



Brotherhood
of St Laurence

Working for an Australia free of poverty

Counting the cost

Parental experiences of education expenses

Results from the
2007 Education Costs Survey

Sharon Bond and Michael Horn

May 2008

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Summary

In Victoria, free education is limited to eight key learning areas, defined in a way that is quite narrow. Narrow to the extent that it excludes seeing a performance of *Macbeth*, playing interschool football or going on school camp. Other excluded costs are visiting speakers, school books, lap tops, uniforms, stationery, lunches or public transport to get to school. To help meet these costs, low-income households receive a small Education Maintenance Allowance.

This report examines the survey responses of 58 low-income families. It documents the cost of their 129 primary and secondary school-aged children's participation in formal education during 2007. Although the survey was relatively small scale, its findings show the cost-related difficulties that disadvantaged families experience in ensuring their children are able to participate fully in education.

In the 58 families, the average age of the children was 10 years, and 59% of the children were attending primary school. Almost all (98%) of the responding parents had a Centrelink Health Care or Pension Card, and the majority of families (59%) were female-headed sole parent households.

Key findings include:

- For parents of primary school children, the fees imposed on parents ranged from \$20 to \$200, with an average of \$86 per child. For three-quarters the fee type was a 'voluntary contribution'. For parents of secondary school children, the fees ranged from \$50 to \$1,600, with an average of \$320 per child. For 39 per cent of these the fee was a combined voluntary contribution and subject levy; others paid these separately. Almost one-fifth of parents with secondary school students said they did not know what the fees were for.
- Most parents reported having difficulty paying for aspects of their children's education during the last year: 69% had difficulty paying for sport or recreation, 62% for camps and a similar proportion (60%) for books. Almost half struggled to pay for equipment (48%) and excursions (47%).
- Thirty-nine per cent of respondents said that their children had been absent from school due to costs during the school year. The main reasons included extra costs of excursions, sport days, school camps, uniforms and equipment, lack of transport and food insecurity.
- Two-thirds of respondents did not have a home computer with internet access, mainly due to cost.
- Eighty-seven per cent of respondents reported that they received the Education Maintenance Allowance (EMA) to assist with the cost of educating their children. Other sources of assistance included help from charities (13%), State Schools Relief (7%) and Youth Allowance (9%).
- Forty-four per cent of respondents said that they did not feel able to talk to school staff about financial difficulties that might affect their children's education.
- Seventy two per cent of respondents said that they could not afford items that would improve the education experience of their children.

The Brotherhood argues that a much stronger emphasis on the 10–15% of students poorly attached to or disengaged from formal education will deliver substantial returns in the form of higher retention and completion rates to Year 12 or its equivalent. If we are to maximise participation of those students at most risk of dropping out, then it is vital that we eliminate financial hardship as a critical barrier to participation for children in disadvantaged families.

The following recommendations are therefore proposed to eliminate the effective exclusion of children in low-income families from full participation in formal education:

Education

1. Increase school budgets to enable all enrolled students eligible for the EMA to participate in excursions, camps, sporting activities, swimming, activity days and school speakers/artists.
2. Increase the EMA to cover the basic costs of school books, materials and associated learning costs to an agreed minimum level.
3. Encourage and support schools to implement strategies to maximise the swapping or handing on of uniforms and minimise the costs of new uniforms.
4. Develop strategies within departmental curriculum planning and at a school level to minimise the changes on booklists to enable increased reuse or sale of second hand books.
5. Apply a means test to the School Start Bonus.

Transport

6. Introduce free public transport for all school-aged children seven days a week.

Nutrition

7. Include within global school budgets a component to cover low-cost, healthy lunches for children eligible for the EMA who come to school without lunch. Schools would develop a policy for the administration of lunches, for example through the canteen.

Information technology

8. Develop strategies to stimulate access to and utilisation of computers and the internet out of school hours, including:
 - a) resourcing larger schools to open IT centres for use by students of other schools in the local region out of hours, possibly as part of a community hub with cross-subsidy of operational costs by fees paid by the customers
 - b) resourcing local public libraries to offer greater IT access and support for school students.

Learning support

9. Resource and support community based Learning Support Programs in disadvantaged communities to enable catch-up learning for students who cannot afford tutors.
10. Increase funding for school integration aides and expand eligibility criteria for students with learning difficulties.

