

Brotherhood of St Laurence

ELEVEN PLUS

Life chances &
family income

Janet Taylor
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FOREWORD

The Life Chances Study fills a special place in Australian research as a longitudinal study with a focus on the experiences of a group of children and their families. While the children were born in the same area and in the same year, their family situations and subsequent lives have been very diverse in terms of location, family resources and family relationships.

There is increasing concern in Australian society about the gap between the rich and the poor, the haves and the have nots, and about the implications of such inequality for the society in which we want to live. This sixth stage of the study illustrates some of these issues for children aged 11 and 12 and their families. A feature of the report is its insights into the children's views of their lives.

The study highlights that some children are spending all their childhood years in families struggling with financial hardship. Neither the 'safety net' of social security payments nor the alternative of low-wage work provides sufficient family income for these children to participate fully in their schooling or in the social world beyond.

The role of the education system in providing our children with equality of opportunity is called into question by the high proportion of low-income families (half the families in this study) struggling to meet school costs, even within government schools. The study points to the ways children can be excluded within schools because of the costs of books and uniforms, missing out on activities such as excursions and camps, and lacking access to computers. It calls for action to ensure an inclusive rather than an excluding education system.

The children as 11 and 12 year olds are typically looking forward to a bright future of further education, rewarding careers and families of their own. However the barriers faced by those in low-income families as primary school students seem likely to increase as they move into secondary schools. This is an important area for investment in our future.

Stephen Ziguras
Acting General Manager
Social Action and Research

CONTENTS

Foreword	i
Acknowledgments	viii
Summary	ix
Chapter 1 Introduction	1
Conceptual background	2
Changes since 1990: the socio-economic context	3
The Life Chances Study	5
Report outline	8
Chapter 2 The changing family context	11
Five children and their families	11
Family changes	13
Changes in family structure	14
Changes in location	18
Changes in employment	19
Changes in income	20
The parents' views of their financial circumstances	26
Summary and discussion	28
Chapter 3 The children	31
Five children	31
The children's views: 'About Myself'	34
The children's views of growing up	36
The parents' views of influences on children	39
Health and development	42
Temperament and behaviour	48
Health and other services	50
Summary and discussion	54
Chapter 4 The child and the family	57
Five children	57
The children's views of home and family	59
Family relationships	62
Stresses on the families	64
Family health problems	66

	Impacts of parental conflict and separation	68
	Impacts of parents' employment and unemployment	69
	Family supports	72
	Family educational and other resources	73
	Summary and discussion	76
Chapter 5	The child and school	79
	Five children	80
	The children's views of school	82
	The children's schools	85
	Getting on at school: parents' and children's views compared	88
	Parents and school	90
	School costs	95
	Transition	100
	Summary and discussion	104
Chapter 6	Learning and progress at school	107
	Teacher assessment	107
	Academic performance and behaviour	108
	The 'Academic Score' and 'Behaviour Score'	111
	Educational disadvantage: the children's situations	115
	Special needs	119
	Summary and discussion	120
Chapter 7	The child and the wider world	123
	Five children	123
	The children's views of friends	125
	The children's activities	127
	Neighbourhood	129
	Out-of-school child care	130
	Growing up in Australia: the children's views	133
	The children's views of their future	137
	Summary and discussion	138
Chapter 8	Money and the family	141
	Five children	141
	Rating family wealth: children's and parents' views	144
	The importance of money: the children's views	144
	The importance of money: the parents' views	149
	Costs of children	151
	The gap between rich and poor: the parents' views	153
	Summary and discussion	155
Chapter 9	What families need from government	157
	Five children	157
	The children's views: how government can help	159
	The parents' views: how government can help	161
	Case studies of policy issues	170
	Summary and discussion	172

Chapter 10	Life chances and social exclusion	175
	Family income and its impacts	175
	Social exclusion	177
	Educational disadvantage	179
	Implications for policy and practice	182
Appendix A	Method	185
Appendix B	Family income levels	192
Appendix C	Additional tables	198
References		224
	Research reports and chapters from the Life Chances Study	230

LIST OF FIGURES

Chapter 2		
2.1	Family structure over time	16
2.2	Changes in family structure at three ages	17
2.3	Family income levels over time	22
2.4	Changes in income levels of children's families at three ages	23
Chapter 3		
3.1	About Myself checklist by family income (age 11 and 12)	35
3.2	About Myself checklist by gender (age 11 and 12)	37
3.3	Parent's rating of child's health by family income over time	44
3.4	Children's specific health problems by family income (age 11 and 12)	45
3.5	Parent's (primary carer) rating of child's temperament by family income over time	49
3.6	Health and other services used (age 11 and 12)	50
Chapter 4		
4.1	Parent's (primary carer) managing child by family income (age 11 and 12)	64
4.2	Stressful life events by family income (age 11 and 12)	66
4.3	Parent's satisfaction with amount of time spent with child and financial support by family income (age 11 and 12)	70
Chapter 5		
5.1	Education and affordability by family income (age 11 and 12)	97
Chapter 6		
6.1	Children rated in the highest 30 per cent for separate items of the Academic Competence checklist by family income (age 11 and 12)	110
6.2	Changes in academic performance from age 6 to age 11 and 12 (all children)	113
6.3	Changes in academic performance from age 6 to age 11 and 12 (children always on low income)	114

Chapter 7		
7.1	Children's formal and informal activities by family income (age 11 and 12)	129

Chapter 8		
8.1	Child's and parent's rating of family money by family income (age 11 and 12)	145

LIST OF TABLES

Chapter 2		
2.1	Selected characteristics of families when children aged 6 months, 6 years and 11 and 12 years	15
2.2	Changes to financial situation over last 5 years by family income (age 11 and 12)	26

Chapter 3		
3.1	Parent's rating of child's health at ages 6 months, 6 years and 11 and 12 years	43
3.2	Primary carer's rating of child's temperament at ages 6 months, 6 years and 11 and 12 years	48
3.3	Health subsidies and affordability by family income (age 11 and 12)	52

Chapter 4		
4.1	Selected family resources by family income (age 11 and 12)	75

Chapter 5		
5.1	The child and school by income – parent's views (age 11 and 12)	86

Chapter 7		
7.1	Child care at ages 6 years and 11 and 12 years	131

Appendix B		
3	Family income levels at three ages using different updating methods	194
1	Family income levels – Life Chances Study Stage 6 2002 Update Henderson poverty line and Social Security (Method A)	196
2	Family income levels – Life Chances Study Stage 6 2002 As for Stage 5 updated by CPI (Method B)	197

Appendix C		
<i>Chapter 2</i>		
A2.1	Selected characteristics of families by family income (age 11 and 12)	198
A2.2	Selected characteristics of families by family income over time	199
A2.3	Selected characteristics of families by family income (low, medium, high) (age 11 and 12)	201
A2.4	Parents' employment by family structure and income (age 11 and 12)	202

Chapter 3

A3.1 About Myself checklist by family income (age 11 and 12)	203
A3.2 About Myself checklist by gender	204
A3.3 About Myself checklist by family income over time	205
A3.4 Parent's rating of child's health by family income (low, medium, high) (age 11 and 12)	205
A3.5 Specific health problems by family income (age 11 and 12)	206
A3.6 Parent's rating of child's temperament by family income (age 11 and 12)	206

Chapter 4

A4.1 Family relationships at ages 6 months, 6 years and 11 and 12 years	207
A4.2 Family relationships by family income (age 11 and 12)	208
A4.3 Stressful life events by family income (age 11 and 12)	209
A4.4 Stressful life events ages 6 months, 6 years and 11 and 12 years	209
A4.5 People available to help mother/primary carer over time	210
A4.6 People available to help primary carer by family income (age 11 and 12)	210
A4.7 Time at home by family income (age 11 and 12)	211
A4.8 Selected family resources by family income (age 11 and 12)	211

Chapter 5

A5.1 Children who look forward to school 'always or often' (age 11 and 12)	212
A5.2 The child and school at ages 6 years and 11 and 12 years	213
A5.3 School performance rating by children (age 11 and 12)	214
A5.4 Child and parent views: how child is getting on at school (age 11 and 12)	214
A5.5 The child and school by family income – parent's view and satisfaction (age 11 and 12)	215
A5.6 Type of school child will attend in Year 7 (for those in Years 5 and 6)	216
A5.7 Preferred school for year 7 (for children currently in Year 5 or 6)	216

Chapter 6

A6.1 Competence Scores comparison with ATP children aged 11 and 12	217
A6.2 Children's scores on the Competence checklist	217
A6.3 Competence comparisons by family income (age 11 and 12)	219
A6.4 Factors affecting Academic and Behaviour Scores at age 11 and 12	220
A6.5 Effects on Academic and Behaviour Scores at age 11 and 12 years	220

Chapter 7

A7.1 The children's friends by family income (age 11 and 12)	221
A7.2 Formal activities by family income (age 11 and 12)	221
A7.3 Informal activities by family income (age 11 and 12)	221
A7.4 Rating of neighbourhood by family income (age 11 and 12)	222
A7.5 Child care by family income (age 11 and 12)	222
A7.6 Reasons for child care by family income (age 11 and 12)	223
A7.7 Child care by mother's employment (age 11 and 12)	223
A7.8 Overall satisfaction with child care by family income (age 11 and 12)	223

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SUMMARY

The Life Chances Study

The Life Chances Study is a longitudinal study undertaken by the Brotherhood of St Laurence to explore the impacts of family income and associated factors on children over time. The study commenced with 167 children born in inner Melbourne in 1990. The report *Eleven plus: life chances and family income* presents the findings of the sixth stage of the study, undertaken in 2002 when the children were aged 11 and 12. Data were collected for 142 children, from the children, their parents and their teachers. Additional in-depth interviews were held with parents and children in 54 of these families, most of whom had lived on low incomes in the early years of the study.

The changing family context

The families showed a mixture of changes and continuity over the years in terms of location, family structure, employment and income. When the children were aged 11 and 12 their family situations were as follows:

- Only one-third of the families still lived in the same inner area where their child had been born, while the majority had moved elsewhere in Melbourne.
- One-third of the children had lived in a sole parent family at some stage of their lives.
- There had been a slight decrease in families on low incomes (from 30 per cent in earlier years) and an increase in high-income families.
- Three-quarters (74 per cent) of children who were in low-income families aged 6 months were still in low-income families aged 11 and 12.
- The low-income families included a high proportion of sole parent families, immigrant and refugee parents with limited English, parents with little formal education, and families with large numbers of children.
- Sixty per cent of the low-income families had no paid employment, while forty per cent had at least one parent in paid work, but on low wages.

The children and their health

The children aged 11 and 12 years were generally enjoying growing up and spoke positively about their increased freedom and opportunities, being more responsible and mature and learning more.

Most of the parents described the children as healthy. However one in seven children had had serious health problems over the past 5 years and almost one in five had had serious learning or development problems over that time. The most frequent current health problems were asthma, dental problems and anxiety. The children's use of health and related services reflected the affordability of the services. Families across the income groups were able to consult GPs because of bulk billing (there was concern about decreased bulk billing), but low-income families found dental care (especially orthodontic work) and medication difficult to afford and had little access to private counselling.

The child and the family

Their families continued to play an important role in shaping the lives of 11 and 12-year-olds. Parents mostly felt they were managing well with their children. Those who said they were having problems managing included some sole parents and parents who described themselves as depressed. Family separations were a major factor in the lives of some of the children. Parents' employment and unemployment both caused families stresses. The trade-off between time spent with children and income from employment was a constant theme.

Parents on low incomes were significantly more likely than other parents to have serious health problems and serious financial problems. They were also significantly less likely to receive help with their children from their partner (many were sole parents) or from friends and relatives.

Children in low-income families often lacked educational resources at home. Their parents worried that they could not help with homework because of their own lack of education and/or English and they could not afford to employ tutors. Lack of access to home computers was a major educational issue for children in low-income families. Only 31 per cent had Internet access at home (compared with 88 per cent of medium-income families and 100 per cent of high-income families), highlighting 'the digital divide'.

The child and school

Two-thirds of the children attended government schools. Most were in their final year of primary school, Year 6, while 16 per cent had just commenced secondary school. Friends were a very important part of school for the children. Overall:

- 87 per cent always or often had a good group of friends at school
- 71 per cent always or often got on well with their teachers

- 51 per cent always or often look forward to going to school. Children most likely to look forward to going to school were those from non-English-speaking families.

Parents and school

Most parents felt welcome at school, however parents on low incomes were less likely to participate in school activities.

The parents were generally satisfied with their children's schools. The main areas of dissatisfaction were school costs and class sizes. School costs were a problem for half the families on low incomes (including half the low-income families with children at government schools), despite the Education Maintenance Allowance and 'free' state education. Parents reported problems affording school fees and levies, books, uniforms, excursions and camps. Over one-quarter (28 per cent) of children in low-income families had missed out on school activities because of costs in the past year. School costs were an even greater problem for children at secondary school.

Learning and progress at school

Teachers assessed the children's progress at school. While the results showed considerable diversity, on average, the children who were doing better were those whose parents had tertiary education and those who were not on low incomes. Doing well at age 6 was also a strong predictor of doing well at ages 11 and 12. Being in a low-income family meant children were less likely to be among the top performers.

The child and the wider world

Children in low-income families often had more limited in their contact with the world beyond school and family than children in more affluent families. Children in low-income families were significantly less likely than others to:

- spend time with friends away from school
- participate in sport, music or dance away from school
- have been on holidays in the past year
- think where they live is a good place to grow up
- use formal child care.

Money and the family

The 11 and 12-year-olds tended to see their families as having the same amount of money as most others, regardless of the actual variations in their families' incomes. However some children who had grown up in long-term low-income families were highly aware of their families' financial struggles. They spoke of feeling 'sad' and upset about their lack of money.

The costs low-income parents most frequently found difficult in relation to their children were school costs, clothes and shoes, and outings. Being unable to meet these costs limited the children's participation both at school and in their social life with friends.

Some parents were very conscious of the gap between rich and poor in Australia. They felt it was increasing and was affecting, or would affect, the lives of their children.

What families need from government

Children and parents in long-term low-income families offered suggestions about what government could do to help families with children. The main ways raised by the children were helping families with money, and with school costs, housing and employment. The parents raised similar issues, drawing on their own experiences.

Life chances and social exclusion

The findings illustrate the gap between the experiences of children in high-income and low-income families. Low income both limits the choices that parents have in the opportunities they can provide for their children and, for many, causes stress in family relationships. The children's own accounts of their lives demonstrate the way that low family income can lead to their social exclusion both in the wider world and within their schools; it is also a factor in educational disadvantage.

Implications for policy and practice

While this relatively small-scale study is not representative of all Australian children, it does highlight issues that are faced by many families and raises implication for policy. These include the following.

The family context: income and employment

Families need to be assisted to better balance work, income and time to ensure working parents have time for their children and that low income families have better access to jobs. For the benefit of children growing up long-term in low-income families, policies need to ensure:

- adequate family income – both adequate social security payments and adequate minimum wages – to reduce the stresses of financial hardship and to meet rising costs
- welfare-to-work policies which acknowledge not only the barriers to employment faced by parents, but also the children's needs for sufficient of their parents' time.

The school context

At the federal and state government level there needs to be:

- clear leadership and resourcing of an education policy that aims to reduce educational disadvantage
- resourcing to reduce the cost of ‘free’ public education by expanding the Education Maintenance Allowance and/or by increasing funding for school-related costs.

Questions for each school include: Are the children in low-income families being fully included within the school? Are they being assisted to excel at school?

The Life Chances Study shows there are structural inequalities, as well as personal factors, affecting the opportunities and outcomes for children growing up in Australia. At the widest level is the question of how to address the gap between rich and poor in Australian society to ensure it does not damage the life chances of our children. Access to quality public education is a key part of this.

CHAPTER 1

INTRODUCTION

The Life Chances Study is a longitudinal study commenced by the Brotherhood of St Laurence in 1990 in order to explore the impacts of family income and associated factors on children over time. It was developed in the context of the Brotherhood's focus on child poverty in Australia and the need for contemporary longitudinal studies to examine the impacts of disadvantage on children in a changing social environment.

The study commenced with 167 children born in inner Melbourne in 1990. We have now interviewed the families on six occasions. This report presents the findings of the sixth stage of the study undertaken in 2002 when the children were aged 11 and 12.

The overall aims of the Life Chances Study overall 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
- compare the lives of children in families on low incomes with those in more affluent circumstances and
- contribute to the development of government and community interventions to improve the lives of Australian children, particularly those in disadvantaged circumstances.

While examining a wide range of influences on children, the study has a particular focus on issues of family income, reflecting the Brotherhood's concern about causes and effects of poverty. Inadequate income is seen as the prime factor in causing poverty in Australia, although not the only factor. The study seeks to document how the impacts of child poverty persist, influencing life chances.

The Life Chances Study has developed in a context of considerable research evidence concerning the association of low family income and disadvantage for children. There is, however, more limited knowledge about the processes which

link low income and outcomes for children. This study is concerned with questions such as why and how family income influences children's health and well-being and their social and educational development.

The study gives priority to the perspectives of the participants in the research on their own situations and combines quantitative and qualitative data. This stage of the study includes, for the first time, the children's accounts of their lives as well as those of their parents.

Conceptual background

The Life Chances Study has been informed by Bronfenbrenner's (1986) ecological development approach to understanding child development and life chances. This provides a framework which draws attention to the various settings influencing a child's development and highlights the complexity and interactive nature of these influences. The child is seen as an active participant in these interactions. Key settings for the child include family and school, and for the family, places of employment, neighbourhood and the nature of the broader society, which in turn can also have important consequences for children. As well, there is the question of how public policy affects the experiences of families and children.

While a detailed literature review is not presented in this report, selected research is referred to below and in the discussion of the findings. The study has undertaken a series of reviews of research on children over the years: these are detailed in earlier reports (Gilley & Taylor 1995; Taylor & Macdonald 1998). Of particular relevance have been the longitudinal studies of Australian children born in the late 1970s and early 1980s: the Brunswick Family Study, the Australian Temperament Project and the Mater Hospital–University of Queensland Study of Pregnancy (Smith & Carmichael 1992; Prior et al. 1989, 2000; Bor et al. 1993). A new large-scale longitudinal study of Australian children is being planned at the time of writing (Sanson et al. 2002).

Long-term effects of childhood experience

Both Australian and overseas longitudinal studies have shown a variety of long-term effects of children's early experiences. For example, low family income in childhood has been associated with poorer long-term educational performance in British and US longitudinal studies (Bynner 1999; Duncan et al. 1998; Ermisch et al. 2001), as well as in Australian studies such as the Brunswick Family Study (Smith & Carmichael 1992). However, studies also show that adverse effects are not uniform, with some disadvantaged children doing well on the measures used (for example, Bynner 1999). One of the challenges for longitudinal studies is distinguishing the impacts of early poverty from those of persistent poverty during childhood.

Some studies have focused on socio-economic status, defined in terms of parents' education and occupation, rather than looking at family income (for example, Prior et al. 2000). These studies have also found early disadvantage in terms of low socio-economic status associated with poorer later outcomes for children, although again not for all children. Another of the challenges for research can be to distinguish the various impacts of the often overlapping factors of low income, limited parental education, occupational status or unemployment.

The resilience of children living in disadvantaged circumstances is an issue widely discussed in the literature. Family factors such as low income, large family size, unskilled parents, frequent changes of residence, divorced or single parents, and negative life events have all been considered risk factors for children. Studies have found that a number of factors, such as a positive temperament and close relationships, can act as significant protective factors against these risks (Smith & Prior 1995). The literature has also pointed to some differences in terms of gender and resilience. Outside the family, friendships were especially important for the well-being of girls, while relationships with teachers were most important for boys (Jenkins & Keating 1998). The coping skills of resilient children are often evident early on and can be strengthened over time, while those children having difficulties coping can progressively fall behind (Najman et al. 1998). Of most concern are children who are exposed to multiple risk factors.

Children's perspectives in research

There has been recent interest in social research actively involving children, acknowledging their perspectives on their lives and recognising how absent their voice has been from public policy debates. American research has included Galinsky's study of children's views of their parents' working (1999), and there has also been Australian research on a similar topic (Lewis et al. 2001). British research has included the 'Children 5–16 Research' which focuses on children as social actors (Prout 2002).

Ridge's (2002) study of childhood poverty in England provides an important example of child-centred research, exploring the issues of poverty and social exclusion from the view point of children and young people living in low-income families. Ridge challenges the assumption that children are incompetent witnesses and that adults can always be used as proxies for children.

Changes since 1990: the socio-economic context

The children born in Australia in 1990 have grown up in a decade of strong economic growth, but in a society with heightened concerns about social inequality and the impacts of globalisation. There have been an increasing number of family separations and growing job insecurity. While unemployment has decreased somewhat in recent years, long-term unemployment has stayed constant (ABS 2002a). In 2002 there were over 350,000 'jobless' families

nationally – families with children under 15 years of age and no adult in employment (ABS 2002b).

Overall, the 1990s saw the gap between the rich and the poor widen, a reflection, in particular, of growth of the income share of those in the top income brackets (Harding & Greenwell 2002). While the choice of poverty measures has been a contentious matter, a range of different measures show that, at best, child poverty rates had stayed stable from 1990 to 2000 and at worst, there were some indications of an increase (Harding et al. 2001, p.35).

In Australia in 2000, families with children made up a substantial proportion (55 per cent) of those living below the poverty line (the half average income poverty line). There was a higher rate of poverty among children than among adults (15 per cent compared with 13 per cent) and a much higher poverty rate in sole parent families than for couples with children (22 per cent compared with 12 per cent) (Harding et al. 2001). The poverty rate among sole parent families had decreased since 1990 while the rate among couples with children increased somewhat.

During the 1990s governments reduced support for families in various aspects of life, including the availability of services to help disadvantaged families. The philosophy of ‘user pays’ gained ground over concepts such as ‘the social wage’ and this was accompanied by increased costs for health and education and the privatisation or contracting out of services ranging from utilities to home help services. Government funding of schools as a proportion of Gross Domestic Product fell in the 1990s (Marginson 2002).

By early 2002, when the interviewing for stage 6 of the Life Chances Study was conducted, issues attracting public attention in Australia included the aftermath of the 11 September 2001 terrorist attacks on the United States and the plight of refugees seeking asylum in Australia, including children, being held in detention centres. These issues were raised by both parents and children in the study.

Views of childhood

Children and childhood have been perceived differently over time. By the 1990s the view that children are an economic responsibility for their parents and also for government had gained prominence (Sanson & Wise 2001). An additional view developed in the last quarter of the twentieth century saw children as active consumers in a wider, even global, consumer society (Langer 2002).

During the 1990s there was an increased recognition of children as having intrinsic value (Sanson & Wise 2001). This was reflected in the principles of the United Nations Convention on the Rights of the Child (ratified by Australia in 1995). It was also apparent in the Family Law Reform Act 1995, with its new emphasis on the child’s right to have ongoing contact with both parents after separation and have a say in their own future.

An increasingly competitive job market requiring higher levels of education increased parents' concern about their children's academic achievement. At the same time that fathers were being encouraged to be more involved in their children's lives, the increasing rates of separation meant many were becoming less physically involved. For most, the care-giving role of mothers and fathers did not alter dramatically during the 1990s.

At the start of the twenty-first century, a number of issues for children are prominent in the research literature and in public debate. These include the long-term effects of early childhood experiences, the impact of the children's individuality on their development, a new diversity of lifestyles, parents negotiating the balance of work and parenting, and concern about the growth of social inequalities on the outcomes for children (Sanson & Wise 2001). The Life Chances Study provides insight into these issues.

The Life Chances Study

The study was designed as a population study in an inner urban area which was selected because of its heterogeneous population. The study sought to explore the life chances of a group of children who were born at the same time in the same place but into very diverse families.

The Life Chances Study commenced with 167 children born in inner Melbourne in 1990. The Maternal and Child Health Service identified mothers of all children born in two municipalities over a specified 6 month period and made the initial recruitment contact. The families who agreed to take part reflected the diversity of the local area selected and included both high and low-income families and a range of ethnic groups. These families have been interviewed on six occasions, most recently in 2002 for this report when the children were 11 and 12 years. (See Appendix A for details of recruitment.)

The six stages of the study to date have been:

Stage 1 – children aged 6 months

Stage 2 – children aged 18 months

Stage 3 – children aged 3 years

Stage 4 – children aged 5 years

Stage 5 – children aged 6 years

Stage 6 – children aged 11 and 12.

The study has continued to include the families who moved away from the original area. By 2002 only one-third of the families were still in the original area. Most were elsewhere in Melbourne, while 4 per cent were in rural Victoria and 11 per cent were interstate or overseas.

While we do not claim that the study is representative of all Australian children, we believe that the experiences of these families are shared by many others.

Findings of the previous stages of the Life Chances Study

The Life Chances Study has published five research reports and the findings have been the subject of chapters and articles in other publications and of conference presentations. A list of the main reports and papers is provided at the end of this report.

In the first 6 years of the study almost one-third of the children lived in families on low incomes at each stage, although they were not always the same children. Low income is defined as below 120 per cent of the Henderson poverty line, the level below which Professor Henderson defined families as 'poor'. Almost one-quarter of the families had moved in or out of the low-income group during the first 6 years. Low family income was associated with factors such as parents' unemployment, low wages, limited education, limited English skills and sole parent families.

The main factors which led to families moving in or out of the low-income category were increased or decreased parental employment and changes in family structure with parental separations or re-partnering (Taylor & Macdonald 1998). These changes took place in the economic context of the early 1990s recession and the life cycle stage of many mothers returning to the work force after the birth of their children.

Parents on low incomes identified a greater range of stresses at each stage than higher income parents, and they reported that these often adversely affected their children. More frequent stresses included financial, housing and health difficulties, and marital conflict. Many families on low incomes struggled to meet costs associated with bringing up their children.

The children at 6 years of age already had very diverse experiences, both across and within income groups. Before starting school, most children had attended kindergarten (preschool), and many had attended child care, although fewer children from families on low income attended child care. The children from low-income families were also involved in fewer out of school activities. On average, aged 6, the children doing less well on 'school' measures were in families with low incomes, with parents with limited education and/or English, although some children from similar families were doing well.

