84)

* $P < .05$

Table A4.7 Stressful life events at three ages

Stressful events	*6 months*	*3 years*	*6 years*
	%	*%*	*%*
Someone close died or seriously ill	*44*	*37*	*30*
Mother has major health problem	*19*	*21*	*16*
Serious disagreement with partner	*25*	*27*	*15*
Serious disagreement with someone else	*19*	*18*	*12*
Serious financial problems	*26*	*26*	*17*
Father major change for worse in job situation	*32*	*18*	*10*
Mother major change for worse in job situation	-	-	*6*
Serious housing problems	*16*	*18*	*10*
Problem with the law	*7*	*6*	*3*
(Number of children)	(148)	(148)	(148)

Table A4.8 Mother's employment at age 6 by family income

	Low income		*Not low income*		*Total*	
Mother's employment	No.	*%*	No.	*%*	No.	*%*
Working full-time	-		24	*24*	24	*16*
Working part-time	8	*17*	48	*49*	56	*38*
Not working	40	*83*	27	*27*	67	*46*
Total	48	*100*	99	*100*	147	*100*
Looking for work	11	*23*	7	*7*	18	*12*

Table A4.9 Father's employment at age 6 by family income

Father's employment	*Low income* No.	%	*Not low income* No.	%	*Total* No.	%
Working full-time	13	*27*	86	*86*	99	*67*
Working part-time	12	*25*	7	*7*	19	*13*
Not working	18	*38*	2	*2*	20	*13*
Not known/not applicable	5	*10*	5	*5*	10	*7*
Total	48	*100*	100	*100*	148	*100*
Looking for work	14	*29*	2	*2*	16	*11*

Table A4.10 Satisfaction with time and financial support for child to age 6 by family income

*Mother's satisfaction with amount of time for child**	*Low income* No.	%	*Not low income* No.	%	*Total* No.	%
Satisfied	39	*87*	66	*70*	105	*76*
Not satisfied	5	*13*	28	*30*	33	*24*
Total[a]	44	*100*	94	*100*	138	*100*
*Mother's satisfaction with financial support for child**						
Satisfied	30	*64*	84	*88*	114	*80*
Not satisfied	17	*36*	11	*12*	28	*20*
Total[a]	47	*100*	95	*100*	142	*100*
*Father's satisfaction with amount of time for child**						
Satisfied	26	*81*	40	*46*	66	*55*
Not satisfied	6	*19*	47	*54*	53	*45*
Total[a]	32	*100*	87	*100*	119	*100*
*Father's satisfaction with financial support for child**						
Satisfied	18	*56*	77	*89*	95	*80*
Not satisfied	14	*44*	10	*11*	24	*20*
Total[a]	32	*100*	87	*100*	119	*100*

* $P < .05$

[a] Not all parents responded to this question.

Table A4.11 Effects family financial situation has had on child to age 6 by family income

*Effect**	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Positive	14	*29*	69	*69*	83	*56*
No effect	17	*36*	22	*22*	39	*26*
Negative	14	*29*	3	*3*	17	*12*
Mixed/don't know	1	*2*	4	*4*	5	*3*
No response	2	*4*	2	*2*	4	*3*
Total	48	*100*	100	*100*	148	*100*

* P<.05

Table A4.12 People available to help mother at age 6 by family income

	Low income		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Child's father	35	*73*	83	*83*	118	*80*
Mother's mother	16	*33*	44	*44*	60	*41*
Mother's father	7	*15*	26	*26*	33	*22*
Mother-in-law*	6	*13*	36	*36*	42	*28*
Father-in-law	3	*6*	17	*17*	20	*14*
Other relatives	23	*48*	38	*38*	61	*41*
Friends*	14	*29*	64	*64*	78	*53*
Older children*	17	*35*	20	*20*	37	*25*
Neighbours*	8	*17*	39	*39*	47	*32*
(Number of children)	(48)		(100)		(148)	

* P<.05

Table A4.13 Selected family resources at age 6 by family income

	Low income		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
TV	47	*98*	98	*98*	145	*98*
Radio/CD/tape player	44	*92*	100	*100*	144	*97*
Computer*	13	*27*	68	*68*	81	*54*
Pets*	14	*29*	63	*63*	77	*45*
Children's books[a]						
None	3	*6*	1	*1*	4	*3*
1 to 5	8	*17*	1	*1*	9	*6*
More than 5	37	*77*	98	*98*	135	*91*
Total	48	*100*	100	*100*	148	*100*

* P<.05. [a] Numbers of children's books too small for statistical tests.