I Introduction

In Victoria, educational instruction in the standard curriculum is free. However, schools can ask parents to pay for essential items like uniforms and books. Camps, activities and excursions are optional extras offered on a user-pays basis. Home computer and internet access, which are increasingly essential for homework, represent additional costs.

The Brotherhood of St Laurence (BSL) operates programs targeted at disadvantaged families and anecdotal evidence suggests that low-income families are struggling to meet the cost of educating their children who are consequently excluded from receiving the same education as their peers.

The Victorian Government has committed to significant investment over the past eight years to strengthen education. It has recently embarked on a further process for school reform. Included in this new commitment contained in the Discussion Paper, *Blueprint for early childhood development and school reform*, is the welcome objective to ‘reduce the effects of disadvantage on early childhood and education outcomes’ (DEECD 2008a). A critical barrier to full participation in formal learning is financial hardship and poverty. It is therefore important that any further reforms consider the social context and financial barriers that currently limit access or exclude children to ensure an ongoing and meaningful education for all.

The Brotherhood therefore decided to survey a sample of families on low incomes to better understand the impact of costs on the participation of their children in learning and the assistance available to assist in full participation. This report presents the findings of the survey and presents practical recommendations for further reform to the education system that will ensure a more equitable and inclusive learning environment for all Victorian children.

2 The 2007 Education Costs Survey

The Brotherhood of St Laurence distributes annually more than 4000 Education Packs of stationery items to primary and secondary school students in low-income families, with the cooperation of partner agencies throughout Victoria. This occurs in conjunction with the Christmas Toy Program.

In December 2007, surveys were included in 2757 packs. Seventy-three surveys (2.6%) were returned to the Brotherhood of St Laurence by mail in the self-addressed, postage-paid envelopes provided. The sampling method was largely self-selection by those families receiving support from welfare agencies at that time and was not designed to represent all families in Victoria.

Families received one Education Pack per child and as there was no instruction to complete the survey only once, some submitted a survey for each of their children. These additional surveys were identical copies and have been excluded from the analysis. As an incentive to complete the survey, respondents went in a draw to win one of three vouchers, first prize having the value of \$150.

This report outlines the findings from 58 families and reflects their experience of educating their 129 primary and secondary school-aged children during 2007.

Survey respondents

The survey respondents resided in 31 different postcodes from the following regions in Victoria:

- inner southern suburbs (South Yarra, Prahran, South Melbourne)
- beach suburbs (Cheltenham, Aspendale)
- Greater Dandenong area (Dandenong, Keysborough, Clayton, Narre Warren)
- Greater Frankston area (Frankston, Seaford, Langwarrin, Mt Martha, Mt Eliza, Rosebud)
- Western Port Bay region (Hastings, Crib Point, San Remo)
- Greater Bendigo (Bendigo, Kyneton, Hanging Rock).

Some 59% of respondents were female sole parents, while over one-third (35%) were couples. A small number of families comprised grandparents caring for their grandchildren (3%) and one respondent was a secondary school student who lived independently.

The majority of respondents (80%) had between one and three children; and there was an average of 2.2 children attending school. These children ranged from four to 19 years of age and their average age was 10 years.

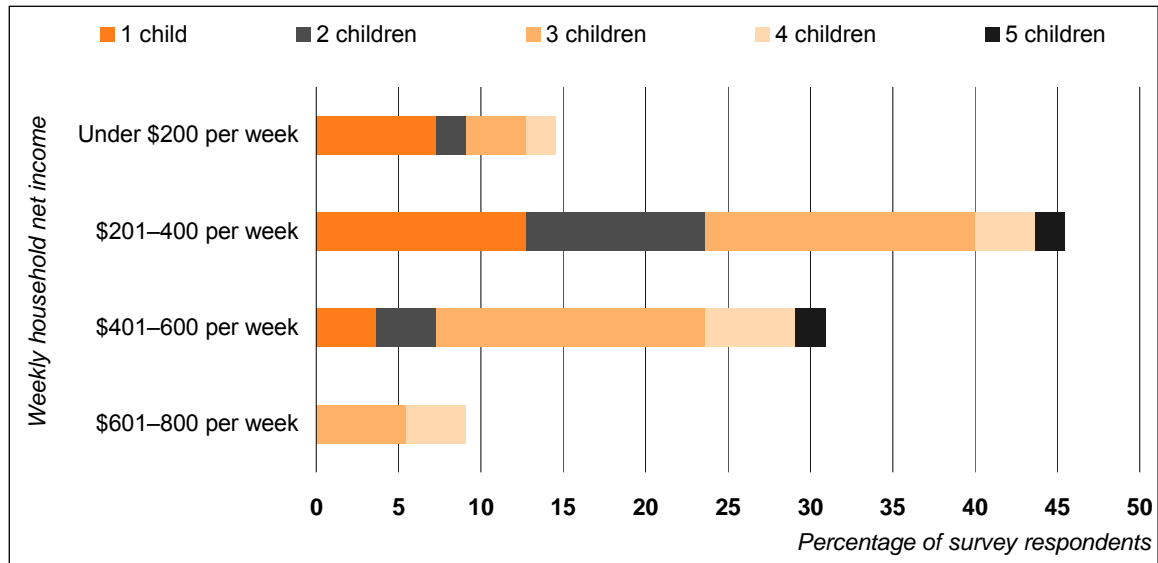
A total of 76 children attended primary school. Eighty per cent of these attended a government school and around a tenth attended a religious school. Smaller proportions attended special development schools and other private schools, while one child was home schooled.