Stage 6 of the study: objectives

In 2002 the 11 and 12-year-old children of the Life Chances Study were moving from the relatively stable 'latency' period of development towards adolescence, and with a transition from primary to secondary school achieved or looming.

The objectives of stage 6 were to:

- explore the children's development and well-being at 11 and 12 years of age in relation to a range of factors including family structure, relationships,

parental education and employment, income, stressful events and home language

- study access to, use of and satisfaction with health, education and community services
- examine the impact of family income on the children's lives over time
- explore what the parents see as the key influences on the children over their lifetime
- investigate the children's perspectives of their lives
- identify implications for policy.

In relation to these broad objectives, the following research questions were identified:

- What is the impact of family income and other factors on the children's development and well-being as they complete primary school?
- What causes educational disadvantage at 11 and 12 years of age?
- What are the adverse impacts of persistent low family income on the children?
- Are the factors associated with low income and changes in income for the families of the study the same as in the earlier stages of the study?
- What does living in an unequal society mean for these families?

Data collection

The study has maintained a high level of contact with the families over the years. Of the original 167 children, 142 were included in the study at stage 6 in 2002 (85 per cent of the original sample). Some families withdrew from the study either permanently or temporarily and some were unable to be located after they moved. Overall, low-income families from non-English-speaking backgrounds have been most likely to be lost to the study.

The families were contacted from March to May 2002, when the children were aged 11 or 12 and the majority were in their last year of primary school. One-third (48) of the children had turned 12 by the end of May.

Data was collected from parents, teachers and the children themselves. Parents (mostly mothers) completed an extensive primary carer's questionnaire through face-to-face interviews or by mail or phone. There was also a shorter father's questionnaire. The children undertook the 'About Myself' questionnaire and teachers completed an 'Academic Competence' checklist for each child.

The primary carer's questionnaire was completed for 142 children (by 132 mothers and 10 fathers) and the additional father's questionnaire was received for 95 children. All but two of the 142 children completed the About Myself questionnaire. Teacher checklists were returned and analysed for 130 children (92 per cent).

Additional open-ended interviews were held with the parents and the children in 54 selected families: 44 families who were on low incomes in the first 6 years of the study and ten higher income families who were considered advantaged at the commencement of the study. Of the 44 low-income families, 34 were still on low incomes, and ten had increased their incomes since the child was aged 6; the ten advantaged families had remained on high incomes.

Further information about the data collection procedures is presented in Appendix A.

Report outline

This research report presents the findings of stage 6 and links these to findings of the earlier stages of the study.

The continuities and changes in the families' situations over time are the focus of the following chapter, which looks at the families' demographic characteristics and at changes in family structure, location, employment and family income (Chapter 2).

The report then considers what the children themselves say about growing up, what the parents see as the influences on the children as they grow up, the children's health and development, and their use of health services (Chapter 3).

The children's family context is then explored, looking at the children's views of home and family, and at the parents' accounts of family relationships, stresses, supports and resources (Chapter 4).

The school context is examined from the perspectives of the children and of their parents, raising issues including parent-school communication, school costs and affordability, and the transition from primary to secondary school (Chapter 5). The teachers' assessments of how well the children are doing at school are presented, and their overall competence, academic and behaviour scores are examined in relation to family and other variables including earlier school performance (Chapter 6).

The following chapters look at the children and their contact with the world beyond home and school, both the immediate world of friends, extracurricular activities, and child care, and the children's view of the pros and cons of the wider Australian society (Chapter 7); at the children's and parents' views on the importance of money in their lives and in the wider Australian society (Chapter 8); and the children's and parents' view of what the government can do to help families with children (Chapter 9). The report concludes with a discussion of the factors influencing the children's life chances over time including those related to social exclusion and educational disadvantage (Chapter 10).

Five families are introduced as case studies and are followed throughout the report. For readers who are most interested in following the children's own perspective on their lives several chapters start with case studies followed by a clearly identified section of the children's views, although some aspects of the children's views are incorporated in other parts of the text. Each chapter concludes with a summary and discussion of the detail presented in the chapter and raises policy issues. Further detail about methods and additional tables of data are provided in the Appendices.

CHAPTER 2

THE CHANGING FAMILY CONTEXT

The families of the Life Chances Study illustrate many of the broader changes experienced by families in Australia over the 1990s, such as family separation, changing patterns of employment, and an increased gap between families on low incomes and those on high incomes. This chapter explores over time the patterns of change and some of the causes and impacts of changes experienced by the families over the 11 years since 1990.

Five children and their families

Five families are introduced below and in following chapters. To protect anonymity, pseudonyms are used and a few details have been modified. The children concerned were selected to illustrate some of the diversity of the families in the study. One family has been on high income throughout the study, one changed from low income to medium income and three remained on low income throughout. The children include boys and girls, those in two-parent and sole parent families, are from different ethnic groups and live in a range of locations.

Mike was one of two children of an Australian-born couple with tertiary education. The family continued to live in the house they owned in the inner suburb where Mike was born. When Mike was 11 both parents were working full-time in professional occupations, although his mother had not worked outside the home when the children were very young, and then worked part-time. The family income was about \$120,000 per year gross (about \$1,660 per week net). The mother thought the family's financial position was much the same as before, for although their income had increased, they now had private school fees to pay. Throughout the study Mike's family had been in the high-income category (above the cut off point for the Family Tax Benefit A).

(High-income two-parent family)

Anna and her brother were living with their mother, following her parents' recent separation. Her father was born in southern Europe and came

to Australia as a child. He had completed secondary education, the mother had a diploma. Before Anna started school, the family left inner Melbourne where they had lived in a relative's house, and moved interstate in the hope of finding employment as her father had been unemployed for some time. When she was 6 years old (at stage 5 of the study) her father continued to be unemployed while her mother was working part-time. By the time Anna was 11, her parents had separated and her mother was working full-time and felt financially better off, in control of her own finances and able to save. The family income was \$817 per week net (\$40,000 to \$50,000 per year gross).

(From low to medium income family headed by sole mother)

Robert was the youngest of four children of a Cantonese-speaking couple who arrived in Australia two years before his birth, speaking no English. The father had only primary education, the mother described herself thus: 'I am stupid and ignorant because I only had one year of education in China'. The father worked as a cook, earning a low wage for most of Robert's life, although he had some periods of unemployment. His mother had no paid employment. The family moved from high-rise public housing in inner Melbourne to purchasing a house further out after Robert started school. The family have been on a low income throughout the study. When Robert was 11 the father's wage was \$329 per week after tax; with Family Tax Benefit the family income was about \$500 net per week (about \$26,000 per year net). The mother felt they were financially better off than when Robert was aged 6.

(Low-income two-parent family)

Kylie was one of four children of an Australian-born couple who moved from high rise public housing in Melbourne to a country town when she was a toddler. Neither parent completed secondary school and both still had some problems with reading. In the early stages of the study Kylie's father was not living with the family but then rejoined them. When she was 11, her father was working full-time in a saw mill bringing home \$410 per week and they were buying a house. With Parenting Payment and Family Tax Benefit the family income was about \$600 net per week (about \$31,000 per year net). The family had been on a low income at each stage of the study: as a sole parent family, when the father was unemployed and on a low wage. The mother felt they 'might' be better off financially than before: 'We've got a house, I suppose'.

(Low-income two-parent family)

Jodie was one of two children of an Australian-born couple who separated when she was a baby. At 11 she was living with her father in inner Melbourne. At the start of the study Jodie lived with her mother, first in inner Melbourne then in an outer suburb in a private rental flat. Jodie had some periods of foster care when her mother could not cope with the children because of her depression. A couple of years ago Jodie moved back to inner

Melbourne to live with her father and grandmother in public housing. Neither parent completed secondary school and both said they had literacy problems. Her father had not worked for some years and received a disability pension because of a health problem. Jodie had lived on a low income all her life, first with her mother and then with her father. At 11, her family's income was about \$370 per week net (\$19,240 per year net), including her father's disability pension, Family Tax Benefit and occasional child support payments from her mother. Jodie's father felt financially better off since the Family Tax Benefit to his pension.

(Low-income family headed by sole father)

Ethnicity, language and parental education

Before examining the family changes in more detail below it is relevant to note the diversity of the families in the study in terms of parents' ethnic background, education and English ability.

In terms of ethnic background:

- 58 per cent of the children have both parents born in Australia
- 22 per cent of the children have both parents from a non-English-speaking birthplace (referred to as 'NESB families' in the report), the main languages spoken being Cantonese, Vietnamese, Turkish and Hmong
- the remaining 20 per cent of children (referred to as 'other' in the tables) either have both parents born overseas in an English-speaking country or one parent born in Australia and one overseas (in either an English or non-English-speaking country).

Parents' education levels were very varied, ranging from postgraduate qualifications to no formal schooling for a few of the refugee parents. Almost half the parents had tertiary qualifications (48 per cent of both mothers and fathers), followed by almost one-third with a highest qualification of Year 11 or 12 and or a trade qualification (31 per cent of fathers, 28 per cent of mothers), the remainder having attained Year 10 or less (21 per cent of fathers and 23 per cent of mothers).

Overall, 11 per cent of the mothers and 10 per cent of the fathers had limited English, describing themselves as speaking English not well or not at all.

Family changes

On revisiting the families after 5 years, we found change, continuity and diversity. Some of the changes reflected the changing external environment, others the developmental changes as children grew from 6 year olds to 11 year olds, and the changes in family life cycle.

This chapter examines in more detail the change or continuity in the families' lives focusing on family structure, location, employment and family income. The

families are described in terms of a range of characteristics comparing them over time in Table 2.1. Families are also compared on these characteristics in relation to family income in further tables in Appendix C (Tables A2.1, A2.2, A2.3). The definition of family income used in the study is discussed below.

In examining changes over time for the families, we compare three main stages of the study, namely when the children were 6 months old (1990), when they were 6 years old (1996), and the most recent stage when the children were 11 and 12 year olds (2002).

In brief, the main changes shown in Table 2.1 for the families from when the children were infants to when they were 11 and 12 include the increase in the number of sole parent families, the increased number of children in the families, the increase in home owners or purchasers, and the increase in mothers in paid employment. There was less change in fathers' employment patterns with one in six fathers not in paid employment at each stage. There was a small decrease in the number of families on low incomes. Families were less likely to move house as often as they had in the earlier years of the study.

These changes indicate an increasing stability and establishment for many families, for example, in terms of home purchase and employment. However, for some families parental separations, lack of employment for fathers and persistent low income continued to cause disruption and stress.

Changes in family structure

The main changes to family structure were parental separations and re-partnering, the birth of additional children and in some families older children leaving home. Some households also changed as extended family members joined or left.

One change that had not been anticipated in this study of families with young children was the number of deaths of parents. Of the 167 children at the start of the study, 11 (7 per cent) had lost a parent (7 fathers and 4 mothers).

Overall as 11 and 12-year-olds:

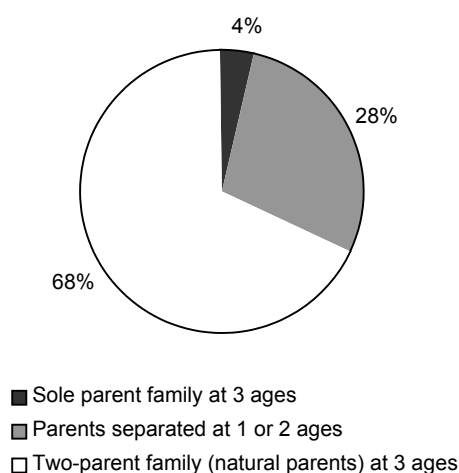
- 104 children (73 per cent) were living with both natural parents
- 10 (7 per cent) with a natural parent and a step parent (7 with mothers, 3 with fathers)
- 28 (20 per cent) were living in sole parent families (22 with mothers, 6 with fathers).

Although only a few children had lived in sole parent families all their lives, almost one-third had been in a sole parent family at some stage (see Figure 2.1).

Table 2.1 Selected characteristics of families when children aged 6 months, 6 years and 11 and 12 years

	<i>6 months</i>	<i>6 years</i>	<i>11 & 12 years</i>
	%	%	%
<i>Family type</i>			
Sole parent	12	18	20
Couple	88	82	80
Total	100	100	100
<i>Family size</i>			
1 child	49	14	13
2 to 3 children	43	70	72
4 to 8 children	8	16	15
Total	100	100	100
<i>Housing tenure</i>			
Owner/purchaser	50	62	74
Public rental	25	15	12
Private rental	17	19	11
Other	8	4	3
Total	100	100	100
<i>Father's employment^a</i>			
Paid employment	74	77	69
Not in paid employment	16	16	16
Not in household	10	7	15
Total	100	100	100
<i>Mother's employment^a</i>			
Paid employment	29	54	61
Not in paid employment	71	45	34
Not in household	-	1	5
Total	100	100	100
<i>Family income</i>			
Low income	35	30	27
Not low income	65	70	73
Total	100	100	100
<i>Number of moves in last 6 years</i>			
Two or less	-	68	85
More than two	-	32	15
Total	-	100	100
(Number of children)	(167)	(148)	(142)

^a Employment refers only to parents (including step-parents) living in the same household as the child.

Figure 2.1 Family structure over time

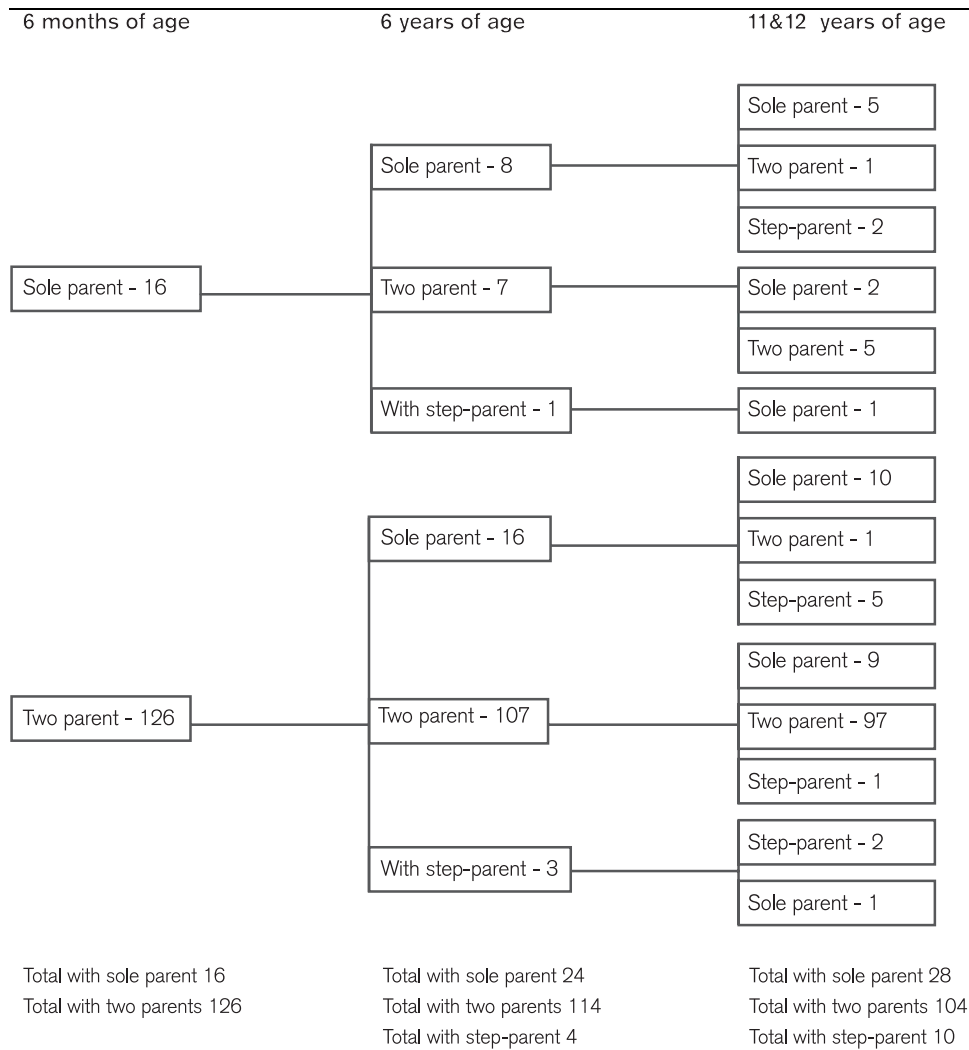
Some sole parents had found new partners, in other families the mother and father re-united. Some families experienced a number of separations and reunions. There were a variety of types of parental separations, for example, parents 'separated' but living in the same house in one case or nearby in others, while some parents had little or no contact with each other or their children.

Overall, the number of sole parent families increased over time. Figure 2.2 outlines these changes for the 142 families who remained in the study, showing the family structure when the children were aged 6 months, 6 years and 11 and 12 years, in terms of sole parent families, two-parents families (with both birth parents), and two-parent families with a step-parent.

Figure 2.2 indicates a slight decrease in the rate of family change, with 27 families having changed partnership patterns between the time the children were 6 months old and 6 years old compared with 23 changes between 6 years and 11 and 12 years.

Of the 142 children in the study at age 11 and 12:

- half the children who were in sole parent families at 6 months were also in sole parent families aged 11 or 12, although some of these had been in two-parent families in the interim
- 84 per cent of the children who were in two-parent families at 6 months were in two-parent families at 11 and 12.

Figure 2.2 Changes in family structure at three ages

Long-term sole parent families

While the numbers are small, the families of the five children who remained in sole parent families over the 11 years of the study illustrate some of the diversity of situations of long-term sole parent families. In two families the mothers, each with only one child, were working full-time and were no longer on low incomes as they had been in the early years of the study. The other three families remained on low incomes:

- a mother with three children, including the study child with serious developmental disabilities was working part-time and receiving Parenting Payment Single (44)
- a mother who had recently had a second child was receiving Parenting Payment Single

- Jodie who had moved from living with her mother to living with her father who received a disability pension.

Issues for sole parent families are discussed further later in the report.

Family size

At the start of the study half the children were the only child in their family, but by the time they were 11 and 12 this had fallen to only 13 per cent (Table 2.1).

The number of children in the 142 families ranged from one to eight with an average of 2.5 children per family. The two largest families (with 7 and 8 children) both Hmong refugee families from Laos.

The sole parent families ranged in size from one to four children with an average of 2.3 children compared with 2.6 for two-parent families. Low-income families had larger numbers of children on average (3.2 compared with 2.3 for families not on low income).

As would be expected, there were now more families with older children who had left school, some of whom were at university, some working and some unemployed.

Changes in location

In 1990 when the children were born, all the families in the study lived in two inner Melbourne municipalities. Twelve years later one-third (33 per cent) of the families were still living in the original area. These included some who had moved away and returned. Most of the families who were no longer in the original area were still living in Melbourne, with a few living elsewhere in Victoria, interstate or overseas.

Of the children who participated in the study at ages 11 and 12:

- 89 per cent were living in Victoria
- 8 per cent were living interstate
- 3 per cent were overseas.

The families on low incomes were less likely to have stayed in the original area than were more affluent families (20 per cent of low income and 38 per cent of other families had remained in the original area). This reflects the lack of low-cost housing in the area, other than public housing. Many of the low-income families who had lived as public tenants in high rise flats in inner Melbourne were keen to move to detached houses with gardens for their children.

Since the children had started school 5 or 6 years before, almost half the families (48 per cent) had moved house at least once, with nine children (6 per cent) having moved as often as four or five times (only one of these families was on a

low income). Some of the more frequent movers were high-income families working interstate and overseas. A number of low-income NESB families had made shorter trips overseas to visit aging relatives. Families were less likely to move frequently than in the first 6 years of the children's lives.

Housing tenure

Home ownership is the main housing tenure in Australia and is aspired to by most families. Over time, home ownership had risen among the families of the study. When the children were 6 months old, 50 per cent of families owned or were purchasing their own home; the figure had risen to 74 per cent by the time the children were 11 and 12. At this stage most of the other families were in public rental (12 per cent) or private rental (11 per cent) while a few were living in relatives' houses

There was a considerable difference between the housing situations of the families on low incomes and the other families (Table A2.3). Some 44 per cent of low-income families were home owners or purchasers compared with 83 per cent of families not on low incomes. Over one-third (36 per cent) of low-income families were in public housing. For the families living in the inner suburbs, public housing generally took the form of 20-storey high-rise flats. While the numbers of families in the high-rise flats had decreased considerably since the start of the study there were a few children who continued to live in this form of housing.

How did families on low incomes manage to buy houses? One long-term low-income mother talked about buying her home, explaining that the mortgage was cheaper than rent and her sisters helped with the deposit. Some others noted that their home ownership was precarious and worried they would not be able to maintain mortgage payments.

Changes in employment

Changing employment patterns in Australia and overseas have led to an increasing polarisation between families who are 'work rich' and 'work poor', those with high household incomes from work and those with little or no income from work. Australian research showed that over the 1990s those with less education had fewer hours of work, while those with higher qualifications increased their hours (Burbridge & Sheehan 2001).

The Life Chances families reflected this polarisation to some extent with a small increase in families with two parents working, but with a slight decrease in families with no parent working over the last 5 years. There seemed to be increasing job insecurity across all families, with some fathers in higher income families recently made redundant.

When the children were aged 11 and 12:

- 49 per cent were in households with two parents working (45 per cent when they were aged 6 [of 148 children])
- 33 per cent with one parent working (33 per cent at 6 years)
- 18 per cent with no parent working (22 per cent at 6 years).

Some increases in employment of mothers would be expected given changes to the life cycle stage with fewer families with very young children.

Table A2.4 outlines the parents' employment when the children were 11 and 12. As expected, those without paid work were likely to be on low incomes, as government income support provides only a very basic level of income. Of the children in low-income families, 60 per cent had no parent working, while only 3 per cent of children in families not on low incomes were in this situation (including two whose fathers had been made redundant in the past fortnight).

Overall aged 11 and 12, 61 per cent of children were living in a household in which the mother (or stepmother) worked, while 69 per cent of children lived in a household in which the father (or stepfather) worked (Table 2.1). Of the parents in paid employment, 45 per cent of mothers were working full-time, and 84 per cent of the fathers. (This represented an increase in mothers working full-time from 30 per cent when the children were aged 6, while the same proportion of fathers were in full-time work at both times).

Changes in income

The Life Chances Study uses a low income measure based on a family income below 120 per cent of the Henderson poverty line. Much of the analysis in this report is in terms of two categories of income: 'low income' and 'not low income'. In some cases 'low income', 'medium income' and 'high income' are reported (with high income defined as above the eligibility cut off level for the federal government payment of the Family Tax Benefit A). The calculation and updating of the income levels are presented in more detail in Appendix B.

Examples of family income levels at stage 6

For a couple with two children (with the head in the labour force, i.e. working or unemployed) annual income levels would be:

- low income – below \$34,369
- medium income – between \$34,369 and \$87,235
- high income – over \$87,235.

For a sole parent (not in the labour force) with one child:

- low income – below \$20,027
- medium income – between \$20,027 and \$80,665
- high income – over \$80,665.

When the children were aged 11 and 12:

- 27 per cent were in low-income families
- 73 per cent were in families not on low incomes (34 per cent in medium income families; 39 per cent in high-income families).

This represented a small decrease in the number of low-income families (30 per cent of the 142 families were on low incomes at 6 months and 6 years) and a considerable increase in families on high incomes from 18 per cent at 6 months and 36 per cent at 6 years (see discussion of updating of income levels and Table 1 in Appendix B). These changes appear due to an increase in mothers' employment and, in the high-income families, fathers receiving higher salaries.

To give some points of comparison for family incomes at the time of the interviews in 2002, the following four examples are given:

- *A low-wage family*: an example of a very low wage was the federal award for metal workers which was \$11.79 per hour (\$448 per week gross or \$23,291 per year for a 38-hour week). A couple with two children living on this single wage would receive, in addition, Family Tax Benefit and Parenting Payment.
- *An unemployed family*: a couple with two children receiving Centrelink unemployment payments would receive \$451.81 per week (including Family Tax Benefit, but not Rent Assistance).
- *A sole parent family*: with one child and no paid work would receive Centrelink Parenting Payment Single of \$306.43 per week (\$15,934 per year, including Family Tax Benefit but not Rent Assistance).
- Average weekly earnings (full-time ordinary hours) for March 2002 were \$868.50 per week (\$45,162 per year) (ABS 2002c).

The study has a relatively high proportion of high-income families. Australia-wide, it is estimated that only about 17 per cent of children (0 to 15) are in families not eligible for Family Tax Benefit A (Appendix B), compared with 39 per cent of children (aged 11 and 12) in this study. Twenty per cent of the Life Chances families had annual family incomes of over \$120,000.

Sources of family income

Parents' employment provided the main source of income for most families. However 21 per cent of families were reliant primarily on social security payments (13 per cent on Parenting Payment Single [formerly Sole Parent Pension], 6 per cent on Newstart Allowance, and 2 per cent on Disability Support Pension or Sickness Allowance). Overall, 20 per cent of families had some income from investments, but they did not include any of the low-income families.

A similar proportion of families had received sole parent pensions and disability payments when the children were aged 6, while there was a slight drop in the numbers receiving Newstart Allowance (from 11 per cent).

Income over time

Although a fairly similar proportion of children have been in low-income families at each stage of the study there has been some movement between income categories. Taking into account family income at three points of time (when the children were aged 6 months, 6 years and 11 or 12 years), we find that when the children were aged 11 and 12, 40 per cent had been on low income at some stage and half of these children were on low incomes at all three stages (Figure 2.3).