Table A4.14 Stories and homework at age 6 by family income

	Low income		*Not low income*		*Total*	
	No.	*%*	No.	*%*	No.	*%*
Who reads stories to child						
No one	4	*8*	1	*1*	5	*3*
Mother*	38	*79*	94	*94*	132	*98*
Father*	19	*40*	82	*82*	101	*68*
Brother/sister	16	*33*	31	*31*	47	*32*
Other person	1	*2*	14	*14*	15	*10*
Stories every night*	24	*50*	72	*72*	96	*65*
Help with homework						
Child is helped with homework	39	*81*	84	*84*	123	*83*
Mother can give child enough help with homework*	25	*52*	73	*73*	98	*66*
Main reasons mother cannot help with homework						
Difficulty with English	9		2		11	
'No time'	4		7		11	
Other children	5		5		10	
Work commitments	-		9		9	
(Number of children)	(48)		(100)		(148)	

* $P < .05$

Chapter 5 The child and school

Table A5.1 Mother's participation in school activities

	Did not participate in school activities		*Participated in one or more school activities*		*Total*	
	No.	*%*	*No.*	*%*	*No.*	*%*
All mothers	37	*25*	111	*75*	148	*100*
*Family income**						
Low income	20	*42*	28	*58*	48	*100*
Not low income	17	*17*	83	*83*	100	*100*
Non-English speaking background						
NESB	16	*47*	18	*53*	34	*100*
Other	6	*19*	26	*81*	32	*100*
Australian	15	*18*	67	*82*	82	*100*

* P < .05. NESB different from the other two groups.

Table A5.2 Mother's participation in specific school activities

	Low income		*Not low income*		*Total*	
	No.	*%*	*No.*	*%*	*No.*	*%*
Reading in class	11	*23*	33	*33*	44	*30*
Excursions	6	*13*	40	*40*	46	*31*
School council	1	*2*	4	*4*	5	*3*
Other committees*	1	*2*	15	*15*	16	*11*
Fundraising	15	*31*	37	*37*	52	*35*
Working bees*	7	*15*	29	*29*	36	*24*
Canteen	8	*17*	20	*20*	28	*19*
Sports & social activities*	14	*29*	51	*51*	65	*44*
Clerical support	0	*0*	6	*6*	6	*4*
Other assistance in class	6	*13*	20	*20*	26	*18*

* P < .05

Table A5.3 Parents' satisfaction with school by family income

	Low income		*Not low income*		*Total*	
	No.	*%*	*No.*	*%*	*No.*	*%*
Mother's satisfaction						
Very satisfied	22	*47*	53	*53*	75	*51*
Satisfied	19	*40*	34	*34*	53	*36*
Mixed feelings	5	*11*	11	*11*	16	*11*
Dissatisfied	1	*2*	2	*2*	3	*2*
Total	47	*100*	100	*100*	147	*100*
*Father's satisfaction**						
Very satisfied	4	*13*	34	*40*	38	*33*
Satisfied	22	*73*	38	*44*	60	*53*
Mixed feelings	2	*7*	10	*12*	12	*10*
Dissatis./very dissatisfied	2	*7*	3	*4*	5	*4*
Total	30	*100*	85	*100*	115	*100*

* P <.05

Table A5.4 Mother's satisfaction with aspects of child's school by family income

	Low income		*Not low income*[a]		*Total*	
	No.	*%*	*No.*	*%*	*No.*	*%*
Child's education						
Satisfied	44	*92*	90	*95*	*134*	*94*
Not satisfied	0	*0*	2	*2*	*2*	*1*
Don't know/both/depends	4	*8*	3	*3*	*7*	*5*
Quality of teaching						
Satisfied	41	*86*	88	*93*	*129*	*90*
Not satisfied	2	*4*	3	*3*	*5*	*4*
Don't know/both/depends	5	*10*	4	*4*	*9*	*6*
School costs						
Satisfied	41	*87*	84	*87*	*125*	*87*
Not satisfied	5	*11*	11	*11*	*5*	*11*
Don't know/both/depends	1	*2*	2	*2*	*9*	*2*
Playground space						
Satisfied	37	*77*	78	*82*	*115*	*80*
Not satisfied	11	*23*	16	*17*	*27*	*19*
Don't know/both/depends	0	*0*	1	*1*	*1*	*1*
School resources						
Satisfied	42	*88*	71	*75*	*113*	*79*
Not satisfied	5	*10*	21	*22*	*26*	*18*
Don't know/both/depends	1	*2*	3	*3*	*4*	*3*
School activities						
Satisfied	42	*88*	86	*92*	*128*	*90*
Not satisfied	5	*10*	6	*6*	*11*	*8*
Don't know/both/depends	1	*2*	2	*2*	*3*	*2*

Contact with teachers						
Satisfied	42	*88*	91	*95*	*133*	*92*
Not satisfied	4	*8*	4	*4*	*8*	*6*
Don't know/both/depends	2	*4*	5	*1*	*7*	*2*
Level of discipline						
Satisfied	39	*81*	87	*89*	*126*	*86*
Not satisfied	8	*17*	6	*6*	*14*	*10*
Don't know/both/depends	1	*2*	5	*5*	*6*	*4*
Child's progress						
Satisfied	42	*88*	89	*94*	*131*	*92*
Not satisfied	4	*8*	3	*3*	*7*	*5*
Don't know/both/depends	2	*4*	3	*3*	*5*	*3*
Child's friends						
Satisfied	43	*92*	88	*92*	*131*	*92*
Not satisfied	2	*4*	5	*5*	*7*	*5*
Don't know/both/depends	2	*4*	3	*3*	*5*	*3*
Class size						
Satisfied	40	*83*	73	*75*	*113*	*78*
Not satisfied	6	*13*	22	*23*	*28*	*19*
Don't know/both/depends	2	*4*	2	*2*	*4*	*3*

[a] Percentages are of those who responded to the question. The 'no response' rate to these questions ranges from 2 to 5 per cent.