A further 53 young people attended secondary colleges, but fewer of these attended government schools (72%) with 13 per cent attending religious schools and 9 per cent attending special schools. The rest attended other private schools.

Financial status

Almost all the respondents had a Centrelink Health Care or Pension Card (98%). A high proportion (58%) of respondents received a Centrelink pension, payment or allowance: for 40 per cent of respondents this was the Parenting Payment (Single). While a quarter relied on paid employment, this was often a part-time or casual income. Just under one-fifth reported some 'other' source of income, often reflecting two parents' different income sources or different government payments. These included full-time and self employment; parenting, family and carers' payments; and disability and age pensions.

Sixty per cent of respondents reported earning less than \$400 per week after tax, with 90 per cent earning under \$600. While one-quarter of respondents stated their primary income as 'paid employment,' only one of these reported earning \$600 or more per week. Given that the primary income of many respondents came from government payments, it is interesting that income did not appear to increase proportionally with the number of children. Around a third of those that reported earning under \$200 per week, and almost half of those earning \$201–\$400, had three or more children. From these figures, it seems likely that some respondents may have underestimated their income.

Figure 2.1 Weekly household net income by number of children in household

Source: 2007 Education Costs Survey

3 'Free' education

Australia has made a commitment to provide free and socially just education. As a signatory to the International Covenant on Economic, Social and Cultural Rights, the government agrees that:

education shall be directed to the full development of the human personality and the sense of its dignity...

The Covenant recognises the full realisation of this right should be achieved by ensuring that:

- a) primary education ... be compulsory and free to all;
- b) secondary education in its different forms, including technical and vocational secondary education, shall be made generally available and accessible to all by appropriate means, and in particular by the progressive introduction of free education (Durbach & Moran 2004, pp.5–6).

Australian state and territory education ministers additionally signed the *Adelaide Declaration on National Goals for School in the Twenty-first Century* which states that 'schooling should be socially just' so that:

... all students have access to the high quality education necessary to enable the completion of school education to Year 12 or its vocational equivalent and that [it] provides clear and recognised pathways to employment or further education and training (MCEETYA 1999, p3).

The Declaration also identified the following eight key learning areas: the arts; English, health and physical education; languages other than English; mathematics; science; studies of society and environment; and technology (MCEETYA 1999, pp.2–3).

Education is free in Victoria for students under the age of 20 in the key learning areas specified in the Declaration. Schools may seek financial contributions for any purpose but cannot refuse a student instruction in the key learning areas if their parent does not make a contribution (*Education Training and Reform Act 2006*, pp.21–22). The Department of Education and Early Childhood Development makes the following statement about free education:

Instruction in the standard curriculum program is provided free to all students in Victorian government schools. Free instruction includes the provision of learning and teaching activities, instructional supports, materials and resources, and administration and facilities associated with the standard curriculum program (DEECD 2008d).

4 The cost of 'free' education

Government schools may seek voluntary contributions or subject levies from parents. A new policy commenced in 2008 requiring that school councils and principals issue one request per year for voluntary contributions with one reminder notice. It stipulates that schools cannot force parents to sign over the whole of their Education Maintenance Allowance (EMA) cheques and that coercion, harassment and debt collectors may not be used. Payment for materials and services is not to be requested prior to the commencement of the year and enrolment or advancement to the next year level is not to be withheld (DEECD 2007, p.12).