Figure 2.3 Family income levels over time

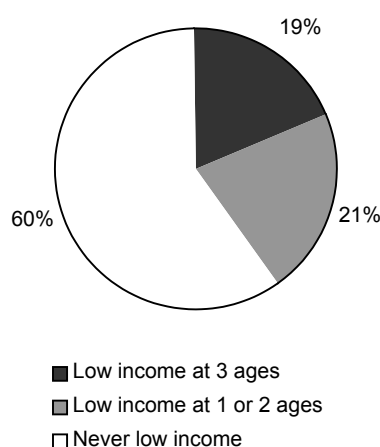
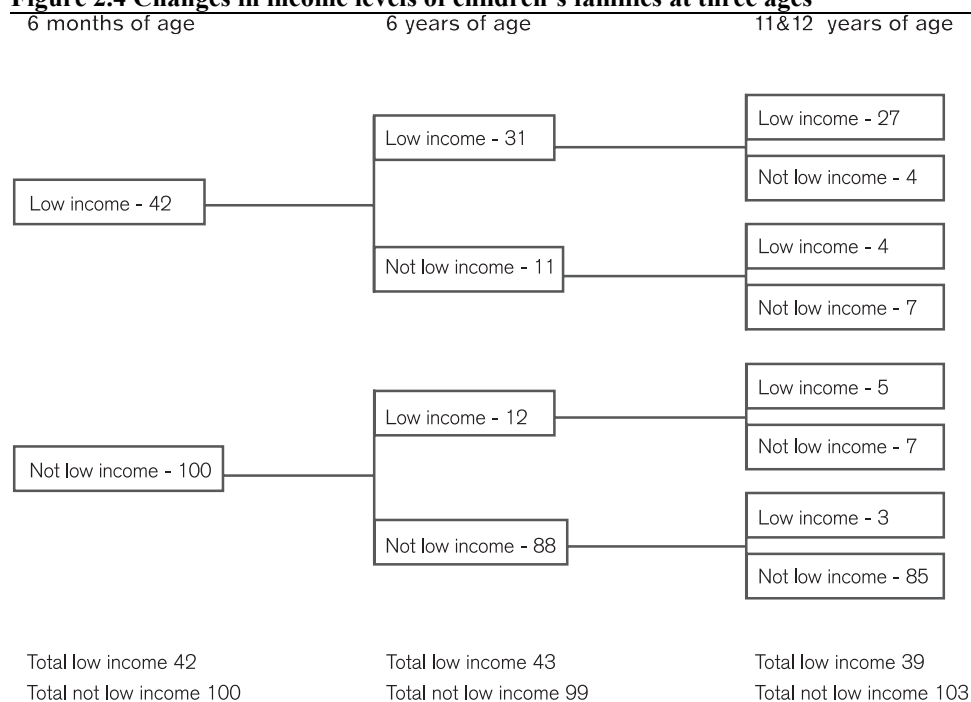


Figure 2.4 shows the changes of income level for the 142 families who remained in the study at three points of time. More families (23) changed income group in the first 6 years than in the second (18).

The study thus provides evidence both of change and continuity in family incomes. To consider the data in another way:

- 74 per cent of the 42 children who were in low-income families aged 6 months were still in low-income families aged 11 and 12
- 92 per cent of the 100 children who were in families not on low incomes at 6 months were still in families not on low incomes aged 11 and 12.

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

The results are almost identical for changes from 6 years to 11 and 12 years: 74 per cent from low-income families and 93 per cent from other families were in the same situation over this time.

Implications of sample loss

The proportion of the children in low-income families aged 11 and 12 is probably slightly underestimated because more low-income families (16) have been lost to the study than higher income families (9). At 6 months of age, 35 per cent of the 167 children were in low-income families. If the same patterns of change outlined above were experienced for the families who left the study we would estimate that the proportion of children at age 11 and 12 on low incomes would be 30 per cent (as opposed to 27 per cent for the 142 families).

Family income over time

One way to study family income over time is to examine which families were on low incomes at all three stages of the study (when the children were aged 6 months, 6 years and 11 and 12), which families were on low incomes at one or two of the three ages and which were never on low incomes. Family income over time is significantly associated with a range of family characteristics (Table A2.2). Families on low incomes at all three stages were significantly more likely to:

- have four or more children
- be NESB families
- have parents with Year 10 or less education

- not have parents, particularly mothers, in paid employment
- live in public housing, and less likely to be home owners.

On most characteristics the families ‘sometimes’ on low income fell between those ‘always’ and those ‘never’ on low income. The main exception to this was that families sometimes on low income were more likely than the other income groups to be sole parent families.

The families in the different income groups (age 11 and 12)

Who were the families in the different income groups when the children were aged 11 and 12? Table A2.3 presents selected characteristics. As already indicated, the low-income families were less likely to have paid employment than the more affluent families. This in turn could be seen as linked with some of their other characteristics, including the parents’ education level and English ability.

Over half the low-income families were two-parent families (59 per cent), mostly with NESB parents with only primary or secondary education. Among the sole parent families (41 per cent) most were not NESB and the parent not in paid work. The high-income families were typically two-parent families (95 per cent) with Australian-born parents. Most of the parents had tertiary qualifications. In 65 per cent of the high-income families both parents had tertiary qualifications.

The medium-income families fell between the high and the low-income groups on various characteristics including English proficiency (self-rated), education and employment as indicated below.

Parent characteristics

English language proficiency – one or both parents spoke English ‘not well’ or ‘not at all’:

- low income – 44 per cent
- medium income – 8 per cent
- high income – nil.

Education – both parents with tertiary qualifications:

- low income – 3 per cent
- medium income – 32 per cent
- high income – 65 per cent.

Employment – both parents in employment:

- low income – 2 per cent
- medium income – 58 per cent
- high income – 73 per cent.

The families whose income levels changed

While there was considerable continuity in the financial situation of many of the families there were also changes. Looking at the families who moved in or out of the low-income category since their child was aged 6 highlights issues that are likely to affect other families in the wider society.

Who were the families whose income fell over the last 5 years?

There were seven children in families whose income was not low when the children were aged 6 but who were in the low-income category by the time the children were aged 11 and 12. For some this meant only a small change in family income. Three of these children had been in low-income families in the first stages of the study so the slightly higher income when they were aged 6 was relatively short lived.

For the seven children the causes of lower family income could be summarised as:

- parental separation with mother's main income changing to Parenting Payment Single (3)
- a parent had stopped work because of illness (2)
- a father had lost his job when the factory closed (1)
- a child who had been living with relatives moved to live with her father who was earning a low wage (1).

Who were the families who moved above the low-income level?

There were 10 children whose families had been on low incomes in the early years of the study (at two or three of ages 6 months, 3 years and 6 years) whose family income had risen above the low income level by the time they were aged 11 and 12. Nine had moved to a medium income and one to a high income.

For the seven children in two-parent families income had increased because:

- both parents were now in full-time work (4)
 - father was in full-time work, mother part-time (1)
 - father's work had increased from part-time to full-time (2).
- Three of these children had been in sole parent families at age 6 so repartnering played an important part in the increase of income.

For the three children in sole parent families, income had increased because the mother was working full-time (2) or was working part-time in addition to receiving Parenting Payment Single.

All of the 10 children whose families had moved to higher income categories had been in two-parent families at 6 months of age, half with the father unemployed. By age 11 and 12, four couples were still together, while six couples had separated, of whom three had repartnered. Separation brought a fall in income for some families, but not for all. For example, one family's income was higher now

because the mother was employed since separating from her unemployed husband. It should be noted that in some of these families with incomes above the low-income level, parents were nonetheless working for very low wages, for example, as cleaners and factory workers.

The child now living in a 'high' income NESB family had moved from living with his mother, an unemployed sole parent, to living with his father and stepmother who both worked full-time in well-paid information technology jobs.

The parents' views of their financial circumstances

All the families were asked whether they thought their financial situation had improved, worsened or stayed much the same over the past 5 years or so. Overall 57 per cent of families said they were better off, 18 per cent worse off and the remainder (25 per cent) felt their situation was much the same. Not surprisingly, these responses were significantly associated with the families' current income level; only a little over one-third of the low-income families said they were better off and as many said they were worse off. In marked contrast, 73 per cent of the high-income families said they were better off, an indication of the increasing prosperity of the 'haves' in contrast to the 'have nots' (Table 2.2).

Table 2.2 Changes to financial situation over last 5 years by family income (age 11 and 12)

<i>Financial situation*</i>	<i>Low income</i>	<i>Medium income</i>	<i>High income</i>
	%	%	%
Better off	36	58	73
Much the same	28	27	20
Worse off	36	15	7
Total	100	100	100
(Number)	(39)	(48)	(55)

* P<0.05

'Better off'

The most frequent reasons the families themselves gave for being better off financially was their improved work situation, followed by improved housing situation (including lower mortgage payments) and increased assets. There were some marked differences in reasons given by the low-income families and the others.

The low-income families who felt they were better off reported increased employment among family members, for example, the mother or older children working part-time, or better housing situations, for example, purchasing a house or having lower mortgage payments. Other reasons for being better off included increased government assistance, child support payments, managing finances better, a separation ('the child's father was not good with finances') and having overcome a drug problem. Examples of low-income parents' comments included:

Two older children work part-time, helping pay bills.

Five years ago my life was a little jumbled with a drug problem therefore my money was not getting managed as it should have been.

The families not on low incomes who saw themselves as better off most commonly reported improved employment. For some this was because the mother commenced working or increased her hours of work, while many spoke in terms of salary increases and having better jobs or their businesses doing better. Housing situations had improved in terms of low mortgage repayments or having paid off mortgages. A number of families identified increased assets, for example from inheritances, good investments and additional properties, and some had decreased debt. For example:

My partner has a good income. I have also inherited some money, and we are good savers. (High income)

A sole parent explained her improved situation:

My salary has gone up over the last 5 years. I am working full-time in a permanent position. I feel I have caught up after being on a pension for so long. I now have matching crockery and nice cutlery and have paid off debts etc. (Medium income)

‘Worse off’

The main reasons parents gave for being worse off financially were related to loss of employment, to higher costs and, for a few, separations.

Most commonly, low-income families saw themselves as worse off because of loss of work, and increased prices. Comments included:

Because I’m not working. I live from pension to pension week.

Most of the goods are dearer and the money you get from Centrelink is not much different and all my children have grown up. The household costs more than five years ago.

The relatively few families not on low incomes who felt they were worse off commented on loss of employment income following retirement, injury, unemployment and separation, and also higher costs, including increasing costs of children.

[Partner] has retired. Costs, including for kids, have gone up. We have less disposable income now. (Mother working full-time, medium income)

Five years ago both my partner and I were working full-time on good salaries. (Sole parent working full-time in a temporary job, medium income)

‘Much the same’

The families who felt their financial situations had remained much the same over the past five years commented either that their situation had changed little or that there had been decreases and increases that balanced out. For a number of the families on higher incomes their incomes had increased but so had their expenditure; for others there had been little change in wages. For example:

Even though I earn more we have more expenditure demands. Our asset, our home, has increased considerably in value and therefore [provides] future security. (Medium income)

Have paid off the mortgage. Child care costs not so dramatic now. Cost of living has spiralled including GST. Wages have not increased. (Two parents working, medium income)

Summary and discussion

Revisiting the families over 11 years, we found both continuity and change, but generally greater stability in the years since the children were 6-year-olds than in the first 6 years.

Changes in family structure from two-parent to sole parents or vice versa were a major factor in the lives of many children. Overall, there had been an increase in the number of sole parent families. The changes were mostly due to parental separations, but there had also been deaths among the parents. Almost one-third of the children had been in a sole parent family at some stage of their lives, although only a small proportion (4 per cent) had remained in a sole parent family since the start of the study. Sole parent families were much more likely to be low-income families than were two-parent families.

A noted change was the increased number of children living with their fathers but not with their mothers (6 per cent), either with their fathers as sole parents or with step-mothers. All children had been living with their mothers at 6 months of age.

A key question for which a longitudinal study can provide relevant data is what happens to sole parent families over time. This issue is of particular interest for policy makers concerned with income support. It has been the subject of recent research among social security recipients (Gregory & Klug 2002), which showed that while parents may cease receiving payments as sole parents, many continue to receive other social security payments when they repartner. The Life Chances Study found that half the children who were in sole parent families at the commencement of the study were in sole parent families 11 years later, although some of these had been in two-parent families in the interim. The relationship between sole parenthood and changes in the family financial situation was a complex one. While many sole parents were on low incomes and some improved their financial situation by repartnering, there were other mothers who had

improved their financial situations by leaving unemployed partners and finding employment when single. Divorce research confirms the financial benefits of repartnering (Smyth & Weston 2000). Other recent longitudinal research has shown that separation and divorce are more likely to lead to decreased income for women and increased income for men (Breusch & Mitchell 2003). It should be noted that the stresses associated with sole parenthood were emphasised by those in the Life Chances Study who currently were, or had been, sole parents.

There had been considerable geographic mobility among the families, with two-thirds of the children having moved away from the original inner suburban area where they had been born by the time they were 11 and 12. Some moves, particularly interstate or overseas, were associated with parents' employment opportunities, but other moves were associated with housing choices. There had been a major increase in families owning or purchasing their own home, from half at the start of the study to almost three quarters when the children were aged 11 and 12. However the housing patterns were very different for the low-income families; less than half were purchasing their own home and over one-third were living in public rental housing.

The main change in employment for the families was the increase in the numbers of mothers in employment since the start of the study when the children were infants. Since the children had started school there had been an increase in mothers working full-time. By the time the children were 11 and 12, almost half lived in a family with two parents in paid work, one-third in families with one parent in paid employment and 18 per cent in families with no parent in paid employment. This reflected the polarisation between 'work rich' and 'work poor' families found in large-scale studies (Burbidge & Sheehan 2001). Again there were major differences in the situations of the low-income and the other families, with 60 per cent of children in the low-income families having no parent in paid employment. That two families not classified as on low incomes had very recent redundancies highlights employment uncertainty across the spectrum.

One of the key findings is the extent of continuity of low income for many of the families: three quarters of children who were in low-income families at age 6 months were still in low-income families aged 11 and 12. It is interesting to compare these findings with those recently reported for a larger national study of 1,662 people aged from 18 to 54 (Breusch & Mitchell 2003). The national study found only 29 per cent of those on low incomes (the lowest 20 per cent of income earners) in 1997 were still on low incomes in 2002. The difference between the findings probably reflects the changes of income among the young people in the national study as they enter the work force as well as differences in measurement of income. However the Life Chances Study points to the greater likelihood of persistent low income for children growing up in families with multiple barriers to current employment opportunities, such as parents' limited education and English skills and the child care needs of sole parents and large families.

Overall, there had been a slight decline in the number of Life Chances families on low incomes since the early stages of the study and an increase in families on high incomes. The major factors associated with changes in family income for the Life Chances Study families continue to be changes in employment and in family structure. For the families whose income had fallen below the low-income level since the previous interview, loss of employment was associated with illness and factories closing. The low-income families whose incomes moved above this level had more work, either because both parents were working or because part-time work had increased to full-time. Although these families tended to have increased the quantity of paid work, they were still on low wages.

The gap between those in different income groups was highlighted in the families responses to whether their financial situation had changed in the past 5 years: almost three quarters of high-income families felt they were better off, while over one-third of low-income families felt they were worse off. While some of the low-income families increased their hours of low-wage work, the high-income parents spoke of high salaries, increased assets and inheritances.

Implications for policy

The study found that a high proportion of the children born into low-income families spent many years on low incomes. This raises important issues for policy makers who aim to ensure that income support for families is adequate and for service providers aiming to ensure that services are accessible and affordable. It is not as if the children will be able to reclaim later what they missed out on during their childhood.

While increasing parents' employment sounds like a straightforward way of increasing family income, the various characteristics of many of the long-term low-income families highlight some of the barriers they face in finding employment. These include large numbers of children, parents with limited education (in some cases primary or less), and parents with limited English proficiency (even after 14 years or more in Australia). Being a sole parent also creates barriers. Other factors affecting access to employment, such as location (for example living in a country town), health problems, disability and caring responsibilities, were also raised by the families in the study.

CHAPTER 3

THE CHILDREN

The Life Chances Study sets out to capture the three aspects of the children's lives: past, present and future. The study presents the opportunity to look at the personal histories of the children and at what has influenced their lives over time. It also explores with them their current world of family, school and friends. The children can also be seen as in transition; aged 11 and 12 they are moving from childhood to adolescence, from primary school to secondary school.

The 142 children were all born in 1990 and were aged 11 or 12 at the time of the interviews. There were 82 girls and 60 boys (12 girls and 13 boys had been lost to the study over the 11 years). They included three sets of twins. All children were living with at least one of their parents, most with both. Children in special circumstances included three children with developmental delay or behaviour problems that meant they were attending special development schools rather than mainstream schools. Two children were covered by Child Protection orders.

This chapter analyses the children's own views of growing up and what the parents saw as the influences on their children over time, and then considers the children's health and development, temperament and behaviour, both current and over time. It concludes by outlining the health and other services the children used.

Five children

Below we revisit the five children who were introduced in Chapter 2. The children's own views about growing up are presented and then their parents' views of influences of their lives of the children. The children's health and development and their use of health services are outlined.

Mike enjoyed about growing up: 'The changes and that Mum and Dad believe me more'. As for difficulties, there was 'nothing really'. He said the most important things in his life so far had been graduating from primary school and gaining his Aikido brown belt.

His mother felt that he had developed very rapidly from infancy to pre-teen. She named his older sister, his grandparents and living in the inner city as influences on him as he grew up, as well as his love of sport. What she had enjoyed about bringing him up were: 'The challenges, that he is a very confident kid, he had a view that everyone is equal ... he's also very independent which at this stage is nice'. The difficulties? 'It's been pretty straightforward.' His mother described Mike's health as excellent, with no specific problems. He got on 'very well' with other children and his temperament was 'average'.

In terms of health services, in the last 12 months Mike had seen a GP once or twice. The family had private health insurance including dental cover, their GP bulk billed, and they had no problems affording health services.

(High-income two-parent family)

Anna had some ambivalence about growing up. She both looked forward to being an adult and sometimes wanted to 'stay a kid forever'. She said a difficulty of growing up is 'you can get into money troubles'. She felt the most important things in her life so far were her parents' divorce and moving to different places.

Her mother described Anna as very torn, wanting to be with both parents when they separated; she had also been affected by changing school three times in 18 months. Other influences included her grandparents and their southern European social gatherings which Anna, who described herself as 'very multicultural, loved. What her mother enjoyed about bringing her up was: 'Watching her develop and grow and she's such an interesting wonderful little character'. The difficulties had been: 'The moves, having to settle and help her form friendships'.

Her mother described Anna's health as good, but said she was very troubled at times about the family breakdown, had some anxiety and learning problems, was overweight and had persistent asthma. Her temperament was much more difficult than average.

Health services used in the last 12 months included the GP (who bulk billed), school dental service, a counsellor and hospital outpatients. Anna's mother could afford the health services needed at this stage, but had neither health insurance nor a health care card.

(Medium-income family headed by sole mother)

Robert liked about growing up that 'you know more and when you grow big and more mature you can defend yourself and you don't get bullied'. The difficulties of growing up included: 'Adapting to your friends' way of life and definitely it's hard to learn a new language properly like English'. He spoke only Cantonese at home. He saw himself as Australian because he was born here, but said 'I usually feel like I'm Chinese more'. The most important thing in his life so far was changing to a larger primary school where he had greater access to the computer and the library.

His mother spoke of influences in Robert's life including moving from an inner-city high-rise flat to the suburbs and also a time when his father was unemployed, a rather 'testing period of time financially'. His mother enjoyed 'when we joke around with each other'. The only difficulty was his health when he was younger.

His mother described his current health as good, but said he was a little overweight. She said his English was not very good and other children teased him. He had a 'mild temperament and a carefree nature'.

The health services used in the last 12 month included the GP, school dentist and audiologist. The mother had been able to afford the services and said the GPs had been very useful because of bulk billing. The family had a health care card but no private health insurance.

(Low-income two-parent family)

Kylie liked growing up because 'you get to do more stuff and get more mature'. The difficulties could be 'making new friends when you change school' and 'when you first try and get a job, that's pretty hard'. (Her mother had been trying in vain to get work.) The important things in her life so far had been starting school and making friends.

Her mother felt the main influences on Kylie's life had been moving from a high-rise flat to the country when she was little: 'Bringing up kids in the country is heaps better than Melbourne'. Also important was 'getting into community things' like local basketball and school plays and sport. What her mother enjoyed about bringing her up: 'She was my cry-baby when I had her, but since then ... she's just wonderful'. The main difficulty was her continuing dental problems.

Her mother said Kylie's health was excellent apart from her teeth. She had had some teeth removed in hospital but now needed braces which her mother could not afford. She had to save up to pay the \$200 for the previous work, and now would have to pay \$4000: 'It's a nightmare'.

Health services used in the previous 12 months included a couple of visits to the GP (who bulk billed) and a private dental specialist. The family had a health care card but no private insurance.

(Low-income two-parent family)

Jodie said that what she enjoyed about growing up was 'going horse riding, spending time with my friends, my mum and I love horses'. The difficult things would be if you had problems, for example, 'If I had a horse and it was very old and it died I would cry a lot'. The important things in her life so far included the recent birth of a cousin.

Jodie's father felt one of the main influences on her was her passion for horses. He was able to use this interest to help her with her schooling to 'get her back on track and learning'. Before she came to live with him a couple of years ago, Jodie was living her mother who 'suffered depression and the schooling was lacking'. She was now learning more, would sit down and read a book about horses and her writing had improved. He felt that his being

at home on a disability pension had been good in that it gave him the opportunity to look after his daughter and her education.

Her father described Jodie's health as good, mentioning no specific problems except that she has not been doing well at school but was improving. He described Jodie as much easier than average, happy and outgoing.

Health services used in the last 12 months included a GP (who bulk billed), school dental and hearing check up. There were no health costs he could not afford. The family had a health care card but no health insurance.

(Low-income family headed by sole father)

The children's views: 'About Myself'

The 140 children who completed the About Myself questionnaire responded to 20 items with about themselves, their family, school and friends. The results are presented in Figures 3.1 and 3.2 below and in Tables A3.1, A3.2 and A3.3 in Appendix C. Some of these items are discussed further later in the report.

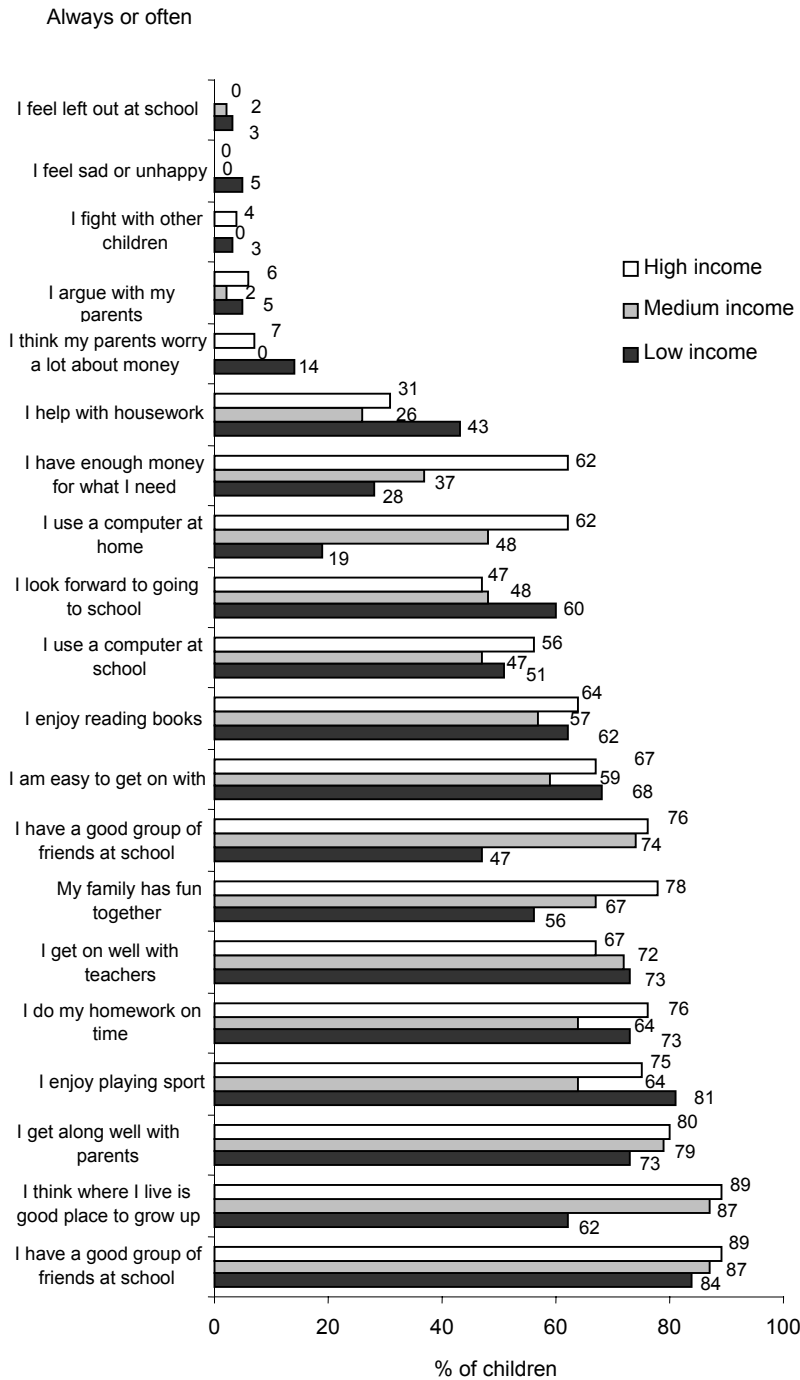
Most of the children gave a positive report of their lives. Over three-quarters of both boys and girls said that they always or often have a good group of friends at school, think where they live is a good place to grow up, and get along well with their parents. Half the children always or often look forward to going to school.

There were some statistically significant differences between the responses of children in low-income families and others (Figure 3.1, Table A3.1). As might be expected, the children in low-income families were less likely to feel they had enough money for what they needed and were more likely to think their parents worried a lot about money. They were also less likely to think they were growing up in a good place and that their health was very good. They were also less likely to use a computer at home.

The children in low-income families were somewhat more likely to look forward to going to school than other children and also to help with housework. This reflects the number of low-income children in NESB families. Children from NESB families were significantly more likely than other children to say that they always or often looked forward to going to school (77 per cent compared with 43 per cent) and that they helped with housework (50 per cent compared with 9 per cent). They were also significantly less likely to use a computer often at home (27 per cent compared with 50 per cent).

Many responses were similar for boys and girls, although some gender-stereotypical contrasts were evident (Figure 3.2). Girls were significantly more likely to say they always or often did their homework on time. Girls were also somewhat more likely to say they always or often helped with housework and got on well with teachers, while boys were more likely to say they always or often enjoyed sport and used computers.