Table A5.5 Parents' opinions of how child is getting on at school by selected characteristics

	Better than most in class		*As well as most in class*		*Not as well as most in class*		*Total*	
	No.	*%*	*No.*	*%*	*No.*	*%*	*No.*	*%*
Mother's opinion								
Family income								
Low income	7	*15*	34	*72*	6	*13*	47	*100*
Not low income	29	*30*	62	*64*	6	*6*	97	*100*
Child								
Female	21	*26*	57	*70*	3	*4*	81	*100*
Male	15	*24*	39	*62*	9	*14*	63	*100*
Non-English speaking background								
NESB	6	*18*	23	*70*	4	*12*	33	*100*
Other	11	*34*	19	*60*	2	*6*	32	*100*
Australian	19	*24*	54	*68*	6	*8*	79	*100*
Language spoken by child at home								
English only	27	*25*	72	*67*	8	*8*	107	*100*
Other	9	*24*	24	*65*	4	*11*	37	*100*
*Mother's years of education**								
Up to 10 years	4	*13*	24	*74*	4	*13*	32	*100*
11-14 years	6	*14*	35	*81*	2	*5*	43	*100*
Degree or postgrad	26	*38*	37	*53*	6	*9*	69	*100*
Family structure								
Sole parent family	5	*19*	18	*69*	3	*12*	26	*100*
Couple family	31	*26*	78	*66*	9	*8*	118	*100*
Type of school								
Government school	25	*24*	70	*68*	8	*8*	103	*100*
Non-government school	11	*28*	25	*62*	4	*10*	40	*100*
Total	36	*25*	96	*67*	12	*8*	144	*100*
Father's opinion								
Family income								
Low income	5	*16*	25	*81*	1	*3*	31	*100*
Not low income	25	*30*	53	*64*	5	*6*	83	*100*
Father's years of education								
Up to 10 years	5	*23*	16	*72*	1	*5*	22	*100*
11-14 years	7	*20*	25	*71*	3	*9*	35	*100*
Degree or postgrad	18	*33*	35	*63*	2	*4*	55	*100*
Total	30	*27*	76	*68*	6	*5*	112	*100*

* $P < .05$

Chapter 6 Learning and progress at school

Table A6.1 The children's scores on the Primary Reading Test

	Standardised score		*Raw score*				*No. of children*
	Mean	*St. dev.*	*Mean*	*St. dev.*	*Min - max*	*median*	
ACER sample							
Mean age: 6 years 11 months, range 5:8–7:8	96	n/a	36	8.2	2-48	37	1084
Life Chances children							
Mean age: 6 years 4 months, range 5:11–6:8	96	11.5	30	10.5	2-45	33	124
Female	96	10.6	30	9.9	4-44	33	73
Male	95	12.8	29	11.3	2-45	32	51
*School year**							
Prep (av. age = 6 yrs 3 mths)*	95	12.0	29	10.7	2-45	31	99
Grade one (av. age = 6 yrs 7 mths)	99	9.1	34	7.8	3-44	36	25
*Family income**							
Low income	90	10.2	24	11.4	2-39	29	39
Not low income	98	11.3	32	9.2	11-45	34	85
*Income over time**							
Low income 3 stages	92	10.8	26	11.2	3-39	31	24
Low income 1 or 2 stages	90	8.3	25	10.5	2-38	28	27
Low income at no stage	99	11.6	33	9.1	11-45	35	73
Family structure							
Sole parent family	93	12.9	26	12.6	2-44	30	21
Two-parent family	96	11.2	30	9.9	3-45	33	103
*Mother's education**							
Up to 10 years	94	11.7	28	11.6	2-42	32	29
11 to 14 years	92	9.4	27	10.5	4-42	31	40
Degree or post-graduate	99	12.0	33	9.1	11-45	34	55
*Father's education**							
Up to 10 years	91	12.8	25	11.9	2-45	29	25
11 to 14 years	94	8.8	29	8.8	8-41	32	40
Degree or post-graduate	100	11.9	33	9.9	6-44	36	54
Number of siblings							
No siblings	97	10.8	32	8.2	16-44	33	18
One to three siblings	95	11.6	29	10.8	2-45	33	100
Four or more siblings	96	14.9	30	12.0	10-42	33	6
*Non-English-speaking background**							
Both parents NESB	91	10.0	26	11.6	2-39	31	31
Both parents Australian	97	11.9	30	10.2	8-45	34	68
Other	99	11.1	32	8.5	13-44	34	25
*Languages child speaks at home**							
English only	97	11.7	31	9.8	8-45	34	91
Other	92	10.4	26	11.6	2-42	31	33
*Prep children - home language**							
Child speaks English only at home	96	11.9	30	10.1	8-45	33	77