The Education Costs Survey sought information on the level of fees imposed on parents in 2007. Fees were sought by schools for almost 60 per cent of the children represented in the survey (57%). Fees sought for primary school students ranged from \$20–200, with an average of \$86 per child. For three-quarters of these children, the fee type was a Voluntary Contribution. For 16 per cent it was a levy and the remaining 9 per cent did not nominate the fee type.

Fees sought for secondary school students ranged from \$50 to 1,600 or an average of \$320 per child. Fees requested were of the following types:

- combined voluntary contribution and subject levy (39%)
- voluntary contribution (36%)
- subject levy (7%).

In 18% of cases parents reported that they did not know what the fees were for.

However, these fees represent just a fraction of the total cost of education to parents. According to the Victorian Government departmental guidelines on the Education Maintenance Allowance:

examples of materials and services which parents/guardians may be expected to provide or pay the school to provide include:

- student textbooks including hire or access to class sets of textbooks
- student requisites and stationery (pens, pencils, exercise books, workbooks)
- materials for electives, where the student consumes or takes possession of the finished article (e.g. home economics)
- programs provided by outside specialists (eg. visiting artists, speakers, performers)
- camps and excursions which are integral to the curriculum and which all students are expected to attend
- school identification cards
- school uniform (where applicable)
- official diary/handbook/work planner
- student computer printing beyond the needs of the eight key learning areas (DEECD 2008c).

A policy implemented at the start of 2008 specified that school councils can request payments from parents under three categories:

1. essential education items which parents and guardians are **required** to provide or pay the school to provide for their child (e.g. stationery, text books and school uniforms where required).

2. optional extras which are offered on a user-pays basis which parents and guardians may **choose** whether their child accesses or participates in (e.g. school magazines, extra-curricular programs or activities)

3. voluntary financial contributions which parents and guardians may be **invited** to donate to the school (e.g. grounds beautification, additional computers). (DEECD 2007, p.4).

School camps are included among the essential items which students are 'expected to attend', but guidelines specify that 'parents and guardians are provided with an alternative option for their children if they choose not to participate in an excursion or camp' (DEECD 2007, pp.7, 9). Similarly, excursions, field trips and visits by speakers are not included in the free coverage of key learning areas. Also not included are books, stationery, subject supplies or uniforms.

The struggle to meet costs

The costs of education have been found to be a problem for low-income families in a number of other studies, including that of Weaving et al. (2004), the Brotherhood of St Laurence's Life Chances Study (see, for example, Taylor and Fraser 2003) and its 2003 Education Costs Survey (MacDonald 2003).

In the 2007 Education Costs Survey, most parents reported having difficulty paying aspects of their children's education during the last year, particularly for sport/recreational expenses (69%), for camps (62%) and for books (60%). Almost half struggled to pay for equipment (48%) and excursions (47%).

Mother of four:

I find it very hard to meet the cost of sending four children to school. I budget every week so they will not miss out on anything school related.

Single father with three children:

They say education is free—where? Fees needed for books and pencils ... Feel children penalised on special dress up days, special lunch orders ... which we cannot afford. School should give health care card bearers children free entry to concerts. Feel schools are run as business now and any way they can get you, they will. School uniforms too expensive and my older son's clothes are too small for him. Found that the school had very limited second hand clothes. Also clothes disappeared at school with name on it. Told, 'Bad luck, lost property cannot help you'.

Couple with two teenagers:

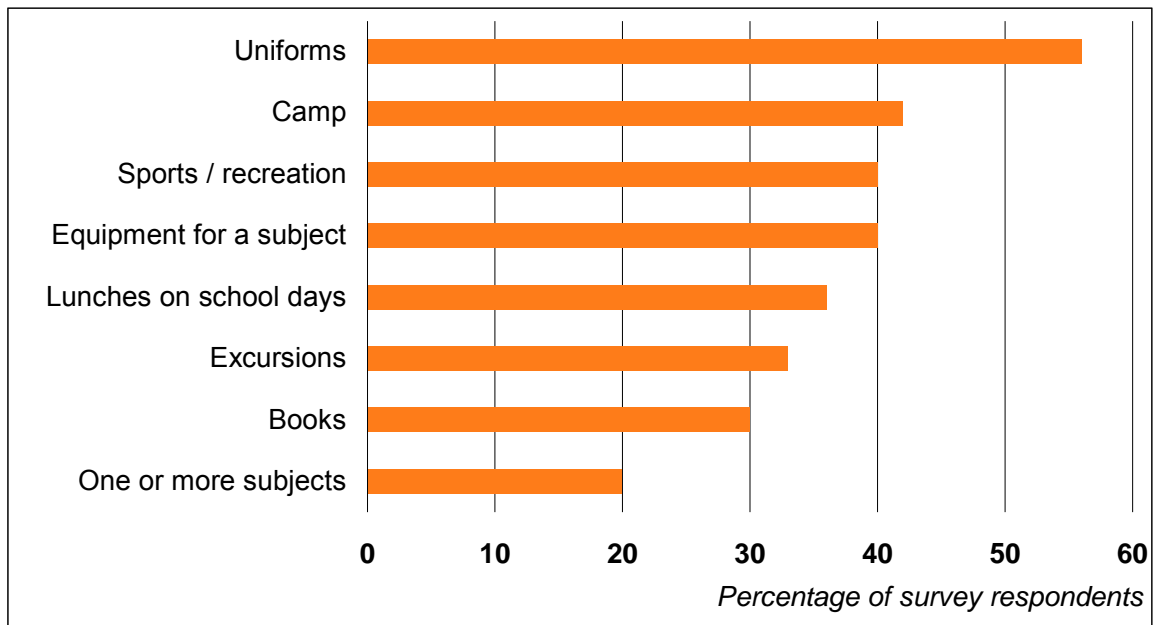
[We] would like greater support for students in first year of secondary school. The money for a February camp had to be paid by Christmas and [my other child's] school also had a camp before Christmas.

Missing out due to cost

Respondents were asked whether their children had missed out on equipment or educational activities during 2007 due to the cost. (The data did not indicate how many times children had missed out).

The findings are represented on Figure 3.1. Some 56% of parents said that at least one child had missed out on uniforms and around 40% said their child had missed out on camp, sports or recreational activities and or equipment for one subject. Thirty-six per cent of children had missed out on lunch while around one-third had missed excursions or books. One fifth said their children had missed out on one or more subjects.

Figure 4.1 Percentage of families with at least one child missing out due to cost during the last 12 months



Source: 2007 Education Costs Survey

Almost 40% of respondents said that their children had been absent from school due to the costs during the last 12 months. The main reasons were:

- extras – the additional cost of excursions, sport days, camps and end-of-year activities.
- transport – lacking the money for public transport fares, petrol or car repairs
- food insecurity – not having enough food to provide snacks and lunches
- uniform/equipment – lacking the correct shoes or compulsory uniform items

Respondents with more than one child sometimes had to choose which child to buy a uniform or send on camp. While one or two said that their other children ‘understood’ their situation, many described the negative impact of absenting their children from school. Impacts included sadness and depression, anger, reduced social confidence and loss of friends.

Single mother with four children:

One child in particular has had loss of friends, self-esteem and not wanting to go at all

Single father with three children:

My nine-year-old—a couple [of kids] give him a hard time. [They] say we are poor.

Other impacts including missing important school work such as that completed on camps and excursions. Some children missed out on tests, while several parents reported that their children, some with learning difficulties, had fallen behind in particular subjects.

Other impacts of education costs

Several respondents noted that inability to afford education costs (e.g. kindergarten, day and after-school care) had reduced their ability to gain employment or work more hours. This in turn impacted their financial situation.

Single mother with two children:

I cannot afford 3-year-old kinder for my son as it is over \$200 per term. I am finding it impossible to find work in school hours as I have no friends or family nearby to baby sit

and family day care will only commit to 5:30pm and we have no car for kinder or school runs. McDonalds even rejected me due to my hours of availability.

Digital education

Two-thirds of survey respondents did not have a home computer with internet access, compared with just 36% of Australian households (and 50% of households with incomes below \$40,000) in the latest ABS survey (ABS 2007).

Forty per cent of parents did not have a computer, most giving cost as the reason, although lacking a functioning phone connection or actual home were other related reasons.

Family with five children living in a homeless shelter:

Because we don't have a place to live and our Newstart Allowance is not enough. We are still homeless and we don't have a computer. Actually many things [are] still hard for the children.

Couple with two children:

Can't afford and most of the year we do not have a phone.

Another 26% had a computer but did not have internet access, many saying that their computer was outdated and lacked essential software for their children's educational needs. However, they could not afford to update it or pay for internet access.