Figure 3.1 About Myself checklist by family income (age 11 and 12)



The children's views of growing up

The children's views on growing up were sought from children in the longer interviews with the 54 selected families. Of these families, 44 had been on low incomes in the first 6 years of the study, and were mostly still on low incomes; 10 considered advantaged at the start of the study had remained on high incomes.

Enjoying growing up

Asked what they enjoyed about growing up, some children expressed their excitement about the process, while a few were ambivalent or did not want to grow up. Anna described her mixed feelings at some length:

I can't wait until I can get a job. Like I don't want to leave my mother but I can't wait until like I can start supporting myself and that 'cos I want to see how it is when you're an adult ... you can see the good days and the bad days ... on the good days you really want to see what it's like ... on the bad days ... oh, I wish I could stay a kid forever.
(Medium income)

The most common theme in the responses to what the children enjoyed about growing up related to their increased freedom and opportunities to do different things. For some, this referred to their current situation, for example, being able to go to the shops. Others revealed their future hopes, for example, getting a job and earning money, getting a driving licence and car, or a house.

You get to do a lot more stuff, have a bit more freedom, being able to do stuff that little kids can't. (Boy, low income)

I'll get my licence and to get a job and to get a house and have money and stuff like that. (Girl, low income)

A second theme was about being more responsible, more mature. For example, a girl in a large NESB family who spent a lot of time looking after her baby sister explained:

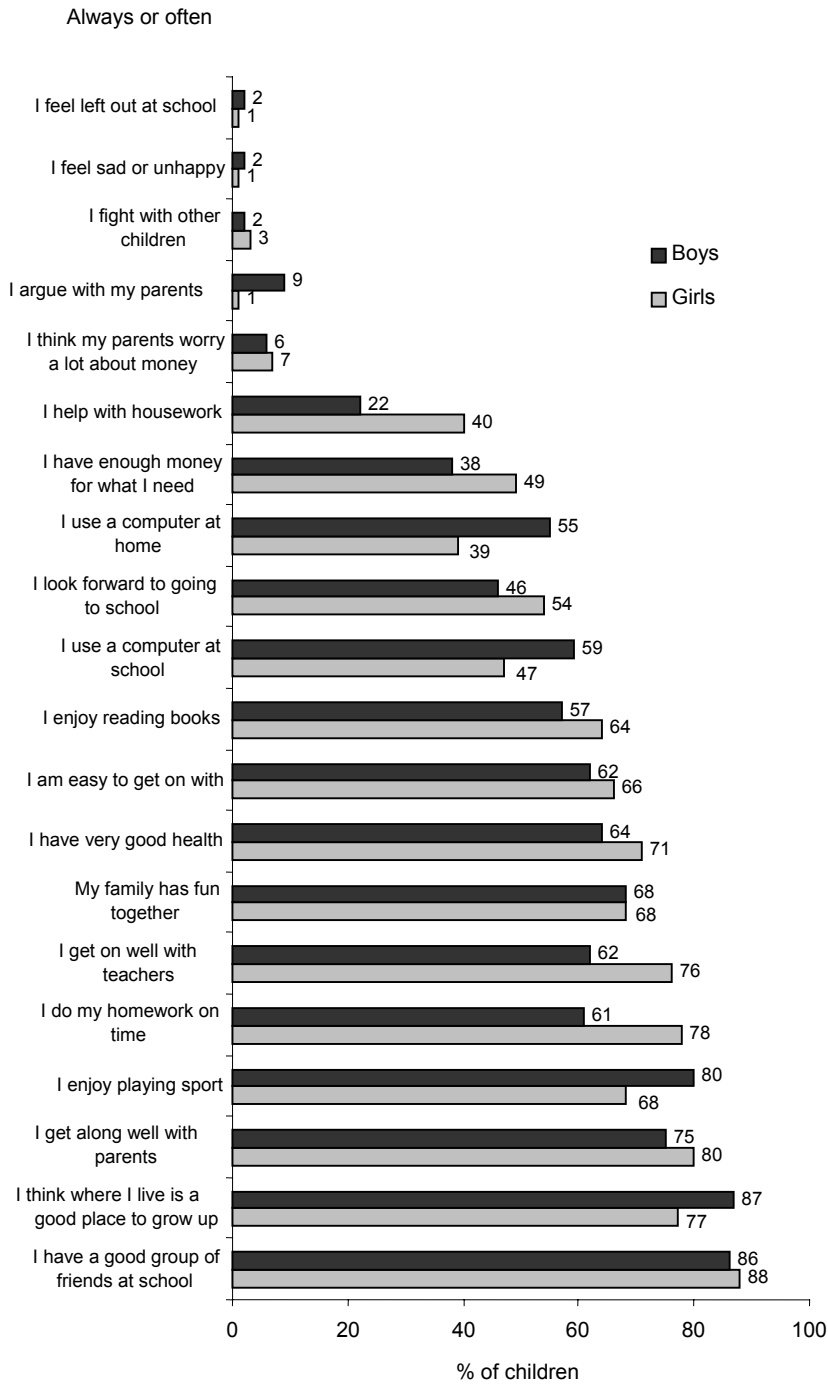
It's like you're more responsible for things. Like responsible for taking care of your baby, doing the right thing and not getting shouted at by parents, and not making trouble. (Low income)

A third theme was about learning more and becoming 'smarter'. As one girl commented:

You get older, you get more mature. Get more better on maths and English, and a higher level in your school. (Low income)

Two children from separated families saw growing up as giving them a chance to see more of their absent mother or sister.

Figure 3.2 About Myself checklist by gender (age 11 and 12)



The themes were generally similar for the children from the low-income families and those from the high-income families. The main difference was the higher proportion of children from high-income families who spoke of responsibility; only those from the low-income families responded in terms of learning more and getting 'smarter'.

Difficulties in growing up

The children's views of the difficulties of growing up mirrored to some extent the things they enjoyed. Increased responsibility had its pros and cons: more adult activities provided both opportunities and problems, school work would get harder. Some children saw no difficulties. Some envisaged more difficult relations with their parents, including restrictions of their activities. A few mentioned specific physical changes as the main difficulties of growing up, for example, growing pains and puberty. Comments included:

Difficult things are having a lot more responsibilities ... when I was young Mum helped me with pretty much everything, now I'm very independent and I pretty much do everything myself. Well, not everything, but yeah. So when I get old enough I start feeding and paying for myself and I'm kind of getting scared of that. But yeah, I've still got ages and I'll learn, I'll find it normal. (Boy, high income)

Parents can get more bossier. (Girl, low income)

For some of the children their own family experiences showed what they anticipated as difficulties:

Paying of children's money when you have children. Like you mightn't be able to pay for all your kids' clothes and all that. (Girl, low income)

Getting a job. Because some people can't get a job. (Girl, low income)

If we don't have a car to go like around places it's going to be really hard ... I can't go visit my friends and if I get invited to a party I have to ring my friends to take me because I can't walk, because we haven't got a car. (Girl, low income)

Girls and boys and differences?

What is the awareness of gender difference among these children on the brink of adolescence? We asked the 54 children interviewed whether they thought it was easier for a boy or a girl growing up. Over half the children (both girls and boys) said either that growing up was the same for both girls and boys, with some adding they both have problems, or that they did not know for whom growing up was easier. For example:

The same ... 'cos you've both gotta get a job and you've both gotta find a house. (Girl, low income)

Both the girls and boys who indicated a difference were more likely to say growing up was easier for boys than for girls. The reasons the boys gave for it being easier for boys growing up included: that boys don't have to do as much (to help), that boys get to do more (activities), that boys are stronger and smarter, that girls have more problems with puberty, and (from a boy whose mother had just had a baby) that girls get pregnant and have all the pain. While some girls agreed that it was easier for boys growing up, the reasons they gave differed to some extent from those given by the boys. The girls gave most emphasis to boys not having periods, breasts or babies. Some girls also commented on the advantages for boys of not worrying as much or being as responsible as girls and having more time to grow up. Examples of responses included:

A boy ... They are smarter ... 'Cos they do much harder stuff, like science projects. (Boy, low income)

Probably a boy ... because they don't have to have kids and the girl goes all through it like the morning illness and stuff like that. (Girl, low income)

The few who suggested it was easier for girls growing up than boys commented on boys fighting too much and on girls maturing faster, while some could not explain their response.

The children interviewed from the advantaged families were more likely than the children from the low-income families to identify gender similarities rather than differences in their responses, perhaps reflecting greater difference of roles in some NESB families.

The parents' views of influences on children

A longitudinal study gives the opportunity to explore the influences on children's lives and development over time. We were able to revisit parents' reports of their children's early years and compare these with later measures of, for example, health, behaviour and temperament. The study also took the opportunity to ask selected parents to look back over the children's lifetime and to identify what they considered with hindsight to have been the main influences and events in the children's lives to date. These questions were explored in longer interviews with 54 selected families. The views of these parents are presented below.

The low-income families

While a few parents found it difficult to identify the main influences and events in their child's growing up, others were very clear. The themes that emerged most strongly as having a negative influence were parental separations, unemployment and children's illnesses. The negative impacts for the children of parental separations and of the struggles parents had bringing children up as sole parents included the impacts of financial hardship, aspects of conflict and loss of a father-child relationship. Parents' unemployment was also identified as a strong

influence in terms of financial hardship and, for some families, associated conflict. Another negative influence was children's early health problems such as asthma, although for some of the children these problems had been overcome.

Some parents gave detailed explanations of the train of influences on their children's lives – for example, the following two NESB mothers (all names used in the report are pseudonyms):

The father was unemployed in 1991. He ended up with too much time on his hands, and could not find another job; hence he reverted to drinking and gambling, resulting in many family disputes. This would affect the children, perhaps losing concentration at school ... I couldn't devote all my resources to looking after Linda due to the many family disputes. Serious arguments would frighten the children. We moved out, however we returned a few months later. The father had not changed, hence we moved out again to a women's refuge. Linda's education would have been affected by the constant changing of addresses. Finally I sought legal aid and a restraining order ... The father was allowed to see the children every few months. Linda sometimes would still think of her dad. The main difficulties have been financial difficulties. Linda really wanted to learn dancing, however I could not afford it. She would rue the fact she had such a family. (Low income, sole parent)

I always encourage and support my son to go to school. I do not have enough academic abilities to help him with his school work ... When he was little, he was often sick but the more he grows, the healthier he is. As he wasn't physically well when he was young, I think that had and still has a negative effect on his schooling. He is very lazy with his school work as he is not doing it. For the last few years, his school reports are very bad ... I think that our family breakdown has had a very negative effect on his temperament. Sometimes, he has bad moods and short tempers but in general, he is a good boy. (Low income, sole parent)

The positive influences were most commonly expressed in terms of family values and relationships or in terms of the child's temperament, for example, as easy going or friendly. The responses about the influence of family included the importance of parents as role models and teachers and also the special relationships of some children with grandparents. The families who had moved to the country identified this move as good for the child and two parents also mentioned positively overseas trips to visit their relatives in their country of origin (Turkey and Egypt). A few parents raised the influences beyond family and relatives, including school, church, and local or ethnic community. While there were very few comments about community agencies, two parents with children with developmental delay both mentioned the importance of 'Interchange' couples taking their children to visit. (Interchange is an

organisation which provides respite care for families with children with special needs, typically caring for the child one weekend a month.)

One Vietnamese mother explained the importance of family values:

What is important for me is to bring Hanh up and educate her to become a good person, useful to herself, her family and the society. I wish to provide her with a strong moral foundation to grow up. I don't allow her to go out to enjoy herself too much. I want her to concentrate on her school work and house work ... During the past 11 years, there were no important events in our family. Things have been quite good. The most important thing for me is that as a parent we have to set a good role model for our children as we are their first teachers. Children will get a bad influence if their parents do the wrong things. In my family, both my husband and I try to set a good example for our children. (Low income)

Parents did not necessarily see separations as a problem for their children, depending on age and temperament:

She's just such an easy-going kid, it's just like it's water off a duck's back. You know what I mean? ... The separation between me and her father, I think she was too young to really grab any concept of it and she's adapted to that OK, she understands that that's a problem between him and me, it had nothing to do with her and him. And she's just gotten on fine, like it's not affected her, she's had no dramas with anything. (Low income, sole parent)

The advantaged families

The main negative themes for the advantaged families were children's learning and/or behaviour difficulties in three families and the mother's major health problems in two families. In one family there had been a 'conflict-free' divorce and remarriage which was not seen as having long-term problems for the child. Some families had had a range of external counselling assistance for their problems. For example:

She was an angry unhappy child for a while ... On the one hand you can say she comes from a close, warm family, so she's always been loved and those things, but that didn't seem to help her at some stage, and you know there's particular dynamics in our family between her and me that probably aggravate her, but it's difficult to know what it's about. It's partly personality ... and we sought help and got help and it's just made a huge difference and she's just a much happier child. (High income)

The main themes of positive influences on the children were family stability, relatives and friends, the influence of the school, and, in some case, the benefits

of changing school. Also identified were that children were healthy and, for a couple of boys, the importance of sport in their lives. Two families specifically mentioned opportunities and the lack of financial hardship. One mother explained:

I think the fact that I've been at home full-time has influenced her. I think having contact with her grandparents has influenced her ... having a sister and good friendships with her peers and particularly with the girl next door ... I think that she has been free from any concerns within the family in terms of financial – not having to be aware of any financial difficulties or relationship difficulties within the family or any of that sort of thing. She's had plenty of opportunities ... she's always been very keen on dancing and she's had plenty of opportunities to do dancing, gymnastics – anything that she wants to try outside of school. And she has been fairly successful in a lot of those things so that has influenced her a lot too. And we've been very happy with the school. We think that she's had good schooling and that's obviously influenced her as well. (High income)

Health and development

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 mainly relied on the parents (in most cases the mothers) to describe the children's health. Some of the same ratings were used at each stage. For this stage, the parents and the children were asked a number of questions about health:

- The children were asked in the About Myself questionnaire whether they have very good health always or often, sometimes, seldom or never.
- The parents were asked to rate their children's overall health from 'excellent' to 'very poor', whether the child had any serious health problems, and whether regular medication was needed.
- Parents rated their child's health against a checklist adapted from the Child Health Questionnaire, compiled by the Centre for Community Child Health at the Royal Children's Hospital Melbourne (Waters et al., 1999), to identify specific health problems. This checklist also indicated whether the child saw a health professional regularly.
- Parents were also asked about use of health and other services, the cost of health care, and their satisfaction with such services.

Health rating

Most children at ages 11 and 12 were seen by their parents as being healthy (Table 3.1). Most of the parents rated their child's health as 'excellent' or 'good', with only 3 per cent reporting 'fair' health. No parent rated their child's health as 'poor' or 'very poor'.

Table 3.1 Parent's rating of child's health at ages 6 months, 6 years and 11 and 12 years

<i>Child's health – parent's rating</i>	<i>6 months</i>	<i>6 years</i>	<i>11 & 12 years</i>
	<i>%</i>	<i>%</i>	<i>%</i>
Excellent	56	48	61
Good	37	45	36
Fair	5	7	3
Poor	2	-	-
Very poor	-	-	-
Total	100	100	100
(Number of children)	(142)	(142)	(142)

The health ratings varied with family income (Table A3.4). As with the previous stage of the study when the children were 6 years old, the children at ages 11 and 12 in low-income families were significantly less often rated as having 'excellent' health. Contributing to this difference was a number of low-income NESB parents who were more likely to rate their children's health as 'fair' than other parents. NESB parents were also less likely to rate their child's health as 'excellent'. To some extent this may 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 generally similar for boys and girls, though more boys were rated as having 'excellent' health than girls.

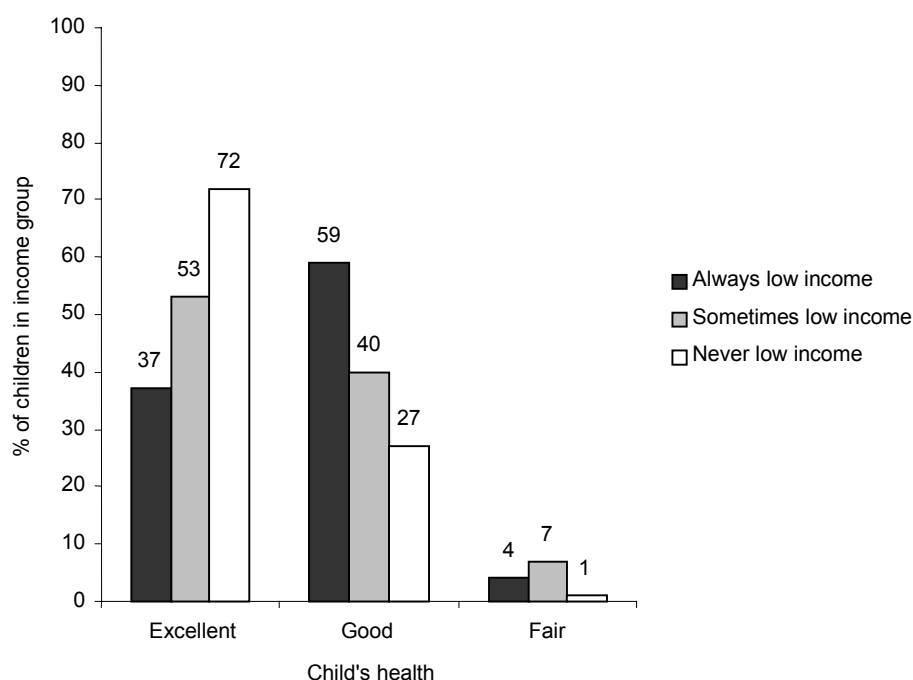
Figure 3.3 presents the health ratings according to family income when duration of low income was taken into account. A larger proportion of parents from families who had never lived on low income rated their child's health as 'excellent' (72 per cent), compared with those who had been living on low income at one or two ages (53 per cent) and those on low incomes at three ages (37 per cent).

Health over time

Most parents saw the children's health overall as better at 11 and 12 years than when they were aged 6 months or 6 years (Table 3.1), with 61 per cent of children rated as having 'excellent' health at 11 and 12 years compared with 47 per cent at 6 years. Only one child, a girl living in a NESB family on low income, had health described as 'fair' at all ages (aged 6 months, 6 years and 11 and 12 years).

Children's rating of their own health

The children rated their own health in the 'About Myself' questionnaire, with 68 per cent saying they had very good health 'always or often' and 32 per cent saying they had very good health 'sometimes'; none responded 'seldom or never'.

Figure 3.3 Parent's rating of child's health by family income over time

As mentioned above, children in low-income families were significantly less likely to say their health was very good always or often than those in families not on low income (Figure 3.1). Girls were slightly more likely to say their health was very good than boys (Figure 3.2) (not a statistically significant difference).

The children's ratings of their health broadly agreed with the parents' ratings. For example when parents rated their child's health as excellent, many (73 per cent) of these children said their health was very good always or often.

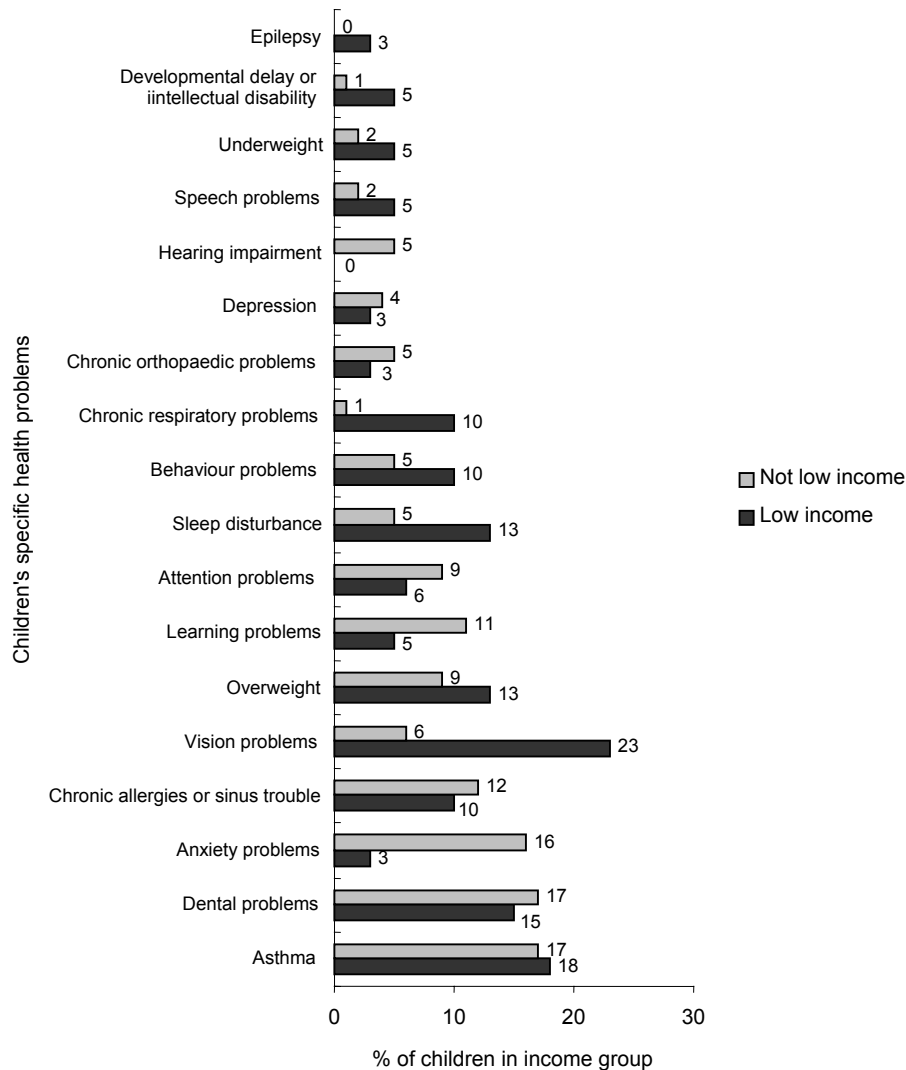
Specific health problems

Parents were asked whether their children had any of a list of specific health problems (Figure 3.4, Table A3.5). The most frequent problems were asthma (17 per cent) and dental problems (16 per cent), followed by anxiety (12 per cent), and weight, vision problems and chronic allergies (each 11 per cent). Over half (57 per cent) of the children had none of the health conditions, most of these were not on low incomes (79 per cent).

The incidence of specific illnesses reported was generally similar regardless of family income level (Figure 3.4). The health conditions with significant differences between children from low-income and not-low-income families were anxiety problems (more frequent for children not on low income),

respiratory and vision problems (more frequent for children from low-income families).

Figure 3.4 Children's specific health problems by family income (age 11 and 12)



Some 14 per cent of the children were identified by their parents as having suffered serious health problems during the past five years (13 per cent in low-income families and 15 per cent in families not on low incomes). The most common serious health problems identified were asthma, eczema and ear problems.

Medication

There is some concern that children may be subject to unnecessary medication at an early age. Fourteen children (10 per cent) at age 11 or 12 took regular medication for a medical condition (13 per cent of children from low-income families and 9 per cent not on low incomes). The most common conditions for which children took regular medication were asthma (6 children) and Attention Deficit Disorder (ADD) (2 children).

Development and learning

Eighteen per cent of the children were rated by their parents as having a serious problem with development or learning over the last five years (15 per cent on low incomes and 19 per cent not-low incomes). The most common problem parents reported with learning and development was with language (13 children), including reading, writing, spelling and comprehension. These children included two from non-English speaking families. The second most prevalent problem was short-term memory difficulties (4 children). Two children had speech problems and another two had ADD. Two boys with major developmental delay attended special development schools, as did a third with behavioural problems. (Teachers' comments on learning problems are provided in Chapter 6.)

Who were the children with the poorest health?

While we can say that most children are in good health, the study has a particular interest in those children facing disadvantages as they grow up, and poor health can be a factor in such disadvantage. To identify the children who could be said to have the poorest health we combined two indicators of health (the parent's rating and having a high number of specific conditions on the checklist). This gave a list of seven children (four who had seven health conditions and four who were rated as only having 'fair' health; one child was in both categories). Of the seven children, four were in low-income families. The child's health self-rating is also indicated below, with two of the children saying that they had very good health 'always or often' and no self-rating from a child with major developmental delay. While there is not a strong concurrence of these different ratings, the children's situations are presented below to illustrate the combinations of health issues faced by some children.

The four children with the most health problems (each with 7 health conditions) were:

- a girl (not low income) who suffered from asthma needing regular medication, a hearing impairment, vision problems, anxiety, attention and learning problems and developmental delay. (Ratings – parent : 'good' health; child: good health 'sometimes'.)
- a boy (not low income) who had ADD and who saw a health professional regularly for anxiety, depression, behaviour problems and sleep disturbance. He also suffered from chronic orthopaedic problems and a hearing

impairment. (Ratings – parent :‘good’ health; child: good health ‘always or often’.)

- a boy (low-income NESB) who had anxiety problems, depression, sleep disturbance, asthma, chronic respiratory trouble, chronic allergies, as well as vision problems. He required glasses but was unable to obtain them because they were too expensive for the mother to buy. (Ratings – parent: ‘fair’ health; child: good health ‘sometimes’.)
- a boy (low income) who had ADD and saw a health professional regularly for major developmental delay and learning problems, and who also suffered from behaviour problems, sleep disturbance, speech problems and epilepsy. This child attended a special school. (Ratings – parent :‘good’ health; child: no rating.)

Four children had a health rating of only ‘fair’, including one of the boys above and the following:

- a girl (not low income) who had chronic allergies, dental problems and an eczema condition affecting her self-esteem. (Ratings – parent :‘fair’ health; child: good health ‘always or often’, though she noted her trouble with eczema.)
- a boy (low income NESB) who had none of the health conditions in the checklist, but had visited the GP and hospital outpatients and had had dental treatment. (Ratings – parent :‘fair’ health; child: good health ‘sometimes’.)
- a girl (low income NESB) who was underweight, suffered from chronic respiratory, trouble, had a skin problem and sometimes had attention problems. She had a serious learning problem over the last five years due to her difficulties with English. (Ratings – parent :‘fair’ health at all three ages; child: good health ‘sometimes’.)