Other	90	11.2	24	11.9	2-42	29	22
Grade One children - home language							
Child speaks English only at home	103	8.5	37	4.4	29-44	37	14
Other	95	8.3	31	10.0	3-39	34	11
No. of times moved house[a]							
Two or less	96	11.7	30	10.3	3-45	33	91
Three or more	96	11.6	29	11.3	2-44	33	31
Type of school							
Government school	96	12.1	30	10.6	2-45	33	92
Catholic school	95	9.5	30	9.8	4-41	34	23
Other non-government school	91	10.1	26	11.4	11-40	30	9
Mother's opinion of how child is doing at school[*a]							
Better than most in class	104	12.4	35	8.9	6-45	37	29
As well as most in class	94	9.8	29	9.9	2-44	33	80
Not as well as most in class	87	9.1	23	10.0	8-39	21	11
Father's opinion of how well child is doing at school[*a]							
Better than most in class	102	12.1	34	8.5	11-45	37	24
As well as most in class	95	11.0	29	10.4	3-44	33	67
Not as well as most in class	88	6.6	29	10.1	15-44	29	6

* $P < .05$

[a] Some missing responses.

Table A6.2 The distribution of scores on the Primary Reading Test

		Life Chances children	
	Expected distribution	Distribution of scores	Number of children
Standard age score	of scores %	of scores %	
80 or below	10	13	16
81-87	10	11	14
88-92	10	11	14
93-96	10	16	19
97-100	10	19	23
101-103	10	10	12
104-108	10	7	9
111-112	10	2	3
113-119	10	9	11
120 or above	10	2	3
	100	100	124

Note: Expected distribution of scores is based on the test sample of several thousand British children.

Source: France, N 1981, *The Primary Reading Test (Levels 1 & 2), Teacher's Guide*, Revised edition, NFER-Nelson, Berkshire.

Table A6.3 The children's scores on the Primary Reading Test: additional child and family variables

	Standardised score Mean	*No. of children*
Life Chances children	96	124
Child's health rating		
Excellent	97	54
Good	94	60
Fair	95	10
Child has had serious health problem in last 12 months		
Yes	95	21
No	96	102
Child has had problems with learning or development		
Yes	93	19
No	96	102
Child's temperament rating		
More difficult than average	96	21
Average	94	53
Easier than average	98	48
Child happy		
Almost all the time	94	57
Most of the time	98	60
Some of the time	94	7
Child ready for school		
Yes	96	114
No	94	9
Child sometimes doesn't want to go to school		
Yes	96	61
No	96	58
Child has changed school		
Yes	93	15
No	96	109
Mother able to give as much help with home work as would like		
Yes	96	80
No	95	41
Children's books at home		
None	84	3
1 to 5 books	92	9
More than 5 books	96	112
Number of stressful life events		
None	98	46
One	95	39
Two	96	22
Three	85	7
Four or more	93	10
Serious disagreements between parents		
Yes	92	19
No	96	105

Child's behaviour causes mother problems		
Yes	96	57
No	96	62
Mother manages child		
Very well	96	47
Quite well	96	64
Some problems	93	13

* $P < .05$
Note: Some missing responses.

Table A6.4 The distribution of ratings on the ACER Teacher Assessment of Progress in Reading

Ratings	*Distribution of ratings: percentage of children*		*Expected percentage*[a]	*Raw rating*		*Mean score on Primary Reading Test*
	Prep	*Grade one*		*Prep*	*Grade one*	
Well above average	20	10	10	38-48	46-48	107
Above average	21	10	20	31-37	41-45	102
Average	24	33	40	22-30	32-40	95
Below average	20	17	20	16-21	25-31	91
Well below average	14	30	10	0-15	0-24	86
Total	90	30				

[a] Expected percentages are based on results from the ACER Evaluation of the Victorian Pilot Project for the first three years of schooling. Relevant sample sizes for this project are: Prep 1240 and Grade One 1067.
Source: ACER.

Table A6.5 The children's ratings on the ACER Teacher Assessment of Progress in Reading

	Mean	*St. dev.*	*min -max*	*median*	*No. of children*
ACER Victorian Sample					
Prep: average age 6 years 2 months	26.50	8.3	2-48	n/a	1240
Grade One: average age 7 years 2 months	35.70	8.2	5-48	n/a	1067
Life Chances children	28.40	10.23	7-48	28	120
Female	27.91	9.23	12-48	26.5	68
Male	29.04	11.46	7-48	30.5	52
School year					
Prep	27.37	10.2	7-48	26.5	90
Grade one	31.50	9.83	14-48	32.5	30
*Family income**					
Low income	22.95	9.05	7-46	23	37
Not low income	30.83	9.82	9-48	32	83
*Income over time**					
Low income 3 stages	24.43	9.64	7-46	24	23
Low income 1 or 2 stages	21.33	8.46	9-38	19.5	24
Low income at no stage	31.97	9.33	12-48	33	73
Family structure					
Sole parent family	23.38	7.47	10-41	24	21
Two-parent family	29.46	10.44	7-48	30	99
*Mother's education**					
Up to 10 years	24.92	11.28	7-48	24	27
11 to 14 years	24.87	8.83	12-42	23	31
Degree or post-graduate	31.68	9.43	12-48	33	62
*Father's education**					
Up to 10 years	20.16	9.42	7-43	18	25
11 to 14 years	29.61	9.45	12-48	28	31
Degree or post-graduate	31.35	9.35	13-48	34	57
Number of siblings					
No siblings	26.38	8.41	16-44	23.5	16
One to three	28.48	10.21	9-48	28	98
Four or more	32.50	14.84	7-46	38	6
Non-English-speaking background					
Both parents NESB	21.39	9.73	7-46	21	30
Other	30.21	8.4	17-47	31.5	24
Both parents Australian	30.39	9.79	12-48	30.5	66
*Languages child speaks at home**					
English only	30.17	9.69	9-48	31	89
Other	23.29	10.16	7-46	24	31
No. of times moved					
Two or less	29.44	10.02	7-48	29	84
Three or more	26.26	10.45	10-48	25.5	34
School type					
Government school	28.38	9.9	7-48	28	88
Catholic school	26.74	11.54	9-48	27	19