Another issue was that while 60 per cent of families had a home computer, however antiquated, the proportion of disadvantaged children able to access the computer was much lower. This was because in families with several children, the educational needs of older children took precedence, with younger children missing out.

Access to digital education rose to prominence during the 2007 election, Julia Gillard noting the significance of education for social inclusion and Labor's plan to raise school completion rates among lower socioeconomic groups by:

... ensuring that every child has access to a computer when they're at school – and, when they get home, the computers, broadband, books and other educational resources they need to study, through our education tax rebate for families (Gillard 2008, p.8).

The rebate, to be paid from 2009, would allow families to claim half the cost of computers, printers, internet connections, education software and textbooks. They can claim up to \$750 for primary school students and \$1500 for high school students when they lodge their tax return (ALP 2007). While this is a substantial contribution, few low income families could finance costly items at the start of the school year with only the promise of a partial refund later. Such a strategy is more likely to benefit middle income families.

Labor's 2007 Digital Revolution policy is that year 9–12 students gain access to their own computer and high-speed internet access *at school* (Rudd 2007). However, critics question the funding for this policy, suggesting that state governments, schools or parents will have to contribute \$3 to every \$1 of federal funding and that ongoing monthly costs have not been budgeted (Liberal Party of Australia 2008; Viellaris 2008).

The Victorian Government's proposed educational reforms (DEECD 2008) do not address the issue of computer and internet access. They do include the use of the 'Ultranet' as an information tool to keep parents informed on their children's education. However, this will be of little use to families who lack access to the internet.

5 Assistance for the disadvantaged

In Victoria, state government sources of assistance include:

- the Education Maintenance Allowance
- the School Start Bonus, which assists parents with the start-up costs of having children start primary and secondary school. The bonus only applies to parents with children in grades prep or 7.
- the State Schools' Relief Committee, which assists disadvantaged families to source school uniforms. In 2004 it received more than 7000 requests from families to provide uniforms (Green 2005).

In the 2007 Education Costs Survey, 87 per cent of respondents reported that they received the Education Maintenance Allowance (EMA) to assist with the cost of educating their children. Some parents received assistance from State Schools' Relief (7%), Youth Allowance (9%) and from charities (13%). Other forms of assistance described by the respondents included a one-off payment for parents with children starting primary school, the Smith Family's 'Learning for Life' program, Aboriginal Catholic Assistance and Abstudy payments. A few also noted the Saver Plus program, developed by the Brotherhood of St Laurence and ANZ Bank, one parent saying it helped them buy a lap top so their son could join the 'lap top class.'

Education Maintenance Allowance: for school children under 16

The EMA is the main source of assistance for low-income parents with children under 16 and is largely restricted to those on welfare payments. In 2008, the EMA for primary students is \$215 and secondary students, \$430. However, this is only a small contribution to expenses which, as the present survey indicates, are a considerable burden on parents. Additionally, half of the EMA is paid to the school and half to the parents, reducing parents' discretion over its allocation (DEECD 2008b).

In the Education Costs Survey, the provision of the EMA was an issue for a number of parents. One had found it difficult to obtain information and a proper understanding of how the EMA worked. Others reported tension with the school because it kept some or all of the EMA but still sought additional fees:

Grandparent caring for three children:

Give full EMA cheque to parents to help with everything ... the high school keeps it all and we still have to pay. At the primary school we get half.

One parent said they had not received their last two EMA cheques from the secondary school. Another issue was that the EMA was replaced with the Youth Allowance when the child turned 16 which, for one parent, 'was not the same thing'.

Good Shepherd Youth and Family Services reported that in 2006:

... the parents of over 250,000 children — or a quarter of all children attending school — receive the Education Maintenance Allowance. This means they are living in families with incomes of less than around \$30,000 per year and that even the smallest cost in education represents a potential barrier to participation as their families juggle their household expenses (Good Shepherd 2006).

Youth Allowance: for children aged 16 and over

Once children reach 16 years, they instead become eligible for the federal Youth Allowance subject to a parental income test if they are not independent. The basic rates excluding rental and other supplements are \$194.50 per fortnight for singles under 18 without children living at home and

\$355.40 for those living away from home (Families Assistance Office 2008, p.15). This raises the issue of how students living independently can survive on \$178 per week. This payment is well below what might be considered as a reasonable minimum amount to meet the basic costs of living and to fully participate in education and training.