Puberty

An important development issue facing the children in this stage of the study was puberty. According to their parents, at the ages of 11 and 12, 20 per cent of the children had already reached puberty (21 girls and 8 boys). Eleven children (8 per cent) were reported by their parents as having worries about puberty (10 girls and one boy). The main worries the parents identified for the girls were menstruation, mood swings and developing breasts. Two girls from NESB families were ‘frightened’ of menstruation at first but felt less concerned once their mothers explained the process. One girl who had reached puberty before a lot of her friends was described as a lot happier once her peers started catching up. Another girl had suffered from anaemia for two months when she first began her period at age 10. The one boy who was identified as worried about puberty was concerned about shaving and wet dreams, but had an older brother from whom to seek information.

Temperament and behaviour

Temperament is an important source of individual differences between children and will shape their development and their interaction with others. At the same time the expression of their temperament is dependent to some extent on the circumstances in which each child is brought up (Sanson et al. 1994). At each main stage of the study parents 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 rating was used in the Australian Temperament Project (Prior et al. 2000).

Most parents described their child's temperament at 11 and 12 years as average or easier than average, with only 12 per cent describing their child as more difficult than average (Table 3.2). The fathers' (or non-primary care-giver) ratings of their children's temperaments were generally very similar to those of the mothers (or other primary care giver).

Table 3.2 Primary carer's rating of child's temperament at ages 6 months, 6 years and 11 and 12 years

	<i>6 months</i>	<i>6 years</i>	<i>11 and 12 years</i>
	<i>%</i>	<i>%</i>	<i>%</i>
More difficult than average	<i>6</i>	<i>16</i>	<i>12</i>
Average	<i>39</i>	<i>45</i>	<i>47</i>
Easier than average	<i>55</i>	<i>39</i>	<i>41</i>
Total	<i>100</i>	<i>100</i>	<i>100</i>
(Number of children)	<i>(142)</i>	<i>(142)</i>	<i>(142)</i>

Parents on low incomes were somewhat less likely to describe their children as easier than average than were other parents (Figure 3.5). This reflected some differences in response for the NESB parents. Temperament rating was not associated with family structure.

Temperament over time

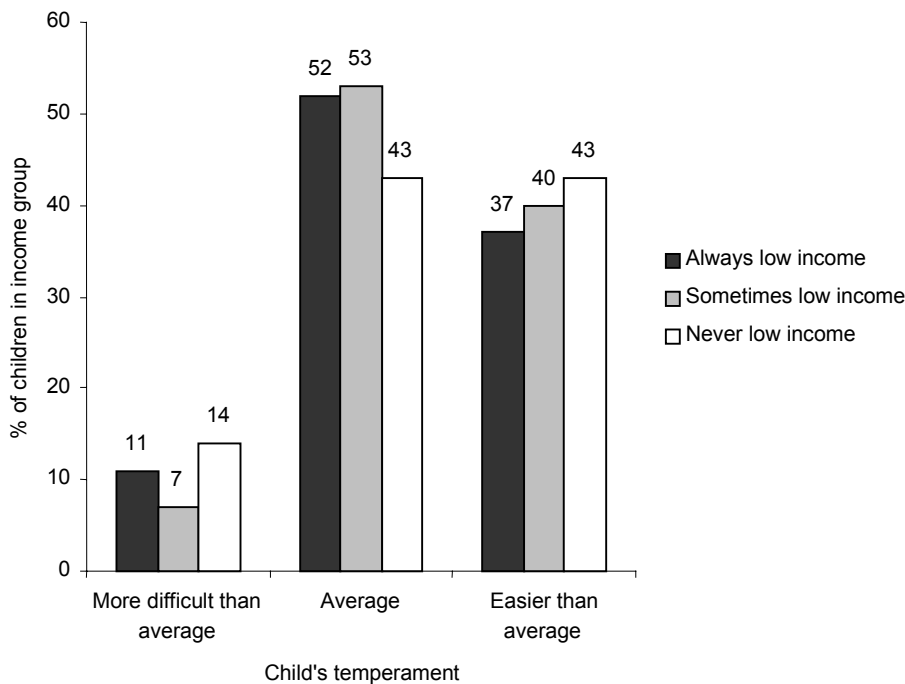
How constant was temperament over time? Just over half of parents (51 per cent) said their child's temperament had changed over the last five years. Table 3.2 shows parents' responses at different ages. Overall, 29 per cent of parents gave their child the same rating at 6 months, 6 years and 11 and 12 years.

Of the 16 children whom the parents rated as more difficult than average at 11 and 12 years, one had been described as more difficult than average at 6 months and seven had been described so at 6 years. Only one child was rated by the parent as 'more difficult than average' at all three ages (not low income).

Behaviour

Over one-third (38 per cent) of the parents said the child's behaviour at age 11 and 12 caused them problems. 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.

Figure 3.5 Parent's (primary carer) rating of child's temperament by family income over time



Fewer parents reported that their child's behaviour caused problems at 11 and 12 years (38 per cent) than at 6 years (45 per cent) and 6 months (43 per cent). The parents of 11 per cent of children said at each of the three ages, that the child's behaviour caused them problems, while 25 per cent caused no problems at any stage.

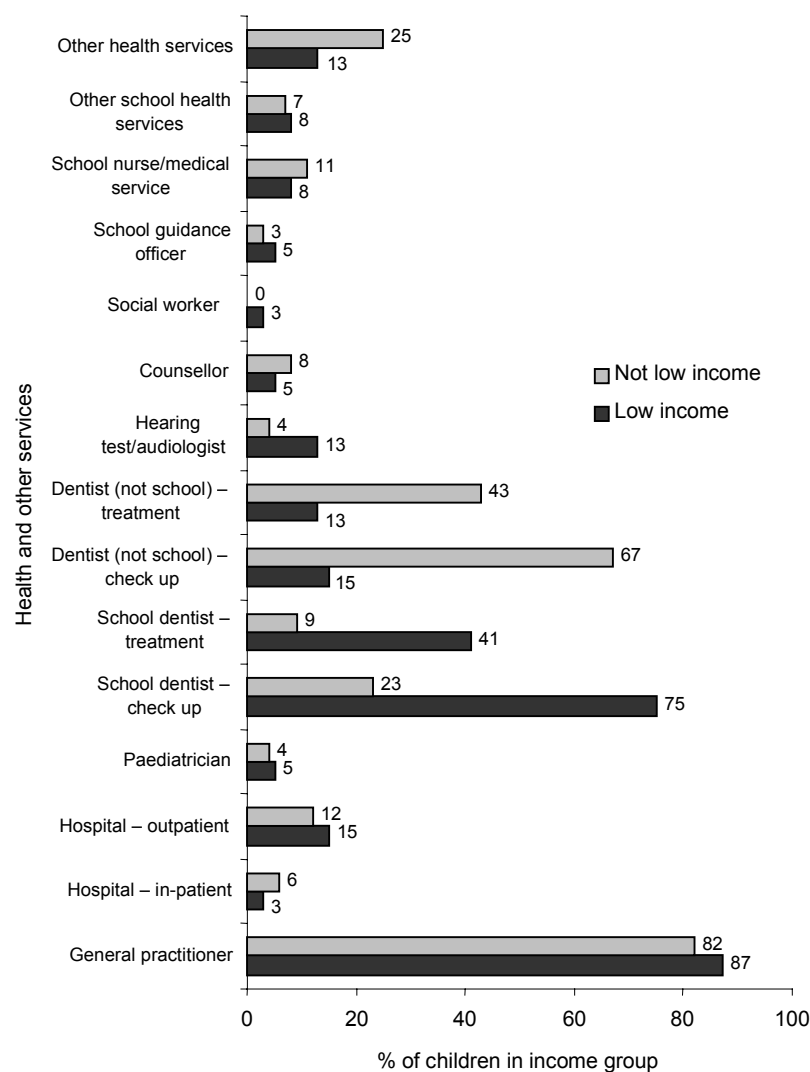
Gender

As was the case when the children were 6-year-olds, parents gave similar responses for both girls and boys in rating their health and temperaments. However, parents of daughters were significantly more likely to say the child's behaviour caused them problems than were parents of sons (59 per cent of girls compared with 42 per cent of boys). In contrast, more boys were identified as having learning and development problems than were girls but the numbers were

relatively small and differences were not significant. While parents were more likely to see girls' behaviour causing problems, the teachers were more likely to identify boys than girls as having behaviour problems (Chapter 6).

Health and other services

Figure 3.6 Health and other services used (age 11 and 12)



Australia provides an extensive universal public system of health care for children, overlaid with a mixed system of private health service provision and assorted subsidises. General practitioner (GP) medical services are available at no fee for patients when doctors bulk bill (or direct bill) Medicare; however the

number of doctors choosing to bulk bill has declined in recent years. Many low-income families with children have access to a health care card which entitles them to cheaper pharmaceuticals and is used for eligibility to other concessions. The federal government has encouraged families to take up private health insurance but this is not affordable for many low-income families. State government school health services provide some free services.

Parents were asked whether they had used a range of health and other services for their child over the last 12 months (see Figure 3.6). The most widely used service was the general practitioner, with 83 per cent of children having visited a GP in the last 12 months. Similar proportions of children living on low incomes and not low incomes visited their GP. The majority of children saw their doctor either once or twice (48 per cent) or three to five times (28 per cent). Ten children, including seven from low-income families, saw a GP six or more times in the 12 months.

Hospital use can be one indicator of severity of health problems. Seven children (one on low income) had been in-patients in the last 12 months, however they were in hospital only briefly. The child on low income stayed for four days because of bowel troubles; other hospital stays were for one to two days. The reasons for the stays included fractured bones and insertion of grommets for ear problems.

Dental services were the most frequently used health service after GPs. A significantly larger proportion of children from low-income families had school dentist checkups (75 per cent) and treatment (41 per cent), while children not living on low incomes were more likely to go to a private dentist for both checkups and treatment.

Health costs

The Life Chances families illustrate some of the diversity of health provision across income groups. Private health insurance was common for the families not on low incomes, but rare among the low-income families (Table 3.3). In contrast, as would be expected, most low-income families held a health care card, which allowed them cheaper pharmaceuticals and eligibility for some other reductions in health costs and other services. Notwithstanding such subsidies, the low-income families were more likely to experience trouble affording health care for their 11 and 12-year-olds in the last 12 months. It should be noted that most of the children were in good health and used few health services over this time.

The few families not on low incomes who had a health care card included some sole parents in part-time work, and some with children with disabilities. The majority (87 per cent) of low-income families went to bulk-billing GPs, while almost half (49 per cent) of those not on low incomes also attended doctors who bulk billed.

Table 3.3 Health subsidies and affordability by family income (age 11 and 12)

<i>Health services</i>	<i>Low income</i> %	<i>Not low income</i> %
Private health insurance	5	67
Dental insurance cover	5	44
Health care card	95	9
GP bulk bills	87	48
Could not afford health services child needed in last 12 months	15	4
(Number of children)	(39)	(103)

Affording health care

Parents were asked whether they had always been able to afford the health services their child had needed in the last 12 months. Some 15 per cent of low-income families, and 4 per cent of not-low-income families, said they were not always able to afford these health services. The health services that most parents could not afford were those of dentists (5), including three who could not afford braces for their children who needed them, and GPs (4). Other health service providers that parents had difficulty affording included a paediatrician, naturopath and counsellor. However there were many additional references to problems of health costs in response to other questions.

Six families (three low-income) said they had not always been able to afford the medication needed for their child in the last 12 months. When asked what she did when she could not afford the medication needed for her child, one mother said:

I placed it on lay-by or waited until pay day or borrowed to buy the medication. (Medium income, sole parent)

Another mother said she could not afford to buy Panadol at a chemist so she used something else for her child, while another had difficulty affording medicine not covered by the health care card:

The last 12 months have been difficult. I might buy the tablets but couldn't afford the [skin] cream. Cannot get all of the medication – just half. (Low income)

Satisfaction with health and other services

Overall, most families were satisfied (either 'very satisfied' or 'satisfied') with the health and other services their child had used in the last 12 months; 82 per cent of low-income families and 89 per cent of families not on low incomes claimed this. While no parent said they were 'dissatisfied', some said they had 'mixed feelings'.

Parents were also asked whether there were any particularly helpful or unhelpful health services their child had used. Over half the parents (54 per cent) identified particularly helpful services, the most frequent being their GP (25 per cent), followed by dentists (19 per cent), and counsellors and psychologists (6 per cent). Only 11 per cent of parents identified services as particularly unhelpful, most commonly dentists (6 per cent), followed by GPs (4 per cent). (Unhelpful services were identified by five low-income families and 10 not on low income.)

General practitioners

The parents who named their GPs as particularly helpful included a number referring to long-term (often 10 years) family GPs who were very familiar with their children. Two of these parents said the service was helpful because their GPs bulk billed, while others said their GPs were easily accessible, efficient, provided good diagnoses, appropriate medicine and were easy to talk to.

Parents who found GPs unhelpful were concerned about lack of bulk billing, waiting times, and short consultations. One mother made a comment about an overall lack of service.

Although general practitioners help cure simple illnesses, they allocate a very short time span for each consultation. (Low income)

For many parents the issue of bulk-billing GPs is an important one:

I've got a very good children's doctor and he's looked after [child] since he's been born. But now they are not bulk billing it will be a problem. (Low income)

[I'm] angry that my doctor doesn't bulk bill any more. (Medium income, sole parent)

One mother living in a country town in NSW commented that for 'country doctors the waiting time to get in is up to one month'.

Dental services

The second most helpful service were dentists. Seven parents referred to the school dental service because it had no fees, while a few spoke well of their orthodontists. Parents said dentists generally provided good strategies for avoiding problems and were good with children.

On the other hand, some parents found dental services unhelpful, including school dentists and an orthodontist. One parent said the school dental service provided good treatment but there was a long wait to get in, while another said it was a good service for working parents. Others complained that they had to contact the school dental service themselves, that the service came to the school only every two or three years, that there was a long wait for treatment due to

short staffing, that the service is inflexible in the way parents can pay and that it only provides a very basic service. One mother commented:

Government dental service [was] rather unhelpful, won't do anything unless there is a serious problem. Always saying 'come back when the problem becomes more serious'. (Low income)

In reference to private dental care, complaints included lack of after-hours services and long waiting lists. One father was concerned about the bill for his child's braces:

It's a bit unfair only wealthy people can afford braces. It shouldn't be a luxury. (Medium income)

Other services

The third group of services that some parents (9) identified as particularly helpful were counsellors and psychologists who had helped their children deal with issues such as depression and learning problems.

Summary and discussion

The children themselves were generally positive about growing up, saying they enjoyed increased freedom and opportunities, being more responsible and mature, and learning more. However they also saw disadvantages of increased responsibilities, harder school work and physical changes. Most of the children said they had a good group of friends, liked where they were growing up and got along well with their parents.

The parents mostly had strong ideas about what had been the main influences on their children as they were growing up over the past 11 years. These differed considerably between the families on long-term low income and the advantaged families interviewed. For the low-income parents the positive influences on their children growing up included family values and relationships, and the child's temperament if this was easy going. The negative influences they identified included parental separations, unemployment with associated financial hardship, and parental conflict. Some also mentioned the child's ill health in the early years. The high-income families reported positive influences on their child's growing up, including family stability and relationships and school, and, in some cases, changing school. They also highlighted the opportunities they could provide and commented on their lack of financial hardship. However these families were not without problems. The negative influences some identified included mothers' serious ill health and children's learning or behaviour difficulties.

Most of the parents described their 11 and 12-year-olds as healthy. However, one in seven had serious health problems over the past 5 years and almost one in five had serious learning or development problems over this time. The most common health problems at this age were asthma, dental problems and anxiety. The proportion of children in the study with asthma was very similar to the national figure of 16 per cent for 0 to 14-year-olds (AIHW 2002).

Children in low-income families were significantly less likely than other children to be identified as having anxiety problems and more likely to have respiratory and vision problems. The higher identification of mental health and learning problems among children not on low incomes may reflect their greater access to specialist services to diagnose these. They may also reflect different cultural understandings of mental health. Other research that reports the barriers to obtaining help with emotional and behavioural problems include the costs of the services, parents' lack of knowledge of where to get help, and the belief that parents can handle the problem (AIHW 2002).

The use of health and related services reflected not only the children's health problems but also accessibility in terms of cost. This was very clear in the use of GPs, which was similar across income groups (at least in part because of bulk billing), compared with the use of dental services, private dental care being generally inaccessible to families on low incomes.

Implications for policy

In terms of access to health and other services, the findings highlight the importance for families with children of:

- maintaining a high level of bulk billing under Medicare
- provision of access to affordable orthodontic care for children in low-income families
- continuing assistance with the cost of non-prescription medication
- accessible counselling services for children in low-income families.

CHAPTER 4

THE CHILD AND THE FAMILY

While some of the 11 and 12-year-old children in the Life Chances Study were starting to test out some independence from their family, their family remained central in the structuring of their lives. Their parents (and siblings to some extent) provide key influences on the children as they grow up, and the children in turn influence the interactions and relationships within the family. How the parents manage at home is likely to be influenced by their individual health and well-being, their relationship with each other, their external sources of social support, their experiences in the workplace, and their financial situation.

This chapter presents the children's views of home and family relationships and then looks at family relationships, stresses and supports from the parents' perspective, including aspects that have changed since the children were 6-year-olds. Family resources are also considered. Our interest is both in the range of family situations in which children are growing up, and in the issues which cause disadvantage for children and hamper their development.

Five children

The five children's views of their home and family are outlined below, as are their parents' views of family relationships, stresses, supports and resources.

For *Mike* the things he liked best about home were 'the computer, TV, tennis, being with my dog'; the things he didn't like were 'when I have a fight with my parents'. His favourite times with his family were when they all went out together to a restaurant or movie and his birthday and Christmas. He was happy with both his parents working full-time because they didn't get home too late and could still help him with his homework.

His mother and father both felt they were managing quite well with him. There had been no specific stressful events in the family over the last year. His mother felt well supported by his grandparents and extended family and by friends. Both parents were satisfied with the time and financial support they could provide for the children, but his mother did feel sometimes she

came home from work 'tired and grumpy'. In terms of resources at home, Mike had his own laptop computer and Internet access.

(High-income two-parent family)

Anna listed the things she like best about home as: 'my family, computer, telephone, stereo, TV, my bedroom, the bathroom, [the fact that] it's spacious'. She couldn't think of anything she didn't like. Her favourite times with her family were big get-togethers with relatives and family friends, and the weekends with her mother and brother when they could do something together. She noted that her family did not 'have fun together' because her parents divorced: 'When my parents told me they were getting a divorce I got really upset about that ... I've gone through a really hard time recently and I'm really an emotional wreck. It was just a year ago but it still feels really traumatic.' She said, 'I'd love to see my father more', but he travelled a lot. She sometimes thought her mother worked too much because she was not there when Anna got home, but 'the hours aren't too bad'.

Anna's mother felt she was managing quite well with Anna but emphasised the stress of the separation and of working full-time. She had no social support with the children as there were no relatives nearby – 'Babysitting is always difficult' – and her ex-husband was unreliable and often away. The mother was satisfied with the financial support she could provide, but would have liked more time to be involved in school activities. She did not help Anna as much as she would like with homework: 'She often forgets to bring it home.' The family had a computer and Internet access.

(Medium-income family headed by sole mother)

Robert liked best about home 'playing on the computer, that I get pocket money and I usually get what I want, I have own room. My Mum makes lovely food for us and nice soups. We've got two TVs so we don't have to fight over the TV. We get to keep pets and animals.' What he didn't like was 'My brother bullies me, he keeps on getting bad moods ... We don't get to go to much holidays to different places or beach or fun parks.' His favourite times with his family were going on holidays and playing games. He thought his father worked too much, saying his father often complained about how hard he had to work.

Robert's parents both felt they were managing quite well with him. There had been no recent stressful family events. The mother felt she had enough help with the children from her husband, but had no relatives in Australia to provide support. Both parents were generally satisfied with the financial support they could provide (although they could not afford a \$300 school camp). Robert's father would have liked to spend more time with him, but had to start work at 6 a.m. His mother was happy with the time she could spend with him because she was 'a housewife', but was not able to help him as she would like with his homework because of language difficulties. The family had a computer and Internet access.

(Low-income two-parent family, Cantonese-speaking)

Kylie said the things she liked best about home were ‘my room, listening to music, dancing, homework, my family, what I’ve got in my room, our front yard and backyard’. She didn’t like that her sister and brother did not clean up after themselves. Her favourite times with her family were going out on the weekend: ‘We go fishing or something’. She didn’t like that her father had to work on Sundays.

Kylie’s father felt they were managing very well with her, her mother said quite well. There had been a number of stressful events during the past 12 months, including the mother’s health problems, the father’s drop in wages when he moved to day shift, and having relatives to stay. Her mother felt she had enough help with the children, but her husband was her only support. Both parents were satisfied with the time they could spend with Kylie, but neither with the financial support they could provide. Her father noted, ‘Even though I work hard and bring home a wage it’s not adequate for what I’d like to be able to provide for them as a parent. My pay’s very inadequate’. Kylie’s mother emphasised, ‘We need that second job’. They had a computer at home but not Internet access. It was an old computer and there was also the problem of the cost of ink when the printer ran out.

(Low-income two-parent family)

Jodie listed the things she liked best at home as: ‘My Dad, my Mum, [sister], [cousin] and Nan’, but said home was ‘boring sometimes’. She generally spent every second weekend and a week of the holidays staying with her mother and seemed satisfied with this. Her favourite time with her family was when she had sat on an ex-racing horse with her uncle. Her father was not working, but she said, ‘He helps his friend with things’, which she thought was good.

Jodie’s father felt he was managing with her quite well. The only stress was his health problem. He had been unemployed for 10 years because of his health. When asked whether he had any help with Jodie he said he didn’t ask for help. He noted that he did not get on well with her mother, but that her maternal grandmother was there for her. He was happy with the time and the financial support he could give the children: ‘I have the time to give them and I love it’. However, he could not give Jodie much help with her homework, ‘because I am basically illiterate. I have learnt more though the kids’ schooling than I knew when I was young’. The household had a computer, ‘when it’s working’ but no Internet access.

(Low-income family headed by sole father)

The children’s views of home and family

The About Myself questionnaire explored what the children felt about their home and families (Figure 3.1 in Chapter 3 and Tables A3.1 and A3.2 in Appendix C). To revisit some of the responses:

- 81 per cent of children thought where they live is a good place to grow up

- 78 per cent said they always or often get on well with their parents
- 68 per cent said that their family has fun together always or often.

The children's responses were similar across the income groups in terms of how well they get on with their parents, but the children in low-income families were less likely to feel they were growing up in a good place (Figure 3.1).

What the children liked and did not like about home

The children were all asked to complete sentences about what they liked best about home and what they did not like about home as part of the About Myself questionnaire. When their written responses are quoted here, their spelling has been standardised. Responses ranged from one-word answers to extended comments. The responses show us a diverse range of children, some busy with activities at home, others relaxing, and others bored at home. For some home was a refuge, for others this was less so.

What the children like best about home emerged as a number of main themes, with some children mentioning several different aspects. The most frequent responses were about 'family' (32 per cent): being with their parents, being together as a family, having fun together, being loved and cared for. Other frequent themes included 'my room' (18 per cent) (and for some 'my bed'), and activities such as watching television (19 per cent), using computers (14 per cent), and playing with pets (14 per cent). There was also a cluster of responses about 'relaxing' and being able to do what they wanted (15 per cent), sometimes explicitly in contrast to the rigours of school. Other themes included 'food' and 'having friends over'.

The themes of what the children liked are elaborated on in consideration of what they did not like about home. Again the main theme was 'family' (28 per cent), but in terms of fights and arguments with parents and siblings, parents fighting, and getting told off. Mean or annoying siblings were part of this theme. The other frequent responses included dislike of household chores (16 per cent), physical aspects of their homes (14 per cent), such as houses or backyards being too small or having to share bedrooms, and home being boring, a place with nothing to do, away from friends (14 per cent).

In general, children were positive about their homes; indeed 10 per cent could find nothing they did not like about home. The more positive responses included:

[*Like best*] Caring parents, comfortable bed, good house, a lot of good stuff. [*Don't like*] Nothing. (Boy, medium income)

[*Like best*] I love to be with my family, my amazing Dad, my younger brother, my Dad's wonderful girlfriend and my adorable dog. (Girl, high income)

[*Like best*] I get to spend time with my family and play with my pet puppy. [*Don't like*] I like everything about home. (Girl, low income)

Children from both low-income and other families responded in terms of these themes. There were, however, some responses that were made mostly or only by children in more affluent families, in particular liking their neighbourhood and their own swimming pool. Interestingly it was only children in families not on low incomes who specified doing homework as one of the things they did not like about home.

Relatively typical responses include:

The best things at home are TV, PlayStation, computer, freedom and food. [*Don't like*] Homework. (Boy, medium income)

I can relax, do what I want, when I want. People don't have to tell me what to do. [*Don't like*] Holidays can go for a long time and sometimes I get bored. (Girl, medium income)

Some responses, however, were quite distinctive and indicated aspects of disadvantage. Only one child wrote nothing about what he liked about home, an only child of older NESB parents who had experienced considerable poverty.

Three children used the word 'scared' in describing what they did not like about home, two living in high-rise public housing, a third referring to parental conflict.

[*Like best*] Is that it makes me feel safe and I have lots of fun with my Mum. [*Don't like*] Is sometimes I feel scared that someone might come and try to kill us or rob us. (Girl, low income)

[*Like best*] When you are cold you can put something on warm but outside and school you can't. [*Don't like*] Is my room – sometimes I get scared inside start to shiver bad get really really scared. (Boy, low income)

[*Don't like*] The arguments especially because everyone gets angry and I get a bit scared. (Girl, high income, parents separating)

Others openly expressed their distress about family conflict:

I don't like it when Mum and Dad fight, but they've just broken up so they need to sort out some things I suppose. (Girl, high income)

[*Don't like*] When Mum and Dad fight. I don't like the fact that I barely ever get to see Dad because he works 15 hours a day and when he's home he's grumpy. (Boy, high income)

Favourite times

In the interviews with selected families (44 on low incomes in the first 6 years and 10 advantaged) the children were asked what were their favourite times spent with their families. While a few had difficulty in answering this, other 11 and 12-year-olds identified family activities ranging from once-off holidays to daily mealtimes. Frequent responses included: holidays away, special occasions such as birthdays or Christmas, going out together as a family at weekends, and spending time at home with their family. Some children clearly enjoyed time with their extended family.