Other non-government school	31.00	10.73	17-47	30	13
*Mother's opinion of how well child is doing at school**					
Better than most in class	34.27	9.3	14-48	38	33
As well as most in class	27.08	9.63	9-48	27	75
Not as well as most in class	18.11	6.25	7-28	18	9
*Father's opinion of how well child is doing at school**					
Better than most in class	33.76	10.38	12-48	37	29
As well as most in class	27.12	9.7	7-48	26	60
Not as well as most in class	21.00	6.16	13-28	21.5	4

* P <.05
Note: Some missing responses.

Table A6.6 The children's ratings on the ACER Teacher Assessment of Progress in Reading—additional child and family variables

	Mean score	*No. of children*
Life Chances children	28	120
Child's health rating		
Excellent	29	58
Good	28	53
Fair	24	9
Child has had serious health problem in last 12 months		
Yes	29	18
No	28	102
Child has had problems with learning or development		
Yes	24	19
No	29	98
Child's temperament rating		
More difficult than average	25	21
Average	27	50
Easier than average	31	47
Child happy		
Almost all the time	29	54
Most of the time	29	59
Some of the time	24	7
Child ready for school		
Yes	29	109
No	26	10
Child sometimes doesn't want to go to school		
Yes	28	59
No	29	56
Child has changed school		
Yes	27	18
No	29	102
*Mother able to give as much help with home work as would like**		
Yes	30	79

No	26	38
Children's books at home		
None	25	3
1 to 5 books	21	8
More than 5 books	29	109
Number of stressful life events		
None	30	45
One	29	32
Two	29	22
Three	25	10
Four or more	24	11
*Serious disagreements between parents**		
Yes	29	101
No	23	19
Child's behaviour causes mother problems		
Yes	28	55
No	29	60
Mother manages the child		
Very well	29	53
Quite well	29	54
Some problems	22	13

* $P < .05$

Table A6.7 The children's ratings on the Behavioral Academic Self-Esteem (BASE)

	Standardised score		*Per cent of children*			*No. of children*
	mean	*s.d.*	*High*	*Moderate*	*Low*	
Expected distribution of scores	*100.00*		*16*	*68*	*16*	
Life Chances children	105.27	14.52	29	63	8	120
Female	105.47	14.08	29	62	9	68
Male	105.00	15.20	28	64	8	52
School year						
Prep	105.83	14.68	31	62	7	90
Grade one	103.41	14.38	24	62	14	29
*Family income**						
Low income	99.47	11.90	9	82	11	38
Not low income	107.95	14.90	39	54	7	87
*Long-term income**						
Low income at 3 stages	98.52	10.84	4	83	13	23
Low income at some stage	100.88	16.65	12	76	12	25
Never low income	108.94	14.79	43	51	6	72
Family structure						
Sole parent family	100.00	11.18	14	73	14	22
Two parent family	106.44	14.96	33	60	7	98
*Mother's education**						
Up to 10 years	98.30	14.10	11	70	19	27
11 to 14 years	102.90	12.40	23	71	7	31
Degree or post-grad (15 to 17 yrs)	109.50	14.50	40	55	5	57
*Father's education**						
Up to 10 years	98.04	12.30	8	84	8	25
11 to 14 years	105.00	15.50	36	58	7	31
Degree or post-grad (15 to 17 yrs)	109.12	13.80	37	56	7	57
Government school	105.35	14.31	26	67	7	88
Catholic school	103.84	17.36	37	47	16	19
Other non-government school	106.77	12.16	39	54	8	13
Number of siblings						
No siblings	97.75	11.76	6	81	13	16
One to three	106.80	14.72	35	57	8	98
Four or more	100.33	12.09		100		6
Non-English-speaking background						
Both parents NESB	97.59	10.30	3	86	10	29
Both parents Australian	107.89	15.51	41	50	9	66
Other	107.24	13.26	28	68	4	25
Languages child speaks at home						
English only	107.16	11.06	37	54	9	89
Other	99.84	15.15	7	87	7	31
No of times family moved						
Two or less	106.34	15.45	34	58	8	83
Three or more	102.86	12.42	20	71	9	35