Other research suggests that the inadequacy of Youth Allowance payments is a major obstacle for young people seeking to pursue further study:

For most of the young people interviewed in the focus groups ... the primary reason for failing to complete courses of education was that they could not afford to live and meet their education costs ... (Welfare Rights Centre 2002, p.5).

The New South Wales study found there was a cycle in which some homeless young people were living on \$16 a day in order to repay Centrelink debts which were incurred because they were unable to study due to their homelessness. Breaches resulted in transport concessions being revoked, the study also finding that three-quarters of participants had incurred travel fines.

The Youth Employment Education and Training Initiative (YEETI), which ceased in December 2007, served young people dependent on Youth Allowance. YEETI's goal was to support to young people aged 15–25 who were homeless or at risk of homelessness, and those who had difficulty in education, employment and accommodation. Around half of its clients were studying and researchers found:

This catchment of young people accessed YEETI funds to pay school fees, voluntary fees, school camps and other extra curricular activities such as excursions and participation in programs such as music, art or drama. This raises questions of access and equity as well as issues of exclusion within our State Education system (YEETI 2007, p.6).

School support

Forty-four per cent of parent respondents said that they did not feel able to talk to school staff about financial difficulties that might affect their children's education. They said it was embarrassing talking to teachers who they felt could be superior and uncaring. Some felt they should not ask for help because they had done so before, while several had negative experiences in the past. Others felt that approaching the school would result in their child being labelled and further stigmatised.

Single mother of three, one child has a learning disability:

Because I have [asked] many times before but I was made to feel uncomfortable and ashamed to ask again.

Single mother with two children:

They don't want to listen.

Single mother with two children under eight:

Tried to once but felt like they didn't care.

Single mother with four children:

All issues discussed to date haven't been dealt with appropriately or at all. Lack of communication skills.

Single father with three children:

Only partially to say we are struggling. Do not say anything about excursion, I pay even if I cannot afford it. Do not know what to do about camp for my child next year. Don't think they understand how hard it is

Single mother with an autistic child:

I was brought up not to talk about this. My parents always said, 'We have our pride'.

The findings of this Education Costs Survey support the view that requesting payments from parents erodes the relationship between parents and the school, as noted by others:

Parents who do not pay are not easily able to engage freely or fully as partners with the school in their child's education because their relationship with the school is tainted by shame, embarrassment, guilt and resentment (Good Shepherd Youth and Family Service unpublished, p.4).

The survey indicates that greater awareness of and sensitivity to hardship is required at school level. The Brimbank Emergency Relief Network has suggested this should involve asking:

What are the practices and structures within schools which can best support and encourage the participation and successful engagement of low-income families in education?
Conversely, are there practices and structures that might deter or exclude some children and young people from full participation in education? (2004, p5).

The network has developed a low-income awareness checklist for schools to assist in their policies and practices, as well as documented case studies of anti-poverty initiatives in local schools.

6 Improving education

Seventy-two per cent of respondents said they could not afford items that would improve the education experience of their children. Some parents reiterated that their children lacked the basics: lunch, books, compulsory uniform and school bag, train and bus fares. Cost also meant the children could not attend excursions or school camps. Other out-of-reach items included computer equipment, tutoring, speech therapy, music lessons, sport (swimming lessons, football club joining fees, etc.) and good quality, affordable 'after school' care. The following written comments illustrate the variety of educational supports and activities that parents could not afford:

Single father with three children:

Because the car needs work I cannot even run them to the library. Public transport is too expensive and not reliable or handy. Also I lack the money to buy books, computer programs, etc.

Single mother of three, one child with a learning disability:

A private tutor as I struggle to read and write. My son is 12 and is at a grade 3 standard. I'm left to do work with him every night and I have trouble myself trying to understand the work. So [my son] misses out 'cause the school cannot get help for him.

Sole parent, mother of a six year old:

I am home schooling because it benefits my son and he learns quicker but I worry about socialising which is why I would love to be able to pay for him to join a sporting group

Asked how their children's education could be improved, parents held strong and quite similar views:

- Provide fully funded government education (*including* subjects, books, equipment). Alternatively, ensure that low-cost books and uniforms can be accessed from the school.

Couple with five school-aged children:

More financial assistance to those whom show great need. More scholarships for [low] socioeconomic background couples and their children etc.

- Increase access to computers, internet and educational software.

Single mother of three who is herself doing apprenticeship training:

[Not having computer at home] has stopped them almost weekly from doing homework and then gotten into trouble the next day for not doing homework that's needed a PC.