There were many similarities between the responses of the children in low income and advantaged families. Not surprisingly, however, the children from the high-income families were more likely to mention holidays, including visiting their own holiday houses. The highlights for some of the children in low-income families were relatively low-cost activities such as picnics in the parks.

The variety of the children's favourite family times is illustrated below:

Well, I like when my whole family gets together and we go for picnics and stuff, and the beach. (Girl, low income)

Favourite times, when it's Christmas and New Year's Eve. And when it's my birthday. And there's other things like Confirmation and all those ... Because they are always there for me and when I do my Reconciliation it's like we're all together and we have so much fun. (Girl, low income)

Don't know. Lots of times. Sitting down ... Yeah, eating or ... 'cos sometimes my brothers say funny things and it's fun. (Boy, low income)

When we go on holidays it's fun, and we have a beach house down south, and when we go there it's good. (Girl, high income)

One child from a very disadvantaged background had difficulty in answering the question:

We don't really do anything. (*Is there anything you like to do with your family?*) Once I went to the movies with my uncle. (Girl, low income, sole father)

Family relationships

As outlined in Chapter 2, many of the children lived with their natural parents and brothers and/or sisters, some were only children, some lived with step-parents and step-siblings and one in five lived in sole parent families. A few families included grandparents and aunts or uncles. With parental separations, some children lived regularly in two homes ('Mum's' and 'Dad's'), while others seldom saw their non-resident parent.

The following list illustrates the diversity of what constituted ‘family’ for the children:

- a child whose parents were separated but living in the same house
- a child who eats at his parents’ home but sleeps at his older sister’s home which is closer to school
- a child who was living with her father, invalid grandmother and uncle
- a child who was enjoying the large extended family of her mother’s new husband
- a child who was adjusting to her separated father having a new same-sex partner
- a child who had been recently removed by Child Protection services from his mother, because of the violence of her ‘ex de facto’, and who was living with his father in temporary accommodation in a caravan park.

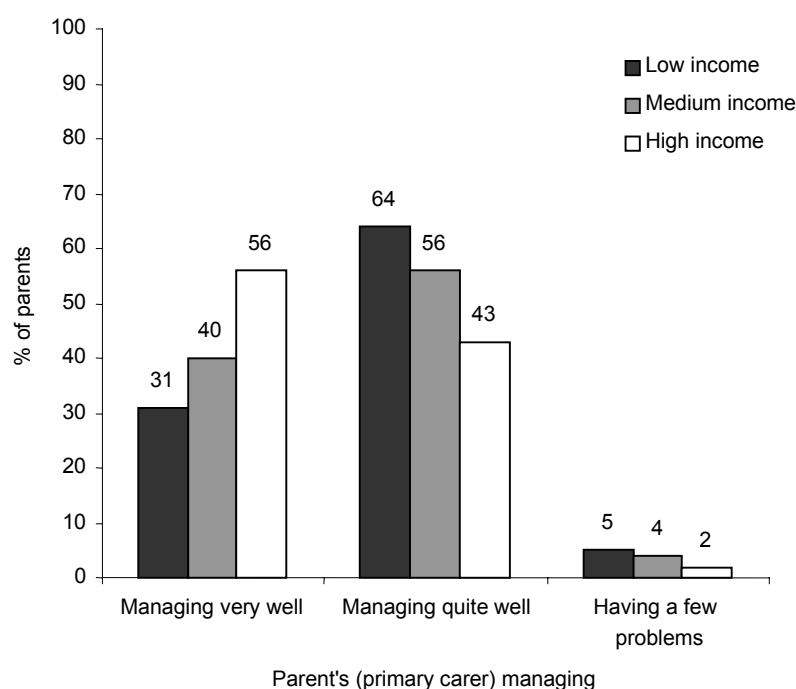
The parents’ views: managing the child

One indicator of family relationships that has been used at different stages of the study is whether the parents see themselves as managing their child well or as having problems. Most primary carers (mostly mothers) saw themselves as managing their child aged 11 or 12 very well (43 per cent) or quite well (53 per cent), with only a few (4 per cent) saying they were having quite a few problems (Table A4.1, A4.2). In general, the primary carers were more likely to see themselves as managing their child ‘very well’ than were the other parents (43 per cent compared with 33 per cent). These responses were very similar when the children were aged 6, although the proportion of mothers who felt they were managing very well had declined since the children were infants (Table A4.1).

Over half the mothers (54 per cent) said that they had felt low or depressed in the last year. There was a significant association between mothers’ feeling low or depressed and how well they felt they managed their child. Of the five mothers who said they were having problems managing their child, four were sole parents and four also described themselves as low or depressed (two were on low incomes).

In most families (73 per cent) the parents felt the child got on very well with the adults in the family, while close to half felt the child got on very well with siblings (Table A4.2).

Primary carers in low-income families were somewhat less likely to see themselves as managing ‘very well’ with their children than those in families not on low incomes (see Figure 4.1). They were also somewhat less likely to say their child got on very well with adults or children in the family (Table A4.2).

Figure 4.1 Parent's (primary carer) managing child by family income (age 11 and 12)

Stresses on the families

The stresses which a family experiences are likely to influence the quality of family relationships and the emotional and other resources that can be given to the children, as was found in earlier stages of the study. At each stage of the study mothers (primary carers) were asked whether they had experienced any of a list of stressful life events in the previous 12 months.

When the children were aged 11 and 12, two-thirds of the families had experienced one or more of the specified events (Figure 4.2). The most frequent stressful event was the death or serious illness of someone close to the family, experienced by over one-third of the families. The next most frequently mentioned stresses were the mother having a major health problem and the mother having a change for the worse in her job situation. These were followed by serious disagreement with partners, serious financial problems, and the father having a change for the worse in his job situation. Small numbers also reported serious housing problems, disagreement with other people, or problems with drugs, alcohol, gambling, or the law. Parents also identified other stressful events in their lives, including children's disabilities and learning problems, 'loneliness' (a sole father), buying and moving house, and large financial loans. Two mothers

mentioned the stress of nearing the age of 50 with its negative impact on their employment and career prospects.

Low-income families were more likely to experience stressful life events than other families and the mothers on low incomes were significantly more likely to have serious health problems (over one-third) and to have serious financial problems than were those not on low incomes (Table A4.3).

There had been some changes in the frequency of stressful life events reported over the length of the study (Table A4.4). When the children were 11 and 12 fewer mothers reported serious disagreements with partners or others and fewer serious financial or housing problems than when the children were 6 months of age. This suggests a settling down process for families over the 11 years. The responses were generally similar when the children were aged 6 and when they were 11 and 12, with the main difference being an increase in problems with the mothers' jobs.

Some differences between the low-income and other families were maintained over time, with mothers in low-income families significantly more likely to have major health problems and to have financial problems when the children were 6 months, 6 years and 11 and 12 years. However, when the children were 6 months and 6 years the mothers in low-income families were significantly more likely to have serious disagreements with their partners, but this was no longer the case when the children were aged 11 and 12. These changes reflected both a decrease in parental disagreements in low-income families and an increase among families not on low incomes.

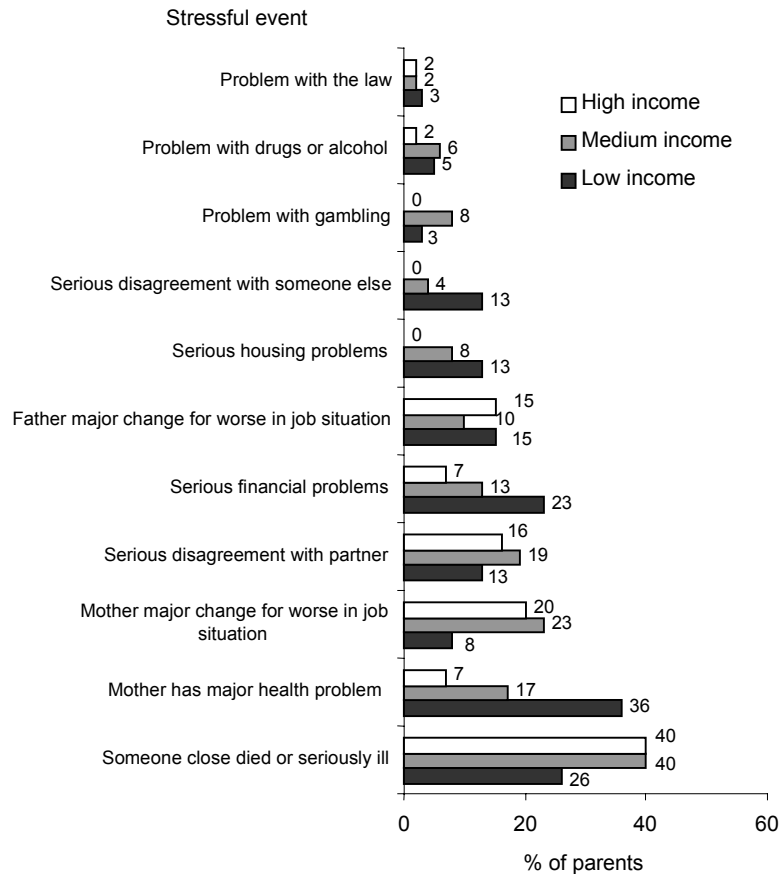
The effects of stressful events on the children

Almost half the parents (44 per cent) felt that stressful life events in the last 12 months had affected the child (39 per cent in low-income families and 46 per cent in families not on low income). In some cases the events affected the children directly, in others it was the parents' stress that affected them.

One mother described the stresses of losing a court action:

Well, the court case. I went through a lot of stress building up to that and, yes, I had been diagnosed with major depression. And as much as you try and not affect everyone you can't help it. (Low income)

The impacts of the family's financial situation on the children are discussed elsewhere, in particular in Chapter 8 which explores the children's and parents' views of money and the costs for children the families find most difficult to meet. The parents' accounts of the impacts of the stressful events on the children are discussed further below.

Figure 4.2 Stressful life events by family income (age 11 and 12)

Family health problems

The children's health has been discussed in Chapter 3. The illness of their parents or other close relatives can also have major impacts. Among the stressful events for many families were the illness or death of grandparents, which often affected the children directly and through their parents' distress. For example, one mother reported:

Dad had major surgery – [there were] stresses on the family because I was very busy with visiting him and stretched. Less available and exhausted, it has a ripple effect. Domestic things start to fall behind.
(High income)

Most central, however, were the serious health problems of the parents themselves. (Three fathers and two mothers had died since the last stage of the study when the children were 6 year olds.)

Current health problems for parents included both serious mental and physical illnesses, including, for example, cancers and multiple sclerosis. Parents' illnesses variously affected their ability to care for their children as they would like and at times meant role reversals, with the children caring for the parent. One mother described her daughter, when aged 10, as 'like a little old woman', looking after her younger siblings while the mother was in hospital.

Mothers' comments on the effects of parents' illness on the children included:

I'm often sick so I cannot take my children to school and cannot take good care of them. (Low income, sole parent)

I've got diabetes and go unconscious ... about two months ago I nearly died but I promised I'd make it through and I did keep my promises to Sally. She's like a little worry wart. (Low income, sole parent)

We all experience anxiety at the thought of losing a family member. We have all adapted to 'living with cancer'. The children are fretful at times. (Medium income)

Mental health problems included depression. While over half (54 per cent) of mothers said they had been low or depressed during the past 12 months, for some this extended to clinical depression, with a small number of mothers describing themselves as suicidal at times. The mothers with depression spoke of how this affected their relationships with their children, including lack of energy to do things with the child, not feeling like talking to the child, being angry or irritable.

I feel suicidal at times and express it. That has an impact on Alex. [I'm his] main steadfast person ... It feeds his anxiety and his depression. (Medium income, sole parent)

I suppose it has affected him if I don't feel like going out ... I used to feel anti-social and I used to hate it if people would come in. I used to hide. (Low income)

When I feel depressed I don't talk to my kids but I can't help it. (Low income)

A couple of mothers mentioned impacts of menopause making them depressed and short-tempered. Some identified the stresses of being a sole parent as leading to their depression.

Sometimes I get moody and feel the burden of being a sole parent. (Medium income)

For one refugee mother, her depression was related to her lack of skills to assist her children:

I think my lack of education and limited English that I could not help him in anything that involved with homework. I just feel like a useless mother. (Low income)

While a number of mothers identified that their feeling low or depressed had a negative impact on their child, this was not always the case. Some felt they could either hide or explain their feelings and some reported that their children understood their unhappiness and would comfort them. For example:

He will give a cuddle if I'm feeling sad. It's always short-term and not serious. (High income)

Two mothers mentioned their partners suffering from post-traumatic stress syndrome as veterans of the Vietnam war.

We have all had to learn to deal with his struggle and anger outbursts. (Medium income)

Two mothers mentioned their former drug use in relation to financial difficulties, but not its impact on their children.

Impacts of parental conflict and separation

Twenty primary carers indicated that they had separated from their partners since their child started school. Of these, 13 thought the child was better off because of the separation, six that the child was probably much the same as if they had not separated, and one that the child was worse off. Parents tended to explain that the child was better off because of the decrease in parental arguments.

A mother outlined the various impacts of a recent separation from the child's stepfather:

Arguments and aggression from stepfather. Simon was upset and anxious when this happened and became very protective of me. He has been much calmer and happier since we moved ... He is close to school and can walk. However he misses his stepbrother and stepsister ... we have been financially not so well off and I have to return to work full-time. He is not really happy about that. (Medium income)

The children's views of family separation

In the interviews with the selected children, some discussed their experiences of their parents' separations. The children seemed less likely to be positive about the separations than their parents. A number of children spoke of their sadness at not seeing more of the parent with whom they were not living. This was particularly the case for some whose non-resident parent had remarried. Anna described herself as 'an emotional wreck' because of her parent's separation. One

child said she would rather spend one week about with each parent than have their present arrangement of every second weekend with her father. Another child wept in the interview as she spoke of missing her older sister. One boy spoke of lack of money and housing problems and his schooling:

It got annoying but it wasn't the end of the world, I knew that much. I still got by but when Mum and Dad split up and that was the period where they didn't have that much money, that was the year I started pretty much being a trouble-maker. My school went completely downhill, I hated it, and I didn't like school much and it wasn't very much fun here, so it wasn't the best of times but yeah, it was still okay, Dad's house, the flat was small but it was quite nice in there, I didn't mind it, but yeah, I was still doing really bad at school. (High income)

Impacts of parents' employment and unemployment

Half the children lived in families with two parents in paid employment, one-third in families with one parent in paid work (including some sole parent families), and 18 per cent of children lived in families with no parents in paid employment, the majority of these last families living on low incomes (Table A2.4).

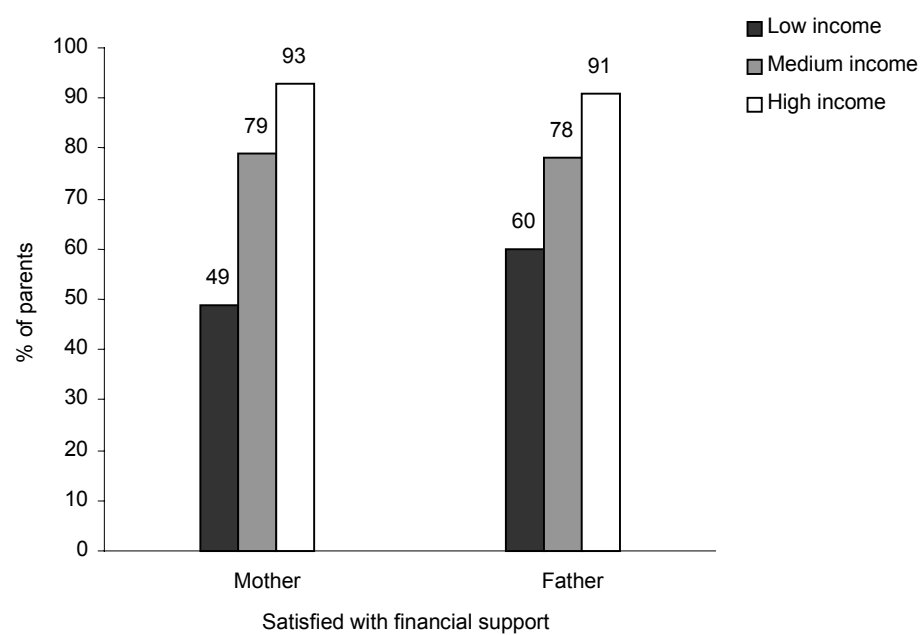
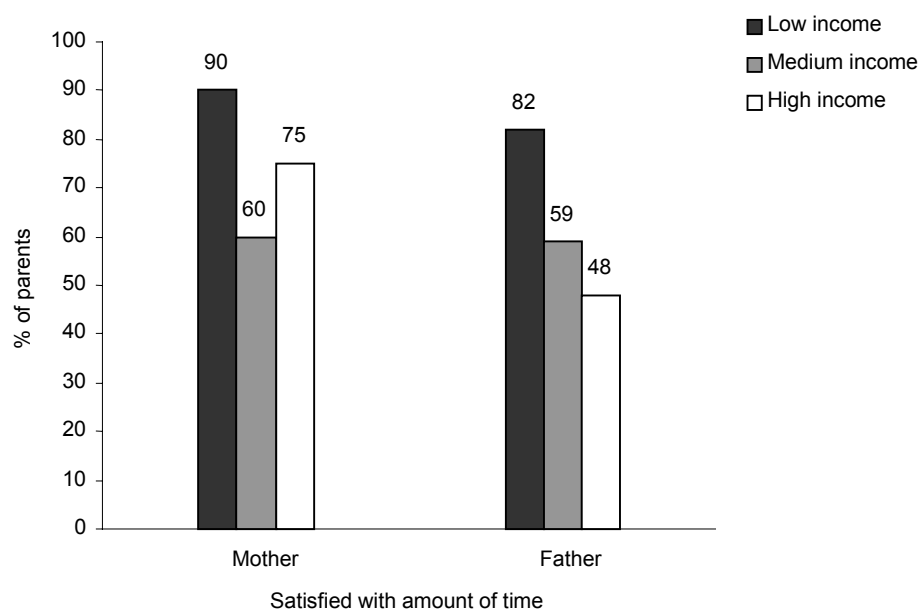
Both the employment and unemployment of parents had considerable impact on the children, in particular in the balance between parental time available and income adequacy. Parents were asked whether they were satisfied with the amount of time they could spend with their children and with the financial support they could provide (Figure 4.3). Overall, three quarters of mothers were satisfied with the time they could spend with their children, but only 58 per cent of fathers. Similar proportions of mothers and fathers were satisfied with the financial support they could provide (76 per cent and 82 per cent). However there were differences between parents on low incomes and not low incomes, with low-income mothers and father significantly more likely to be satisfied with the time they can spend with their children and significantly less likely to be satisfied with the financial support they can provide.

Mother's employment

When asked whether the effect of their paid work on family life was positive, negative or mixed, the mothers in paid work most frequently reported a mixed effect, followed by a positive effect, with only one reporting only a negative effect.

Almost one in five mothers named changes in their job situation as a stressful event for them in the past 12 months, often having impacts on their children as well.

Figure 4.3 Parent's satisfaction with amount of time spent with child and financial support by family income (age 11 and 12)



Two mothers discussed their children's responses:

I've had to go full-time and that full-time has often meant working ridiculous hours. [My employer] has purchased a computer package and it hasn't worked and the stress that it has caused ... I almost had a nervous breakdown at the end of last year with the stress. (Impact on child)... The fact that I wasn't around because she's been a very 'Mummy, Mummy' girl. She wanted me to be there and she'd be worried sometimes. I'm not home at the usual times and she said 'Mummy, I'm scared you'll die, you know, or have an accident. I miss you.' (High income)

Emma complained hugely about my work hours to the point I resigned at one point – then she asked why I'm not working on a full-time basis. (High income)

In a number of medium-income two-parent families the mother was the primary breadwinner, a source of stress in some families but not others.

Father's employment

When parents were asked about the effect of the father's paid work on family life the primary carers (mostly mothers) most frequently reported a positive effect, followed by a mixed effect, with four reporting a negative effect. Fathers working very long hours was an issue for a number of higher income families. One mother commented:

I would like my husband to be around more but he works very long hours and doesn't see much of the children. (High income)

Fathers' employment changes which had impacts on the children tended to involve time away from home. For example:

George was affected by my husband having to work overseas for long periods of time, especially this year. He went to Hong Kong for two and a half months. After September 11, last year, this made George very anxious. (High income)

Unemployment

Of the mothers who were not in paid work, one-third were looking for work, while approximately half the fathers not in paid work were looking for work. The fathers not looking for work typically had health or disability problems, as did some of the mothers.

The impact of the father's lack of employment on family life was most often seen as negative (10 responses), but was seen as positive in six families and as mixed in five families. The negative impacts were to do with financial difficulties and

the father's frustrations at not being able to find employment. As one mother said 'He gets stressed, we get stressed'. For some families, unemployment over the years had led to major conflict and separation.

The positive aspects of fathers not working were to do with the time they could spend with their children. An example was Jodie's father who said, 'I have the time to give them and I love it'.

Families spoke of both the inadequacy and the necessity of unemployment payments and of the difficulty of finding work. One low-income NESB family had moved interstate to find work but was unsuccessful:

There is no hope of getting a job in a rural area. If Centrelink stop the payment we are going to starve straight away.

The children's views on work

In the interviews with the children in the 54 selected families, they made various comments about their parents' work. From the children's perspective, having their parents at home was important and they were more likely to think their parents worked too much than too little. The issues the children raised included parents having time to help with homework, being available to go out at weekends, and being stressed by work. Mike, for example, did not mind his parents working full-time because they still had time to help him with his homework. The parents' mood when they came home from work was an issue raised by both parents and children, with the word 'grumpy' used by some.

One child, whose father had recently started work after many years being unemployed, missed not being able to go fishing and on other outings with his father. Nonetheless he was very aware that the family was financially better off; the same child felt that it would help pay the rent if his mother had a job also.

Family supports

Friends and relatives can provide a family with a social network for enjoyable social contact and be a major source of assistance. The family's ability to cope with difficulties can be strongly enhanced by the informal support network available to them. However, for some families, relatives and others can be a source of stress rather than support.

With the children aged 11 and 12, the large majority of primary carers (85 per cent) said that they had as much help as they needed with their child (Table A4.6). The main source of help with the child for most mothers was the child's father (80 per cent) or stepfather (7 per cent), followed by friends (40 per cent). Relatives were also important sources of help, especially grandmothers (the maternal grandmother for 28 per cent of children, the paternal grandmother for 22 per cent), to a lesser extent grandfathers (maternal and

paternal each 11 per cent) and other relatives (34 per cent). Older children helped in 23 per cent of families and neighbours in 25 per cent.

While a similar proportion of low-income mothers and others said that they had as much help as they needed, low-income mothers reported fewer supports in all categories except for older children (Table A4.6). They were significantly less likely to have support from the child's father, reflecting the high proportion of low-income sole parent families, and they were significantly less likely to have friends available to help them.

The parents who were not receiving as much help as they needed included some sole parents, some whose partners worked long hours, and families with no extended family living close. For example:

I am the sole carer/role model for Sophie and this can be stressful on both of us as she misses out on things like reading together. (Medium low income, sole parent)

There is no support for single dads. Men face different issues. Types of support we need are different. You're frozen out of some supports because you're a father. [You have] the need for work for self-esteem. (Medium income, father)

Sometimes I wish there was more help. Well, I think she's enthusiastic and bubbly and sometimes she needs an outlet to other people you know ... it's hard to contain all that and I think she'd love to have a relationship with other family members but that doesn't seem possible. It's not really there for her so Peter and I basically look after her. When I'm not looking after her he is or a couple of very close friends help me with her and then I help in turn with their children. (High income)

One factor circumscribing the availability of a support network was immigration, as some families' closest relatives lived overseas. This limited day-to-day support available; however some children visited relatives overseas or their relatives would come to stay. Some parents sent money to support their relatives overseas. In contrast, Robert's mother spoke of receiving help from overseas:

In the past there was lack of money, I had been sick for a period of time and constant medical expenses really stretched the family budget. Luckily my husband's sister learnt of our plight and sent over from Hong Kong much-needed financial assistance. (Low income)

Family educational and other resources

For the children, a significant aspect of their family context was the assorted resources, educational and otherwise, it could provide. These resources included the parents' ability to assist the children with their homework, as well as

possessions such as computers, which may have educational as well as other uses.

Help with homework

Their ability to help their children with their schoolwork was raised by many parents. Overall, 63 per cent of parents (primary carers) felt they could give their child as much help with homework as they wanted to, while over one-third of parents said they could not (Table A4.7). This was a particular source of distress for a number of the NESB parents who spoke little English, although some added that they could help their children with Chinese homework (from weekend classes). Some of these parents were keen to employ tutors to help their children, but could not afford to do so. In contrast, some of the parents with high levels of education were not able to assist their children as they would like because of long working hours. Other reasons for being unable to provide help were mothers being busy cooking at the end of the day, not being able to understand the maths homework, extracurricular activities, and shift work. Comments about why parents could not help included:

Language barrier, but I can help him at Chinese homework. (Low income, NESB)

I came from a poor family and didn't have a chance to go to school when I was young. (Low income, NESB)

Because I don't understand it sometimes ... we had fights ...and I've told the teacher about it because Steve gets very frustrated if we can't help him and I get frustrated because I can't help him. And I don't feel it's our job or I'd be a teacher. (Low income)

Because I work full-time. I don't get home till quarter to six and by the time I get dinner on and just do some things around the house, a bit of housework and have some time for me ... I just find I would like to spend more time with both of them with their homework. (High income)

Because it's been such a long time since I was at school and I don't understand the language any more. I mean, if she comes home with a maths problem and I just don't understand the language. So, yes, I'm having difficulty with that. (High income)

Computers and other resources

When listing what they liked best about home, the children often mentioned television, computers and pets. The distribution of these is shown in Table 4.1 below. All the families had television, most had a computer and Internet access, and three-quarters had pets. The number of families with computers had increased considerably over the past 5 years (from 54 per cent when the children were aged 6, to 88 per cent).