*Mother's opinion of how well child is doing at school**						
Better than most in class	113.39	13.87	49	49	3	33
As well as most in class	103.03	13.66	25	65	9	75
Not as well as most in class	91.56	9.33	0	78	22	10
Mother's opinion of whether child was ready for school						
Yes, child ready	105.49	14.67	29	62	8	109
No/don't know/Yes and No	101.40	12.79	20	70	10	10
*Father's opinion of how well child is doing at school**						
Better than most in class	116.55	13.60	62	35	3	29
As well as most in class	100.86	13.50	17	73	10	59
Not as well as most in class	99.25	6.18	-	100	-	4

* $P < .05$

Table A6.8 The children's ratings on the Behavioral Academic Self-Esteem (BASE): additional child and family variables

	Mean standardised score	*Number of children*
Life Chances children	105	122
Child's health rating		
Excellent	108	57
Good	101	55
Fair	103	10
Child has had serious health problem in last 12 months		
Yes	105	19
No	105	103
*Child has had problems with learning or development**		
Yes	98	21
No	106	98
*Child's temperament rating**		
More difficult than average	96	22
Average	104	50
Easier than average	110	48
*Child happy**		
Almost all the time	109	54
Most of the time	102	61
Some of the time	94	7
Child ready for school		
Yes	105	110
No	99	11
Child has changed school		
Yes	100	18
No	106	103
Mother able to give as much help with home work as would like		
Yes	106	80
No	102	39
Number of stressful life events		
None	105	45
One	108	32
Two	105	23
Three	98	11
Four or more	98	11
*Serious disagreements between parents**		
Yes	99	20
No	106	102
Child's behaviour causes mother problems		
Yes	104	57
No	106	60
Mother manages child		
Very well	106	53
Quite well	104	56
Some problems	98	13

* $P < .05$

Note: Some missing responses.

Chapter 7 The child and the wider world

Table A7.1 Rating of neighbourhood by family income

Neighbourhood as a place to bring up children	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Excellent	9	*19*	41	*41*	50	*34*
Good	19	*40*	48	*48*	67	*46*
Average	12	*25*	9	*9*	21	*14*
Poor	5	*10*	1	*1*	6	*4*
Very poor	2	*4*	-	-	2	*1*
Don't know/no response	1	*2*	1	*1*	2	*1*
Total	48	*100*	100	*100*	148	*100*

Table A7.2 Informal activities and holidays at age 6 by family income

Child's main informal activities away from home	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Going to the park	34	*71*	77	*77*	111	*75*
Playing with friends*	27	*56*	79	*79*	106	*72*
Visiting relatives	30	*63*	56	*56*	86	*58*
Other activities*	11	*23*	40	*40*	51	*35*
Holiday in last year*	14	*29*	80	*80*	94	*64*
(Number of children)	(48)		(100)		(148)	

* P <.05

Table A7.3 Formal activities at age 6 by family income

Child's formal activities and groups	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	
Sports*	9	*19*	35	*35*	44	*30*
Music/dance*	4	*8*	40	*40*	44	*30*
Language classes	9	*19*	6	*6*	15	*10*
Religious services	3	*6*	9	*9*	12	*8*
Other	10	*21*	11	*11*	21	*14*
No organised activities	19	*40*	28	*28*	47	*32*
There are activities would like child to do but can't afford	23	*48*	26	*26*	49	*33*

* P <.05

Table A7.4 Child care at age 6 by family income

Child care	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
*Paid formal**						
After-school care*	5	*10*	39	*39*	44	*30*
Before-school care	2	*4*	12	*12*	14	*9*
School holiday program*	1	*1*	16	*16*	17	*11*
Family day care	-	-	5	*5*	5	*3*
Total paid formal	5	*10*	48	*48*	53	*36*
*Paid informal**						
Baby sitter/nanny*	-	-	30	*30*	30	*20*
Friends	-	-	10	*10*	10	*7*
Relatives	1	*2*	8	*8*	9	*6*
Total paid informal	1	*2*	40	*40*	41	*28*
Unpaid informal						
Grandmother	9	*19*	33	*33*	42	*28*
Friends/neighbours*	8	*17*	33	*33*	41	*28*
Other relatives	8	*17*	23	*23*	31	*21*
Babysitting club	-	-	4	*4*	4	*3*
Total unpaid informal	20	*42*	57	*57*	77	*52*
Type of care*						
Paid care (formal/informal)	6	*13*	62	*62*	68	*46*
Unpaid care only	16	*33*	14	*14*	30	*20*
No child care used	26	*54*	24	*24*	50	*34*
Total	48	*100*	100	*100*	148	*100*

* $P < .05$

Table A7.5 Main reasons for child care at age 6 by family income

Main reasons	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Mother working*	6	*13*	54	*54*	60	*41*
Parents working	-	-	6	*6*	6	*4*
Parents' recreation*	2	*4*	21	*21*	23	*16*
For child to mix with other children	6	*13*	12	*12*	18	*12*
Mother's time for herself	4	*8*	10	*10*	14	*10*
Mother studying	-	-	3	*3*	3	*2*
Other	7	*16*	4	*4*	11	*7*
(Number of children)	(48)		(100)		(148)	

* P <.05
'Other' included illness, mixing with other adults, child enjoys child care, emergencies only and mother shopping or appointments.