- Provide more individualised education and access to tutors (e.g. for reading)

Single mother with four children:

Teachers to help students on a more individual basis to kids [who are] shy, inverted or not as 'smart' as the ones focussed on

- Fund more integration aides for teachers to ensure greater access by children with learning difficulties

Single mother of three, one child with a learning disability:

For the government to lower the border line level [to qualify for an integration aide]. So many kids struggle to get the help they need.

- Increase access to extracurricular sports, arts and other educational activities.

7 Discussion

The Rudd Labor government has committed to developing a social inclusion framework that aims to address the current levels of deprivation and exclusion experienced by many Australian households. A critical element of any well-considered social inclusion agenda is to ensure that all Australian children are able to attend school and achieve the necessary learning base that will enable social and economic participation.

The Victorian Government's education reform discussion paper, while having the stated aim of 'reducing the effects of disadvantage', fails to match this with policy changes to address the impact of financial hardship on children's participation in education.

The Brotherhood argues that a much stronger emphasis on the estimated 10–15% of students poorly engaged in or disengaged from formal education will deliver substantial returns in the form of higher retention and completion rates to Year 12 or equivalent. To maximise participation of the students at most risk of dropping out, it is vital that we eliminate financial hardship as a critical barrier.

This report examines the impact of education costs on 58 low-income families. While this is a small survey in statistical terms, findings represents the very real experiences of 129 school children from low-income households who are missing out on full participation in formal education.

While the surveyed families do receive some support with education costs, the current level of the EMA is clearly inadequate to cover the basic costs of books, materials, uniforms, excursions and speaker visits. In addition to the direct educational costs that limit participation by children in low-income families, financial hardship impacts on attendance at school due to transport costs and lack of food for lunch and snacks. Our findings indicate that cost-induced absenteeism makes it difficult for children, who are often already struggling, to keep up with their schoolwork, causes feelings of depression and anger and stigmatises them as 'poor'.

Access to computers and the internet is increasingly important for school students. Survey findings demonstrate that financial hardship restricts such access for children. The provision of computers during school hours to year 9–12 students proposed by the Labor government is welcome. However, it does not include younger students; nor does it enable home access or out-of-school hours use by those children without a home computer or internet access. Meanwhile, the Victorian Government is introducing an Ultranet, 'an intuitive student-centred electronic learning environment', into every government school, partly to enable parents to view their child's records (DEECD 2008a p 8). Yet disadvantaged families' limited computer or internet access makes this

policy approach of dubious benefit to improving the participation and completion rates of students most at risk of early school leaving.

Exclusion from learning opportunities has serious consequences for educational outcomes, and in turn, for employment outcomes. Failure to address the very real barrier of costs for today's students risks the longer term compounding effect of social and economic costs, resulting in entrenched, intergenerational disadvantage tomorrow.

8 Recommendations

The following recommendations are therefore proposed to eliminate the effective exclusion of children in low-income families from full participation in formal education and learning by making education free and accessible for all Victorian school children:

Education:

1. Increase school budgets to enable all enrolled students eligible for the EMA to participate in excursions, camps, sporting activities, swimming, activity days and school speakers/artists.
2. Increase the EMA to cover the basic costs of school books, materials and associated learning costs to an agreed minimum level.
3. Encourage and support schools to implement strategies to maximise the swapping or handing on of uniforms and minimise the costs of new uniforms.
4. Develop strategies within departmental curriculum planning and at a school level to minimise the changes on booklists to enable increased reuse or sale of second-hand books.
5. Apply a means test to the School Start Bonus.

Transport:

6. Introduce free public transport for all school-aged children seven days a week.

Nutrition:

7. Include within global school budgets a component to cover low cost, healthy lunches for children eligible for the EMA who come to school without lunch. Schools would develop a policy for the administration of lunches, for example through the canteen.

Information technology:

8. Develop strategies to stimulate access to and utilisation of computers and the internet out of school hours, including:
 - a) resourcing larger schools to open IT centres for use by students of other schools in the local region out of hours, possibly as part of a community hub with cross-subsidy of operational costs by fees paid by the customers
 - b) resourcing local public libraries to offer greater IT access and support for school students.

Learning support:

9. Resource and support community based Learning Support Programs in disadvantaged communities to enable catch-up learning for students who cannot afford tutors.
10. Increase funding for school integration aides and expand eligibility criteria for students with learning difficulties.

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