Table 4.1 Selected family resources by family income (age 11 and 12)

	<i>Low income</i>	<i>Medium income</i>	<i>High income</i>	<i>Total</i>
	%	%	%	%
Pets	64	75	84	75
Television	100	100	100	100
Computer*	62	96	100	88
Internet access*	31	88	100	78
(Number)	(39)	(48)	(55)	(142)

* P<0.05

One of the key findings is the large discrepancy in access to computers and the Internet related to family income: all the children in the high-income families had computer and Internet access while only 62 per cent of low-income families had computers (not all were functioning) and only 31 per cent had Internet access. The disadvantages of not having a computer at home were raised by a number of low-income parents and children, with schools often expecting homework to be undertaken on the computer. The implications of this are discussed further elsewhere in the report.

While television, computers and reading can all have important educational aspects, parents differ in how much they approve of these activities. Asked what they thought about the amount of time their child watched television, used a computer or read for pleasure, some parents felt their children watched too much television (38 per cent), but did not read enough (45 per cent) (Table A4.8). The large majority of parents (of those who had computers) were satisfied with their children's use. There were not strong differences between income groups although the low-income parents were somewhat more likely to feel their children watched too much television but did not use the computer or read enough. This may reflect differences in the children's actual usage or in the parents' perceptions.

Housing adequacy

The nature of the family's housing is another resource which can have important impacts on the child. As mentioned above, many children valued having a room of their own. Having quiet, or any, space to do homework was another issue, as one mother commented about her daughter:

She doesn't have private time to do it with me as the others are very bright. [Younger sister] appears to know more than her. The kitchen is open and everyone can hear everything. (High income)

Most parents (80 per cent of both low-income and other families) felt their housing was adequate. The need for more space, particularly for more bedrooms,

was the issue raised by most parents who felt their housing was not adequate. One family with seven children who lived in a three-bedroom high rise flat felt they needed more rooms. Other comments included:

We're one bedroom short and the little kids have to share and they fight constantly. (High income)

One low-income mother commented on the problems of living in high-rise flats which they were about to leave:

Too much druggies around. The kids get scared. My husband has bought a small house so the kids can be happier. They can't go downstairs alone [from 12th floor].

The child's contribution

A final aspect of family life to be considered in this chapter is the child's contribution to the family in terms of helping with household tasks (Table A4.7). Most parents (79 per cent) said their children did regular jobs around the house. While there was little difference in the parents' response to this across income groups, there was considerable difference in the nature and extent of these jobs between families. The tasks ranged from the child occasional tidying his or her own room to considerable cooking and child care responsibilities for a girl in an NESB family with four younger siblings. One Vietnamese father described his child as:

A very good daughter, helpful and obedient ... helping parents with housework and looking after younger brothers. (Low income)

In their responses to the About Myself questionnaire the children indicated some of these differences, with those in low-income and particularly NESB families being more likely to say they always or often helped with housework and with girls being more likely to say this than boys. Household chores were noted as something they did not like about home by a number of children.

Summary and discussion

From the perspective of many of the 11 and 12-year-old children, home is a place where they can enjoy being together with their parents and siblings, they can play with their pets, watch television and use computers, enjoy the private space of their own bedroom and relax away from the constraints of school. The other side of home, for a few, is a place of parental fights, arguments with siblings, 'nothing to do', a location where they feel scared. For some, home presents both aspects.

The parents mostly felt they were managing well with their children. Those who said they were having problems managing included sole parents and parents who described themselves as depressed.

Parents spoke of the recent stressful events in their lives and the impacts these had on their children. The most frequent stresses were health problems, employment, parental disagreements, and financial problems. Families on low incomes experienced a greater number of stresses and were significantly more likely to have mothers having serious health problems and serious financial problems, as was also the case at earlier stages of the study.

The children's perspective on some of these issues differed from the parents in varying degrees. For example, many of the parents who had separated in the last few years felt that the children were better off because of the separation, while some of the children spoke of their distress at the time and subsequent sadness about their lack of contact with their absent parent. Continuing contact declined for some once the non-custodial partner had remarried.

In terms of parents' employment, children generally preferred having parents at home more rather than less, for example, so they could help with homework, or go on outings, or be less grumpy. However the children could appreciate some of the financial benefits of parents' employment. The findings confirm those of Galinsky's (1999) study in the US of children's views of parents working, namely that it is not that mothers and fathers work, it is how they manage family life that makes a difference and that children need both quality and quantity of time.

In terms of social supports, most parents felt they had sufficient help in bringing up their child, the main source of support being their partner. Parents on low incomes were significantly less likely than other families to have support from either their partner (many were sole parents) or from friends.

Looking at resources within the home suggests that access to a computer and the Internet is an aspect of a new divide between the haves and the have-nots. Australia-wide in 2000, 72 per cent of households with children under 18 had computers and 45 per cent had Internet access (ABS 2003, p. 757). A recent Australian study of low-income families with children (Zappala & McLaren 2003) showed similar rates to the Life Chances Study and emphasised that the 'digital divide' is compounding educational disadvantage.

Implications for policy and practice

The stresses that parental employment places on the families points to the need for family-friendly workplaces and highlights some of the difficulties for people at both ends of the employment spectrum. Those in high-paid jobs whose career comes first are financially comfortable but dissatisfied with the amount of time they can spend with their children. Those in low-paid casual and insecure

employment can have great difficulty meeting either the financial or time requirements of their families. The stresses of employment also raise issues for work-to-welfare policies, particularly for sole parents. While parental unemployment causes much stress for families (Taylor 2002), parents' employment is not always better than no work from the perspective of the child. A challenge is whether and how policy makers consider the impact of such policies on children, and not just on parents.

The stresses of family life associated with parental conflict and separation raise the question of what community supports can be put in place for the children caught or lost in the middle.

The findings of this chapter highlight aspects of the children's home situation and home resources that are likely to affect the children in their school context. These include:

- the range of family types in which the child may be living
- the impacts of parental illness including mental illness
- the availability of resources in the home to assist with homework, including parents with time and with language and other skills, computer and Internet access and an appropriate space at home to study.

It is important that schools and teachers are aware of these factors influencing the children's lives and ability to learn and are able to respond to them. When most children have educational resources at home, it becomes an important equity issue that schools cater for the needs of those who do not.

CHAPTER 5

THE CHILD AND SCHOOL

Their school setting provides one of the children's major social contexts, one of central importance in their day-to-day life in terms of educational achievements, friendships and self-esteem, and one which is also key in terms of their future lives. The interaction of their school and home can be crucial for children, reinforcing each other or causing conflicts. At extremes one may be a refuge from the other.

The final year of primary school is particularly important as the stepping stone to secondary school. The transition to secondary school in turn can determine the children's attitude to further education in a way that can have major implications for shaping their lives into adulthood.

It is important to explore the factors that assist children being positively engaged with school and those that have the opposite effect. It is also relevant to consider the ways that parents' contacts with school are enhanced or otherwise.

This chapter first provides an overview of the children's own views of school and outlines the things they liked and disliked. Secondly, the type and locality of the children's schools are explored. Thirdly, how the children are getting on at school is examined, according both to the parents and children. The chapter also looks at the parents' experiences and views regarding the communication between the family and the school, the parents' involvement in school activities, and the satisfaction of parents in terms of various aspects of their child's school. Financial costs associated with school, including the beginning of secondary school, are discussed. The chapter then considers the children's and parents' views of the transition from primary school to secondary school. It ends with a discussion of the factors that can hinder children's education at age 11 and 12, causing educational disadvantage, and considers some implications for policy and practice.

Five children

The five children and their parents give their views on school below. School costs are presented and the plans for transition to secondary school are outlined.

Mike had just started Year 7 at an independent school. He had previously attended a government primary school. He said of school: 'I think it's good because you get to learn so that you get a better job when you're older and it's pretty fun because every day you get to meet kids, play with them at lunch and recess'. Although his mother felt he hadn't enjoyed Year 6, he looked forward to going to his new school 'always or often'.

Mike's mother was very satisfied with his school and had chosen it because of its resources and range of subjects offered.

School fees were \$14,000 per year, uniform \$800, and books \$250. There were no school costs the parents found difficult to afford.

(High-income two-parent family)

Anna was in her final year of primary education at a government school in another state. It was a new school for her, her fifth since she started school, because of family moves. She said changing schools 'wasn't that hard ... you get new friends'. The school was 'okay' but she liked the previous school better. She only 'sometimes' looked forward to going to school. She liked some of her subjects, her teachers and seeing her friends, but 'days are too long, the seats are sweaty, there's no air-con'.

Her mother was satisfied with the school, but not sure about Anna's progress. She spoke of the disruption to Anna's friendships changing school had caused and how Anna had 'to start over each time'. She said Anna did not look forward to going to school and often wanted to stay away, and that her schoolwork was suffering. However Anna was very involved in some school social activities.

School fees were \$90, uniform \$135, excursions \$45, camps \$175, and books \$50. There were no school costs the mother found difficult to afford.

Anna said she and her mother would choose what secondary school she would go to: 'I want to be able to see if it's a good school where ... they can teach me good stuff and they have good teachers'.

(Medium-income family headed by sole mother)

Robert was in Year 6 at a government school in a middle-range suburb. He had attended a Catholic school in inner Melbourne before the family moved. He looked forward to going to school 'always or often'. He liked the school library with lots of computers 'so you can actually do work' and the class rooms were air conditioned. What he did not like about school was that 'they don't teach things hard enough, like maths, the work is too easy, and they don't do much history or science'. There was not enough science equipment or playground space.

Robert's parents were generally satisfied with the school, but his mother felt he had a poor teacher last year and was not satisfied with her contact with the teachers. There were language barriers and she said 'the teachers are a bit racist' and office staff were not friendly.

School levies or fees were \$240, uniform \$150, excursions \$30, camp \$300, and books, \$160. The mother had received \$63.50 Education Maintenance Allowance which helped with stationery and books. They could not afford the school camp and Robert was unhappy that he could not go.

His parents wanted Robert to attend the local high school next year, as the closest school and a good school. His older brother would help his parents make such decisions.

(Low-income two-parent family, Cantonese-speaking)

Kylie was in Year 6 at a government primary school in a country town. She looked forward to going to school 'sometimes'. She spoke of getting distracted because the kids in the grade were really noisy and she did not always get enough work done. What she liked best about school was 'playing sport, doing art, music, watching boys play footy, maths, English, my teacher, playing basketball'. She did not like work that was 'not interesting' or learning Indonesian.

Her mother felt welcome at the school and helped with the fete and coached basketball. She was satisfied with the school apart from the costs. She said there was \$174 fee: 'It's disgusting, it's voluntary but they make you pay. I had to sign a form to pay it off by June.' Other costs included \$5 for excursions, \$185 for a camp, and \$20 for swimming. The family was eligible for Education Maintenance Allowance, but 'It goes straight to the school for fees. The school keeps it.' The camp would be particularly difficult to afford, but her mother felt she had to let Kylie go because she had missed out on camps in the past.

Kylie would attend the local high school next year, 'it's the only one', and she would know lots of kids there, including her older brother. She was looking forward to it: 'I sort of can't wait until I get to Year 7.' She talked enthusiastically about Discovery Day at the high school when the primary children visit and 'go to some classes and do some activities'.

(Low-income two-parent family)

Jodie was in Year 5 at an inner urban government primary school, her second school. She had repeated a grade. Although she had not liked changing school because she missed her friends and her teacher, she had settled and now looked forward to going to school always or often. The things she liked best about school were playing sport and playing with her friend; what she didn't like was maths. She liked her father helping at school with sausage sizzles. He also helped with excursions and sport.

Her father commented, 'I often ask the teachers how I can better help at school. Education is very important.' He felt welcome at the school, which was the one he himself attended as a child, and was very satisfied with it. As

Jodie was still in Year 5 she would not be starting secondary school for two years.

The school costs included \$80 levy (optional), \$15 for excursions, and \$145 for camps. The family was eligible for the Education Maintenance Allowance and had received \$44 so far for the year. There were no school costs he said were particularly difficult to pay, and the school was easy to talk to about costs, there was no pressure if you couldn't pay.

(Low-income family headed by sole father)

The children's views of school

The children's views of school were obtained from two sources: the child's questionnaire 'About Myself' which all children completed, as well as the in-depth interviews with children from the selected 54 families.

What the children liked and did not like about school

All the children were asked to complete sentences about the things they liked best about school and did not like as part of the About Myself questionnaire. What the children liked best was: being with friends (52 per cent), participating in sport (48 per cent), doing art (30 per cent), learning new things (14 per cent), and their teachers (12 per cent). Other responses included playtime, the computers, the library, excursions, reading, and specific subjects such as maths, English, music, science, and learning a language other than English. As one child commented:

I think school is a good thing because you get to learn, you get to learn about subjects, and you do projects, and then when you get older, if you're smart enough you get to be something. (Girl, low income, NESB)

The main things that the children did not like about school were: maths (19 per cent), having problems with other students (including bullying, teasing and fights, 16 per cent), the teachers (14 per cent), having too much homework (11 per cent) and the subject English (7 per cent). Other responses included not enough work, too much work, getting into trouble, religious education and lack of facilities. Nine per cent of the children said there was nothing they did not like about school.

To give some examples of the responses from children in Year 6:

I like school because I learn things every day and it's fun because I have all my friends there and in the same class. I don't like fighting and I don't like doing maths. (Girl, low income)

[I like] when something interesting happens (like photo day or an excursion). I also like it when we have free time and when we get fun work. [I don't like] when you get moved into a group away from your

friends or when you have a fight with your friends. I also hate it when your friends are not at school. (Girl, medium income)

[I like] playing sport, playing with my friends, doing maths and using the computers. [I don't like] some people and the work is simple. (Boy, low income)

[I like] English and writing, playing soccer at playtime and doing groups work. [I don't like] mean stuck-up kids. (Boy, medium income)

The things that children liked about school were generally similar for those from low-income families and those not on low incomes. While maths and homework were among the most frequent dislikes of all children, children in low-income families were somewhat more likely to mention problems with other students (including bullying, teasing and fights), and those in families not on low incomes were more likely to mention a dislike of teachers.

Clear gender differences included boys being much more likely to mention enjoying computers and girls being more likely to mention having problems with other students. In reference to teachers, four children (all girls) noted that they did not like being 'yelled at'.

Some children specified that they did not like the costs associated with school. For example, one girl from a low-income family said there is 'too much money to pay', while one boy not living on low income said that 'school camp cost too much'.

Some children noted their problems with schoolwork:

[I don't like] maths because I don't know many times tables and sometimes it is so hard for me. (Boy, medium income, Year 5)

[I don't like] if there's a subject I don't understand and other kids do. (Girl, low income, Year 6)

Many likes and dislikes were similar for children in primary and secondary school. Some children who had recently started secondary school emphasised that they liked meeting new people and learning new things, while their dislikes included homework, long periods, uniform policies and 'crowded corridors'.

The About Myself questionnaire included a range of other questions related to school which are discussed below (see also Figure 3.1 and 3.2 in Chapter 3, Tables A3.1, A3.2 in Appendix C).

Looking forward to going to school

The children's overall attitude to school is likely to influence not only their academic performance but also their general well-being, and may in turn be

influenced by these factors. Overall, half the children (51 per cent) said they looked forward to going to school ‘always or often’. The responses of children who looked forward to school ‘always or often’ were investigated in relation to other variables (Table A5.1 in Appendix). The main finding was that children from NESB families were significantly more likely to look forward to school than children with Australian-born parents in either low or not low-income families. The NESB families mostly spoke a language other than English at home and many of the parents had low levels of formal education, factors significantly associated with children’s looking forward to school: children who spoke a language other than English at home were more likely to look forward to school than those who spoke English only (the biggest group being Vietnamese-speaking children); children with the least educated fathers looked forward to school significantly more than those with more educated fathers. In relation to other items on the About Myself questionnaire, children who looked forward to school always or often were also significantly more likely to say they always or often do housework (also associated with NESB families), enjoy reading, get on well with teachers, do homework on time, and get along with their parents.

Other studies tend to link children’s positive attitude to school with parents with high rather than low education levels (Zappala 2003). The strong link found here between non-English-speaking background and children looking forward to school may reflect the strong value some of the NESB parents place on education for their children, which may be shared by the children. It may also reflect the children’s enjoyment of friendships and resources at school that they do not have at home. On the other hand, the relative lack of enthusiasm expressed by children with Australian-born parents may reflect a cultural attitude where it is not ‘cool’ for some children to say they look forward to school. It may also be influenced, for some, by their busy lives away from school. One mother commented that her son felt school interfered with the rest of his life.

Friends

The children were asked questions about friends at school in the About Myself questionnaire. The majority (87 per cent) said they always or often have a good group of friends at school and that they seldom or never felt left out (77 per cent). It is also important to note that 22 per cent of children said they sometimes felt left out at school, and 2 per cent said they did so always or often. The two children who often felt left out were a girl in Year 6 (not low income) who, however, said she always or often had a good group of friends at school, and a boy in Year 6 (low income) who only sometimes had a good group of friends at school and he sometimes felt sad or unhappy. Friends are discussed further in Chapter 7.

Homework and computers

Asked about homework and using computers at school, the majority of children (71 per cent) said they do their homework on time always or often, with 29 per

cent saying they did so sometimes. In terms of using a computer at school, over half said they used one always or often, while 45 per cent said they did sometimes. Four children said they seldom or never used a computer at school, one of whom attended a government school and three independent schools. Two of the children at independent schools attended Steiner schools which have an alternative curriculum that is not technology-centred; such children usually do not use computers until the last two years of secondary school (Hoffmann, 2003).

The issue of access to computers for homework was raised by a number of families. As seen in the previous chapter, children in low-income families were less likely to have computers or Internet access at home. Some parents saw this as an important factor in disadvantaging their children and spoke of teachers' expectations of homework being done using computers and of pressure from schools for children to have computers at home.

Although most schools had computers, as access to these was often limited they did not necessarily compensate for lack of access at home (or for some children at the local library). As one girl in a low-income family commented:

Sometimes I feel jealous because some other people ... they're like on the Internet and they buy something and like they get a better result for their project because they've got more information or something. (*Can you get the information from the other resources?*) Yeah, from books, yeah. (*In the library?*) Yeah. (*Or maybe you could stay in at school at the computer room?.*) Yeah but they close at 4 o'clock. (*How about at lunchtime?*) Yeah, because they've got these terms, what days, which house or form goes to use the computer so I can't always use it. (*But you can use it sometimes still?*) Yeah, on Tuesdays.

The children's schools

Below we summarise some aspects of the children's schools and schooling from the parents' (primary carer) viewpoint (see Table 5.1 below and also Table A5.2 in Appendix C).

Type of school

Two-thirds of the children attended government schools aged 11 and 12, a slight decrease from when the children were 6 years old (70 per cent). Slightly fewer children attended Catholic schools at the ages of 11 and 12 than they did at the beginning of primary school, while more attended other non-government schools (Table A5.2). The number of children attending special schools increased from one to three over the six years.

Over two-thirds (69 per cent) of children from low-income families and 64 per cent of children not on low incomes attended government schools. Proportionally, more children from low-income families attended Catholic

schools (21 per cent) than those not on low incomes (12 per cent), while more children from not low-income families attended independent schools (20 per cent compared with only one child in a low-income family). One child attended a Turkish college.

Of those 22 children in their first year of secondary school, most (13) attended government schools, while four were at independent schools, four were at Catholic schools, and one was at another church school.

Table 5.1 The child and school by income – parent’s views (age 11 and 12)

	<i>Low income %</i>	<i>Not low income %</i>	<i>Total %</i>
Child attends government school	69	64	66
Child attends Catholic school	21	12	14
Child attends other non-government school	3	24	18
Child attends special school	7	-	2
Total	100	100	100
Child in Year 6 (final year primary) ^a	72	84	80
Child in Year 7 (secondary school)	18	15	16
Child in other year	10	1	4
Total	100	100	100
Child has never changed schools	44	45	44
Child has changed schools 1 to 3 times	53	46	48
Child has changed schools 4 to 6 times	3	9	8
Total	100	100	100
Child’s attitude to school is positive (or very positive)	92	90	91
Child has mixed feelings or negative attitude to school	8	10	9
Total	100	100	100
Child is doing better than most children in school*	21	40	35
Child is doing as well as most children in the school	79	51	58
Child is doing not as well as most children in school	-	9	7
Total	100	100	100
Overall parent is satisfied or very satisfied with school	95	89	91
Overall parent has mixed feelings or is dissatisfied with school	5	11	9
Total	100	100	100
(Number of children)	(39)	(103)	(142)

* P<0.05 ^a Includes Year 7 Queensland

Note: Parent (primary carer) is child’s mother in most cases.

One-quarter of the children attended schools in the original inner urban area of the study. Surprisingly, more children attended the school closest to them at age 11 and 12 (60 per cent) than they did when the children were beginning primary school (50 per cent).

Year level

Most of the children (80 per cent) were in their final year of primary school in 2002 (Year 6 in most states including Victoria, Year 7 in Queensland) Overall, 16 per cent (22 children) were already in their first year of secondary school. The remaining four per cent were in Year 5 or special schools (Table 5.1).

In total 127 children were at school in Victoria (as opposed to interstate or overseas), including three children in Year 5, 104 children in Year 6, 17 children in Year 7 and three children in special schools.

Of the 15 children interstate or overseas, five had started secondary school (in NSW, ACT, WA, USA and UK).

More children from low-income families (15 per cent) had repeated a year or grade than those not on low incomes (8 per cent). This was sometimes associated with a change of schools.

School and class size

The number of students in the schools the children attended ranged from 19 to 3,000. School size varied according to whether the child attended secondary or primary school. The secondary schools had an average of 1,156 students, while the primary schools had an average of 427. The smallest school was located in a Victorian rural town. The child's mother commented:

Only being 19 at the school they get good attention and they're all very close – it is quite special. (Medium income)

The two largest schools, both of which were in Melbourne, had 3,000 students.

Class sizes ranged from 8 to 35 students, the average being 25. Most children had between 20 and 29 students in their class. Two children who went to schools overseas had only 16 and 18 students in the class, while those in Australian special schools were also in small classes. More children in secondary school were in large classes of between 30 and 35 students (18 per cent) than those still in primary school (8 per cent).

Languages

The majority of children were learning a language other than English at school (91 per cent). The most frequent languages taught at school were Italian, French, Mandarin and Japanese. These were seldom the home languages of the NESB

children. Over half of the children living on low incomes, and 10 per cent of those not on low incomes, spoke a language other than English at home: as mentioned earlier, the most frequent languages were Cantonese, Vietnamese, Turkish and Hmong.

Changing school

Changes of school can be disruptive for some children (such as Anna), while for others they can open up new opportunities. While 44 per cent of the children had never changed schools, the remainder had had between one and six changes of school by the time they were 11 and 12, including, for some, starting secondary school (Table 5.1). Most changes of school were due to the family moving, sometimes associated with parental separations, although some changes were because the parents were not satisfied with the child's progress at a particular school. Eight per cent of children had changed school four or more times (10 of these 11 children were not on low incomes, although some had been on low incomes at earlier stages). The majority of children who had changed schools four or more times were from high-income families who moved (often interstate or overseas) because of their parents' jobs.

Parents of children who had changed schools often thought the move had a positive effect on their child. More parents not on low incomes said the change of school had either a mixed or negative affect (45 per cent) on their child than those on low incomes (32 per cent). The negative effects were mostly due to missing old friends and having to make new ones. Other issues included taking a long time to settle in or having their education disrupted and falling behind in schoolwork.

One boy who changed schools five times had missed out on much of his basic schooling early on when he was living with his mother on a low income. Aged 11 he was living in better financial circumstances with his father who said things were more stable but that he still found it difficult to keep up at school. The child himself mentioned the difficulties in making friends when he changed schools:

(What was changing schools like?) You have to make new friends. First I've been to a new school and I made friends with them, then I have to move. *(So that was hard?)* Yeah. (High income)

A few of the children who changed schools numerous times went to schools overseas, the impact of which was different for each child. Some of the children who had been at school overseas had attended local schools in non-English-speaking countries while others had attended English-speaking international schools.

Getting on at school: parents' and children's views

Overall, most parents believed their child had a positive attitude to school (Table 5.1). However, 9 per cent of parents thought their child had mixed feelings or a

negative attitude (this was similar across income groups), a similar proportion to when the children were 6-year-olds (Table A5.2).

While many of the children interviewed from the selected families said they spoke to their parents about how they were getting on at school, they did not necessarily tell their parents about all aspects of school. As one boy commented:

We talk sometimes, sometimes we explain about the things but ...
I only sometimes talk to my mum about school things. (Low income)

The majority of parents (58 per cent) thought their child was doing about as well as most other children in the class at school, while over one-third (35 per cent) thought they were doing better (Table 5.1). Parents on low incomes were significantly less likely than other parents to say their child was doing better than most (21 per cent compared with 40 per cent).

A greater proportion of parents thought their child was doing better than most at school when the children were aged 11 and 12 (35 per cent) than when they were aged 6 (24 per cent, Table A5.2).

The children were also asked to rate themselves against the other children in their class in the About Myself questionnaire (Table A5.3): 28 per cent rated themselves as doing better than most in the class (compared with 35 per cent of parents who rated their children).

Both parents and children were asked about how the child was getting along with teachers and whether he or she looked forward to school. Almost all parents thought that their child mostly got on well with the teachers (97 per cent). Interestingly, however, fewer children said this was the case (with 70 per cent saying 'always or often') (Table A5.3). In fact, 29 per cent of the children said they only 'sometimes' got on well with their teachers, and one said he did so 'seldom or never'. This child's parent commented: 'He doesn't have any inspirational teachers' (high income).'

Considerably more parents (87 per cent) than children (51 per cent) said the child always or often looked forward to school.

Absences from school

Absence from school can be an important aspect of educational disadvantage for children. There was no mention of the children truanting from school either by the parents or the children. Most of the children in the study had missed one or two days of school in the last year, generally for minor illnesses, and their parents felt this had not interfered with their schoolwork. The same proportion of children living in low-income and not low-income families had missed at least one day of school in the last year (92 per cent). A few children had missed longer

periods, one child missing a month (because the family went overseas), another two months because of a family crisis when the child's stepfather was badly injured at work.