Table A7.6 Child care at age 6 by mother's employment

Child care	*Not employed*		*Part-time*		*Full-time*	
	No.	%	No.	%	No.	%
Paid formal child care	12	*17*	25	*46*	16	*64*
Paid informal	11	*16*	23	*43*	7	*28*
Unpaid informal	25	*26*	38	*70*	14	*56*
No child care used	37	*54*	9	*17*	4	*16*
(Number of children)	(69)		(54)		(25)	

Note: Numbers do not add up as more than one type of child care could be used

Table A7.7 Overall satisfaction with child care at age 6 by family income

	Low income		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Very satisfied	15	*31*	44	*44*	59	*40*
Satisfied	14	*29*	32	*32*	46	*31*
Mixed feelings	2	*4*	6	*6*	8	*5*
Dissatisfied	-	-	1	*1*	1	*1*
Very dissatisfied	-	-	1	*1*	1	*1*
No response	17	*35*	16	*16*	33	*22*
Total	48	*100*	100	*100*	148	*100*

Table A7.8 Health services used at age 6 by family income

Health services used for child in previous 12 months (not at school)	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
General practitioners	42	*88*	96	*96*	138	*93*
Chemist	36	*75*	77	*77*	113	*76*
Dentist - check-up	18	*38*	54	*54*	72	*49*
Dentist - treatment*	16	*33*	13	*13*	29	*20*
Hospital - out-patient*	16	*33*	14	*14*	30	*20*
Hospital - in-patient	5	*10*	8	*8*	13	*9*
Maternal and child health service (for 6-year-old)	2	*4*	15	*15*	17	*12*
Community health centre	5	*10*	16	*16*	21	*14*
Paediatrician	2	*4*	14	*14*	16	*11*
Hearing test/audiologist	4	*8*	12	*12*	16	*11*
Speech therapist	2	*4*	6	*6*	8	*5*
(Number of children)	(48)		(100)		(148)	

* P <.05

Other services include optometrist (6) naturopath (6), chiropractor (5), herbalist (3), social worker (3), counsellor (3), dietitian (2), ENT specialist (2), eye specialist (1), enuresis nurse (1), allergist (1), plastic surgeon (1), asthma specialist (1), podiatrist (1), educational psychologist (1), physiotherapist (1), acupuncturist (1), osteopath (1).

Table A7.9 Health concessions, direct billing and health insurance, and affording health care at age 6 by family income

	Low income		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Concessions, billing and insurance						
Health care (concession) card*	46	*96*	13	*13*	59	*40*
GP direct bills*	41	*85*	61	*61*	102	*69*
Private health insurance*	1	*2*	48	*48*	49	*33*
Dental insurance*	-	-	32	*32*	32	*22*
Affording health care [a]						
Cannot always afford health services child has needed	5	*11*	6	*6*	11	*8*
Cannot always afford medication child has needed	10	*21*	4	*4*	14	*10*
(Number of children)	(48)		(100)		(148)	

* P <.05

[a] Numbers too small for statistical testing.

Table A7.10 Satisfaction with health services used at age 6 by family income

Satisfaction	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Very satisfied	15	*32*	38	*40*	53	*37*
Satisfied	27	*57*	47	*49*	74	*51*
Mixed feelings	4	*9*	11	*11*	15	*11*
Dissatisfied	1	*2*	-	-	1	*1*
Very dissatisfied	-	-	-	-	-	-
Total	47	*100*	96	*100*	143	*100*

No response from 5 families.

Table A7.11 School health services used at age 6 by family income

School health services used for child in previous 12 months	*Low income*		*Not low income*		*Total*	
	No.	%	No.	%	No.	%
Immunisation at school	22	*46*	53	*53*	75	*51*
School nurse/medical service	26	*54*	48	*48*	74	*50*
Dental service - check-up*	33	*69*	37	*37*	70	*47*
Vision tests	13	*27*	25	*25*	38	*26*
Hearing tests	10	*21*	20	*20*	30	*20*
Dental service - treatment	7	*15*	5	*5*	12	*8*
Guidance officer	4	*8*	2	*2*	6	*4*
Speech therapist	-	-	5	*5*	5	*3*
No use of school health services	3	*6*	14	*14*	17	*11*
(Number of children)	(48)		(100)		(148)	

* P <.05

NOTES ON RESULTS OF OUTCOME MEASURES

APPENDIX D

Multivariate analysis of three of the outcome measures was undertaken in order to gauge the relative effects of the factors which influenced the children's scores. This analysis included gender, grade, current family income, mother's and father's years of education, language spoken at home, whether the family was sole parent or two-parent, family stress, and support parents could provide with homework. The results are outlined below (Table 1).

Primary Reading Test

Results of regression analysis (standardised regression coefficients) showed that controlling for the other variables, grade had the strongest impact on the scores (.262), with grade one children scoring higher than preps and that this was a significant association. The next strongest variables (controlling for the others) were father's education, family income and help with homework (but these associations were not significant) and there were weaker and not significant associations with the other variables (family structure, gender, mother's education, and home language). Unstandardised scores were used for this analysis.

These variables together account for 21 per cent of the variation of the Primary Reading Test scores.

Table 1 Factors affecting Primary Reading, ACER Assessment and BASE ratings

Factors	*Primary Reading*	*ACER Assessment*	*BASE*
	beta	*beta*	*beta*
Gender	.063	-.054	.107
Grade	.262*	.221*	.004
Family income	.170	.134	.145
Mother's education	.029	.036	.126
Father's education	.195	.194	.072
Home language	.026	.111	.010
Couple or sole parent	.081	.131	.134
Family stresses	-.053	.012	-.023
Help with homework	.148	.067	.056
Explained variance (R^2)	.213	.255	.169
Standard error of estimate	9.645	9.200	10.115
(Number of children)	(124)	(120)	(120)

* P<.05

ACER Teacher Assessment of Progress in Reading

Regression analysis showed that, controlling for the other variables, grade had the most influence on ACER reading rating (a moderate and significant association .221) as was case for the Primary Reading score and similarly followed by father's education and family income.

The variables together explained 26 per cent of the variation in the ratings

BASE ratings

Regression analysis showed that family income had the greatest impact on the BASE ratings, controlling for the other variables, but the association was weak and not significant (.145). Income was followed by family structure, mother's education and gender.

The combined variables explained only 17 per cent of the variation in the BASE ratings.

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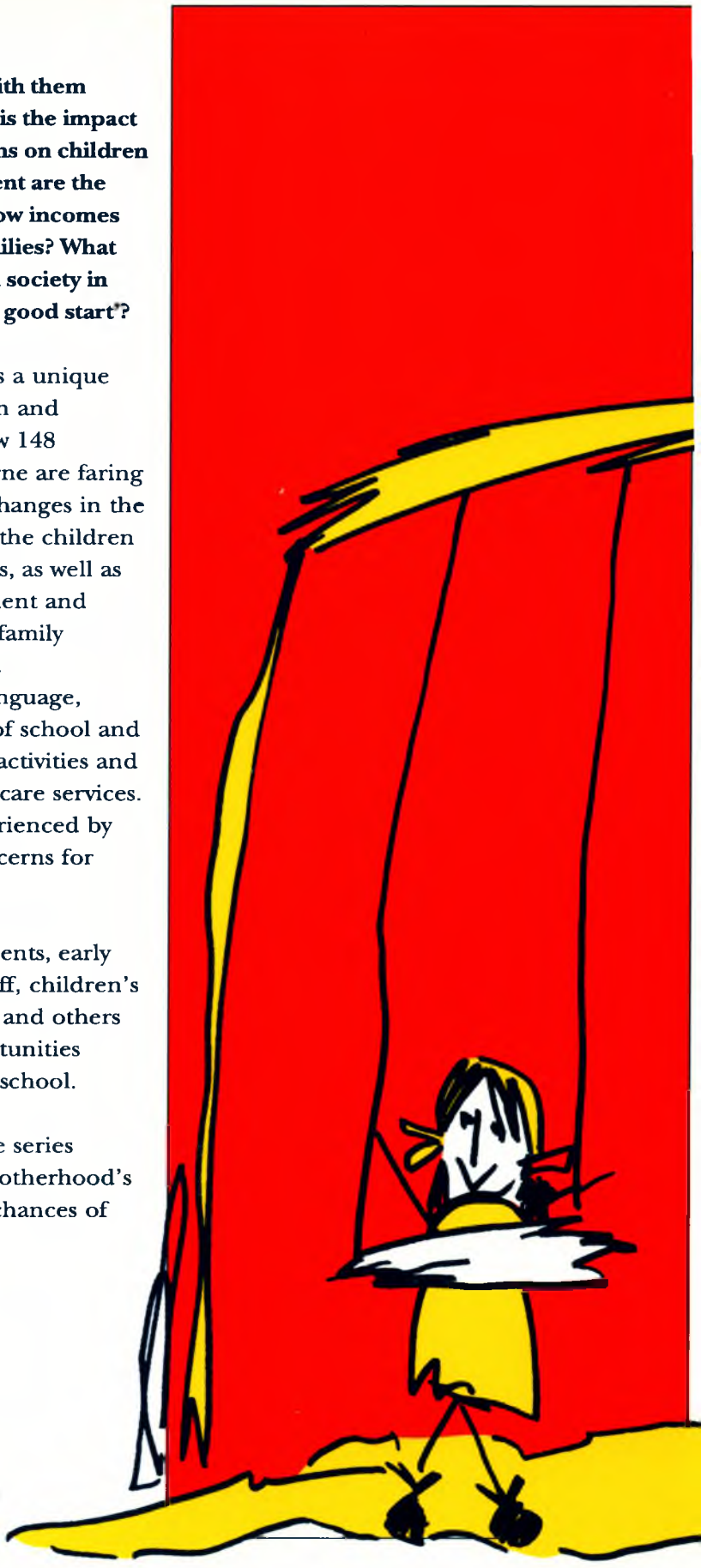

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