A small number of parents (11) thought that absence from school had interfered with their child's schooling to some extent. All of these parents except one said absence had interfered only 'a little', while Anna's mother felt her absences had interfered 'a lot'.

Parents' reports indicated that children were much less likely to want to stay away from school as 11 and 12-year-olds than when they were 6-year-olds (7 per cent at age 11 and 12 compared with 47 per cent at age 6).

The reasons children wanted to stay away aged 11 and 12 included wanting to spend time with parents, issues with teachers, being tired, and the work being too easy. Some parents stayed home with their child if they could, while others would simply 'make them go'. Of the eight 11 and 12-year-olds (one on low income, 7 not on low income) who often wanted to stay away from school, only two did so on a regular basis. One was a boy in Year 6 who did not like his new teacher and missed his first school after changing in Year 5. The other was Anna who had had five changes of school and was upset about her parents' separation.

Other school issues

The majority of parents made positive comments about how their child was getting on at school. Parents not on low incomes were more likely than low-income parents to comment about their children participating in extra activities at school such as school performances, social activities, music, sport, debating and school council. As well as this, a number of children (not on low incomes) were school captains.

School problems noted by parents included drugs, bullying, children struggling with the amount of homework, the negative effects of individual teachers, and worries about academic areas (spelling, reading, writing and arithmetic).

Parents and school

Contact with the school

Generally parents had frequent and regular communication with their children's schools and teachers and said they felt welcome. Only two parents said they did not feel welcome at the school. Additionally, four parents answered 'yes and no' to this question. All six of these parents had children in primary school:

Yes and no. It's not a school that welcomes being questioned ... The principal likes to work unchecked. (High income)

I feel different to other parents as I don't live in the area, nor do I contribute much to the primary school. When I am in the school yard no one talks to me – I feel quite alienated. (Medium income, sole parent)

However a few other parents raised issues such as racism at schools (see below).

Language and other communication difficulties

In total, 13 parents, seven of whom were from low-income families, said they had difficulties communicating with the school. A number of parents from NESB families said the communication problems were due to language difficulties. Other parents gave examples of other communication difficulties:

[The school is a] little old-fashioned and directive – also assume mothers are always available to collect children. (High income)

Some 15 mothers from NESB families, mostly living on low incomes, said they did not speak English well or at all. Of these, a third said that language was a problem when contacting the child's school. While some schools provided interpreters to help with this situation, most mothers did not find this completely satisfactory:

Language barrier is a problem. My English is not good. Interpreters are provided at the parent/teacher interview but the telephone conversations are difficult. (Low income)

It's a problem but they book an interpreter. Sometimes they just use Lee to interpret. (Low income)

Although the school provides interpreters at parent/teacher nights and at other parent/school contacts, I think it would be much better if I can directly speak to the teacher myself without a third person. (Low income)

Five mothers said that they did not think that their child's teachers understood their ethnic background. Comments included:

The teachers are a bit racist, however this is not the case if someone can speak English well. (Low income, Vietnamese)

If the teacher has been to this school a number of years, she/he maybe understand, but if new to this school she/he would have no idea what Hmong is, where are they came from. (Low income, Hmong)

Dealing with major worries at school

Some 18 per cent of parents reported that they had major worries recently about their child at school (compared with 21 per cent at age 6).

Learning issues

A number of parents identified worries about learning difficulties and their children not having enough homework. Some low-income parents said they needed a tutor but were unable to afford one. Their comments include:

I'm worried that she cannot keep up with the rest of the class. I want to get her a tutor but I'm unable to. I believe her English is not up to scratch because I have a high expectation. (NESB, low income)

Literacy and numeracy. Have given up complaining at the school. I was seen as the pushy parent at school. I was asked about my academic qualifications and I got most upset. There was a bit of a falling out. The principal and I both disagree. I was told expectations are different now to the 1950s. They believe she is at an acceptable level. (High income)

Behaviour and bullying

Other issues that worried parents included drugs in school, behavioural problems, the child feeling unhappy, and bullying. One mother who said she did not feel welcome at the school also mentioned her daughter being teased:

Teasing that happens towards her. The lack of invitations for her to socialise with other girls from Grade 6. (*What do you do?*) Just give her advice about how to deal with the teasing and be a supportive friend. I feel I should have been more supportive and perhaps seen the teacher at school. Perhaps I could have been more friendly with some of the mothers of the girls she associated with at school. (Medium income, sole parent)

This child also referred to the bullying:

Well, some people there can be really rude and mean.

For children from some NESB families the issue of bullying was of particular concern. For example:

I don't like it when people tease me at lunch-time. (Girl, low income)

Another girl mentioned bullying when asked if there would be anything to make school better for her:

There is too much bullying. (*Do you get bullied?*) Sometimes. (*What happens, does someone bully you?*) Not that much, only if like they annoy you, you just tell them to go away and stuff. (Girl, NESB, low income)

One boy (with Australian-born parents) was moved from his school for two terms because of bullying:

A lot of people were teasing me. I went to another [school] for two terms. I felt happy about it. (*So you'd had that break and the kids had*

stopped teasing you. What were they teasing you about?) My red hair. My freckles. (Low income)

One medium-income father commented that the ‘teachers are too lenient on bullies’.

Parents’ participation in school activities

The proportion of parents participating in school activities has decreased over the years (from 75 per cent when the children were aged 6, to 55 per cent now the children were aged 11 and 12) (Table A5.2). Low-income parents were significantly less likely than other parents to participate in school activities when their children were aged 11 and 12 (33 per cent compared with 63 per cent)(Table A5.5). There had been a similar difference also at age 6. The main activities that parents participated in were fundraising, excursions, social activities, working bees and sport. Significantly fewer parents with children at secondary school participated in school activities (35 per cent compared with 59 per cent of parents with children in primary school). Primary school parents participated more in all types of school activities than the secondary school parents.

Most parents (82 per cent) had been asked to raise school funds when the children were 11 and 12. One-third of parents living on low incomes said that school fundraising was a problem for them. Issues mentioned included families giving up their food for the school to sell, fundraising taking up too much time for busy parents, parents worrying about sending their child out doorknocking in the neighbourhood, and feeling they themselves had to purchase the raffle tickets or other items they are meant to sell:

Chocolate drives are not very popular, always resulting in the purchase of them ourselves. (Low income, sole parent)

Parents’ satisfaction with school

Most parents said they were satisfied with their child’s school, with very few parents being dissatisfied and a small proportion having mixed feelings (Table A5.5). However, 21 fathers and 13 mothers had mixed feelings or were dissatisfied with their child’s school overall.

The aspects of school with which parents were least satisfied were school costs (77 per cent satisfied) and class size (73 per cent satisfied) (see Table A5.5). School costs are discussed further below.

The issue of class size was also a problem when the children were younger (Table A5.2). Almost one-quarter of parents said that they were not satisfied with the size of their children’s classes. Some of the parents’ comments included:

The class sizes – I think they are too big. From experience, smaller classes help students learn better. (Mother a teacher, medium income)

The class size you'd expect to be smaller for the fees you pay. (Child at private school, high income)

Parents from low-income families were somewhat less satisfied than those not on low incomes in terms of teacher contact, the child's education and the level of discipline at school.

Other issues with which some parents were dissatisfied included the quality of teaching, not enough homework being set, and limited access to computers. Six parents felt their child's teachers could improve. Comments included:

I'm frustrated with ... the principal's failure to shake-up 'tired staff'. (Medium income)

A couple of teachers who don't know how to handle skilled children – are not encouraging and reacted by being intimidated by Rob instead of working constructively with him. (Medium income)

I am concerned that the teachers at school don't spend enough time with students. I wish to send him to a private tutor because I want him to be occupied and away from social distractions. (NESB father, medium income)

The parents of three children, all NESB, were not satisfied with the amount of homework their child was doing. For example:

There is not enough homework. Need to place more pressure on the students. They are very lazy. We have to place pressure on them while they are still young. (Low income)

Some parents commented that the schoolwork was not demanding enough for their child:

Tim needs a bit more of a challenge to hold his interest – seldom fully extended. (Father, high income)

School resources

Parents were more satisfied with playground space and school resources than when the children were age 6 (Table A5.2). However, some parents did mention a lack of playground area at the current stage. For example:

School grounds are small, as is typical for inner-city locations. (Medium income)

School resources in terms of playground space and equipment were also an issue mentioned by the children themselves. For example, one girl spoke about equipment when she was asked whether there was anything that would make school better for her:

Yes, if you buy some other play equipment for our school it might be better. (Low income)

A boy attending a government primary school talked about the differences between his school and others:

Well, we play inter-school sports and we go to play different teams [and] schools and what I have noticed is like a lot of ... we're quite a bit of a well-off school ... because we play with proper equipment and some other schools they've just got nothing and it's just obvious that they don't have that much money. I think we've got one of the best schools around the area. (High income)

Computers

Three parents thought the school's computer resources could be improved:

Poor IT resources compared to Matt's last school. (High income)

There is not enough computer-related classes and also I don't have a computer at home. (Low income)

Lack of use of computers in the everyday curriculum. (Medium income)

Children also commented:

No, there's a bit too much people for those computers. (Girl, low income)

However, one high-income father was concerned about too much computer use at school.

School costs

The issue of school costs is important as it impacts upon parent's choice of school and children's ability to participate fully in educational activities. In theory, the state government provides an education which is compulsory and free and is available to all children. There has been considerable concern in Victoria, however, in recent years about the increase and nature of 'voluntary' levies or fees that parents have been asked to pay at government schools. These vary from school to school. A number of parents (not on low incomes) commented on the school costs at government school and their inequity:

Costs – should be done better, too much at once. (Medium income)

I'm frustrated with school costs ... I have worked in a school where school costs are non-existent and so feel frustrated by this alarming difference within a state system. (Medium income)

Prior to sending Pat to [a private school] our three children went to [a government school]. We were increasingly dismayed at the costs being passed on to parents and the indifference to the needs of parents who might struggle. Parents who were in financial difficulty could get help if they spoke to the principal, that is begged and humiliated themselves and accepted charity. (High income)

Education is compulsory, it should be free. (Medium income)

I do resent them [the levies]. State school education should be free. (High income)

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 and secondary schools. Some parents with children at Victorian government schools had not paid any fees at the time of the interviews as it was early on in the school year, while few had chosen not to pay because the fees were not compulsory. Nevertheless, most parents had paid some school fees or levies. The cost of school fees (within Australia) ranged from \$7 per annum at an inner city government primary school to \$14,000 per annum at an independent school in Melbourne.

Many parents said that when they found it difficult to pay for school fees they arranged with the school to pay in instalments. One sole parent spoke about her difficulty in paying school fees:

The voluntary levy – I feel pressured to pay it and am sent constant reminders that it's outstanding. (*What do you do?*) Avoid speaking to people in the office and delay payment as much as possible. (Medium income, sole parent)

In addition to fees and levies, parents reported paying for school uniforms, excursions, performances, camps, stationery and books. Other school costs ranged from a very minor amount to hundreds of dollars.

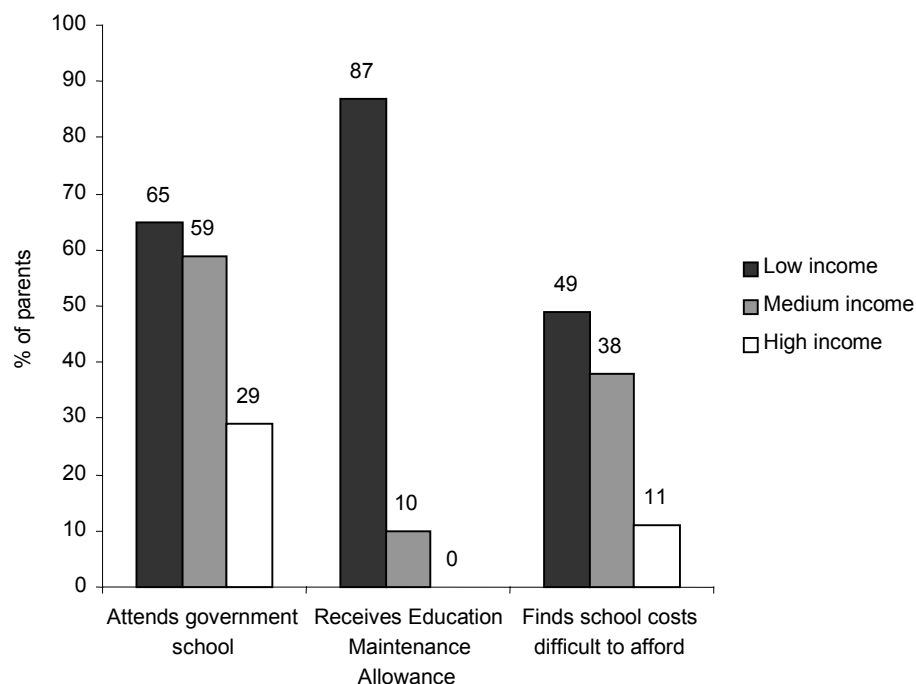
Affording school costs

Almost one-third of parents said that there were particular costs for school they found difficult to afford, an increase from 19 per cent when the children were 6 years old (Table A5.2). Half the low-income families and almost one-quarter of

not-low-income families reported a problem with affording school costs (Table A5.5). Half the low-income families with children at government school had problems with school costs.

Figure 5.1 shows that although the low-income families are more likely to use 'free' government schools and receive the Education Maintenance Allowance (EMA) (see below) almost half found school costs difficult to afford.

Figure 5.1 Education and affordability by family income (age 11 and 12)



Affording school costs was more difficult for those parents with children in the first year of secondary school. Half of the parents whose children had started secondary school had problems with school costs, compared with 27 per cent of those still in primary school.

The school costs that parents found most difficult to afford were uniforms, excursions, fees and books. One parent from a large low-income family illustrated the problems of uniform buying:

[It is] sometimes hard buying the uniform, pants \$50 each. (What do you do?) Save money for the uniform. Otherwise they won't go to school if they don't match.

Many parents talked about expensive camps, including ones to the snow, interstate and even overseas. A couple of mothers said they go without themselves to be able to allow their children to go on camps. Other comments included:

We can't say no because it's not fair on David, he doesn't understand – we find the money. He cries and we all get upset if we say he can't go. (Low income)

Camp. They've never been with the school, we have never been able to afford it. They can't take part in everything. It makes them and me feel bad. (Low income)

One mother on a low income said she had not been able to buy books for her child as yet, even though the school year had already started some weeks ago.

School books we haven't got yet. (What do you do?) We have to make ends meet to buy it.

Help with school costs

Education Maintenance Allowance

The Education Maintenance Allowance (EMA) is a Victorian State Government allowance paid through schools to low-income families to assist with the costs of sending their child to school. In 2002, for parents who were eligible for the EMA, the allowance was \$127 for a primary student and \$254 for a secondary student (DEET 2002). The EMA is paid in two instalments and, in theory, divided equally between the parent and the school. The parents' share is meant to assist with school costs not met by the school, for example, uniforms and excursions, and the school's share is for things such as textbooks, stationery, camps and technology programs. With parents' authorisation the EMA can be used to pay voluntary school fees.

The majority of families living on low-incomes (87 per cent) and five of the families not on low incomes said they were eligible for the EMA. The few families not in the study's low-income category who received the EMA were on relatively low incomes, including sole parents with part-time work.

A large proportion of families receiving the EMA said it assisted them to pay school cost such as uniforms, swimming lessons, text books, stationery, excursions and camps. In some cases it was used to cover some or all of the voluntary school levies. Parents on low incomes explained:

It helps to reduce the school fees a little!

It eases the pressure, reduces the cost.

While the EMA was helpful for most who received it, two low-income families said the EMA was not really helpful to them, because it was so little:

No, hardly at all. Well, the school gets half of it so you only get \$32.50
I think ... so big fizz.

No, it didn't help all that much, but it's okay.

Two of the families on low incomes said the EMA was difficult to get as it went straight to the school to pay for fees without the parents receiving any of it:

It goes directly to the school so it comes off the school fees.

One low-income parent emphasised that the amount of the EMA was not adequate for those parents with children at secondary school:

For primary, yes it is, but for high school it isn't enough.

State Schools Relief Fund

Another source of assistance for low-income families in Victoria is the State Schools Relief Fund. The Fund has been operating for more than seventy years and provides children from low-income families attending Victorian government primary and secondary schools basic items such as clothing, uniforms and footwear (DEET 2002). In 2002 the Fund was used by 7,000 students (Svendsen in *The Melbourne Times*, 29 January 2003). One family in the Life Chances Study reported using the Fund for help with school costs in the previous year.

The school providing help with costs

Generally parents felt schools were helpful about costs, although five families, including three not on low incomes, said that the school was not helpful:

The school always listens but has not acted on changing or lowering school costs or offering alternative arrangements such as purchasing your own stationery. (Medium income)

They don't ask whether or not you need assistance. They just send a reminder notice. (Medium income)

For one mother of twins living on a low income, the school was not helpful about costs and therefore her children missed out on activities:

I have to pay if the twins want to do the activity or they don't go. It's difficult for them when they can't go, they feel left out. They have to go to another class while others are participating or away on the activity.

One mother said the level of assistance with costs decreased after her child moved to secondary school:

They don't offer help, the primary school was much more helpful. You feel like you've been involved with the primary school, the high school flings you away. (Low income)

Missing out on school activities because of cost

Parents of 12 children (9 per cent) said they had missed out on school activities because of cost over the last 12 months (increased from 5 per cent when the children were aged 6). All but one of these children were living in a low-income family. They included Robert and Kylie. The main activities the children missed out on were camps and excursions. One child living in a low-income family could not afford to go on a school camp to Japan, costing over \$1,000. Another girl who had lived in a low-income sole parent family over time spoke about missing out on school activities.

(Do you ever miss out on school activities?) Sometimes, because we have to spend too much money on [them]. *(And your mum can't afford it?)* No, we can't.

Children adjusted in various ways to missing out, some becoming sad or angry, some trying to protect themselves or their parents and saying it did not 'really' matter:

I felt a bit left out. I got over it in a day anyway. (Boy, low income)

One mother said that her son did not like going on excursions as he knew she did not have the money to pay. He had also missed out on camps and excursions, but she felt it did not affect him much because 'he is not interested in going'.

Transition

The children's views

The children interviewed in the selected families were asked their views about transition to secondary school. Overall, the children still in Year 6 had mixed feelings about transition: some were excited and others were more apprehensive:

The bigger kids might boss you around a little bit ... Going to be a preppie of the school again. (Girl, low income)

I feel scared because it might be really hard to do work and stuff, and I'll get lots of homework. (Girl, low income)

Oh it's pretty exciting ... I really want to get to high school because primary school, it's like, it's getting old, except my friends are telling me that once you leave you're going to miss it, so I'm kind of regretting leaving but I want to go as well. (Boy, medium income)

Some felt sad at the thought of losing their friends from primary school; others saw the change as an opportunity to make new friends:

I don't think I'll go to the high school that most of my friends are. I don't really care because I want to make new friends at the new high school, but like I don't want to because they're so nice and stuff [at my primary school]. (Girl, low income)

Others commented on other anticipated differences between primary and secondary schools, including bigger school grounds, and changing classrooms and teachers for each subject:

Well, I think you won't be so nurtured and stuff. You'll have to be a bit more independent than you are at primary school. (Girl, high income)

Mike, already in Year 7 at an independent school, spoke about the differences between government and non-government secondary schools:

High schools are all right but I reckon I like my school because the atmosphere is nicer ... because like it's really big ... I like it better because there's two ovals that you can play on. And there's a common room where you can go on computers with the Internet. (High income)

Awareness of costs

Many of the children living on low incomes were aware of the costs related to secondary school, including fees, uniforms, books and excursions. Some also realised that they would not be able to attend their preferred secondary school because of costs. One boy from a medium-income family who was already in Year 7 said the move to secondary school was:

Very different and hard. Because I had to get [a] new uniform it was very expensive for my mum and dad. And I had to get all these books for different subjects.

Another child, a girl from a low-income family, said school costs influenced which government secondary school she went to:

[My Mum] said go to a school that you don't need to wear a uniform.

Choice of secondary school

Parents viewed the transition from primary to secondary school as an important step in their children's lives. For parents with children in the final years of primary school, choosing a secondary school was a serious consideration. For one mother, choosing a secondary school for her son (with learning difficulties) became a stressful life event:

It's a critical time – it's so important ... It's really a dreadful decision.
(Medium income)

Reasons for choosing secondary school

A major deciding factor for parents choosing a secondary school for their child was its proximity to home. The cost associated with public transport was an issue for some parents, as well as safety and the inconvenience of travelling long distances alone. Other reasons for choosing a secondary school included having a good reputation for quality education (for example, high VCE results), older siblings already at the school, and children's friends from their primary school attending the school.

Of the children in their final years at primary school, almost half (48 per cent) planned to attend a government secondary school, including two-thirds of children from low-income families (Table A5.6). Almost one-quarter of children living on low incomes were planning to go to a Catholic secondary school, while one-third of those not on low income planned to go to an independent school.

Of the parents choosing which secondary school their child will attend, 21 per cent said the school chosen was not the one they really wanted or were unsure whether it was the school they really wanted their child to attend (Table A5.7) (25 per cent on low incomes, 20 per cent not on low incomes).

By the time the children reached secondary school, low-income parents were less satisfied with their ability to choose their child's school. Of those parents with children already in the first year of secondary school (22), half the parents on low incomes (5) said their child was not at a school they really wanted him or her to go to, while this was the case for only one child not on low income.

Non-government schools and cost

Many parents from both low-income and not low-income families said they would prefer to send their child to a private secondary school but that they could not afford the fees. Comments included:

I would prefer a private school but I have no choice. There's a lot of difference between private and public schools. The education is not balanced. The rich who can afford private schools have a better chance of getting into university. (Low income)

I would like to be able to visit all the schools and choose the 'right' one for my child – our private system prevents this from a financial perspective. (Medium income)

Preference for Catholic schools

A number of NESB parents in low-income families preferred to send their children to Catholic rather than government secondary schools. Catholic schools were favoured because they offered religious programs (not necessarily the religion of the parents), and were perceived to have a stronger emphasis on discipline than government schools:

I like the discipline the Catholic schools provide as well as her religious learning. (Low income, Catholic)

It doesn't matter what religion you are, you're just after the best for your child and Catholic school does offer that ... With Catholic schools they're more into discipline ... there's no muckin' around. (Low income, Muslim)

In contrast, one Vietnamese mother whose child had moved from a Catholic school complained of the time she felt was wasted on religious instruction.

Preference for single-sex or co-educational schools

Some NESB parents living on low incomes wanted their children, particularly their daughters, to attend a single-sex school, most often a Catholic school. In contrast, some parents not on low incomes commented that they preferred to send their children to co-ed schools.

Access to government schools

Some parents spoke about overcrowding and the lack of choice of government schools in particular areas of Melbourne. Also, a number of parents were concerned that to get into some government schools, including in the inner suburbs, their children either needed to pass an entrance exam or be living within a zoned area. Parents in inner Melbourne commented:

All the local secondary schools are full and there is no guarantee that you will get your first choice of school. (Medium income)

Overcrowding of local high schools and don't know [if] she'd get into them. [There are] a couple of good ones and others [that are] not so good. (Medium income)

Other transition issues

Some children were continuing their secondary schooling at the school they had attended for primary school. This meant they would not have to go through as big a transition process as others actually changing schools. One parent said:

It seems easier in a school which 'feeds' into an upper school or college. The children may have the same teachers as the prep school and college share staff for a few subjects. (High income)

Two parents, neither in Victoria, spoke of the benefits for transition of a middle school program that covered Years 6, 7 and 8.

One mother was worried about the effect of transition on her son who had previously had learning problems, but who had since worked on and improved in reading and comprehension:

Given his learning difficulties maybe the level [of work] will increase dramatically and the 'gap' in his abilities will redevelop. (High income)

Transition programs

Parents were more positive about the transition to secondary school when the schools provided a transition program which helped make the link between primary and secondary schools, for example, by visiting the secondary school:

I've seen a lot of kids go to the school – many go on to university. [The primary school] has a good relationship with the school and they have a good integration program. (Medium income)

They're doing a good transition [program] at school, giving them homework and having to hand it in to the principal. (Medium income)

Summary and discussion

School plays a vital role in shaping the lives of the children at the ages of 11 and 12. All parents emphasised the importance of education for their child's future. The differences the study found between the child's schooling at age 6 and at ages 11 and 12 included that children were less likely to want to stay away from school than when they were younger, parents were less likely to participate in school activities, and school costs were more frequently a problem.

The findings in relation to the children aged 11 and 12 included:

- Friends at school were seen as important for all children, however bullying was a problem, including for some children from NESB families
- Some children missed out on using computers at school and some living in low-income families did not have computers at home
- More children from low-income families missed out on school activities than others because of cost
- More children from NESB families looked forward to going to school, regardless of income level
- Children were both apprehensive and excited about the transition from primary to secondary school.

Findings from this stage of the study in relation to the parents included:

- Many parents, especially those on low incomes, found school costs difficult to afford, and this increased with secondary school
- Over one-quarter of parents were dissatisfied with class sizes
- Language barriers prevented some parents from NESB families communicating with schools
- Some parents from NESB backgrounds wanted to provide tutors for their children but could not afford the cost
- Parents on low incomes (and others) felt limited in their choice of secondary school because they were unable to afford non-government schools and there were difficulties in getting into some government secondary schools.

These findings relate to a number of family and school factors that may affect children's educational outcomes. Family factors that may hinder the education of children include parents' lack of communication with school, parents feeling unwelcome at the school, parents not participating in school activities, parents not being able to afford school costs, and family mobility resulting in school changes and absences. These factors have also been noted in previous research (for example, Fields 1997; McCoy & Reynolds 1998; Connolly et al. 1998).

School factors that can hinder children's education and lead to educational disadvantage include school resources (including a lack of computers), class size, and bullying. All three issues were concerns of parents.

Overall, children from low-income families tended to face multiple factors hindering their education. These children were more likely to miss out on school activities because of cost, less likely to have parents participate in school activities, and less likely to have access to computers at home.

Recent UK research (Ridge 2002), using large-scale data and in-depth interviews with children living in poverty, has highlighted similar issues. Ridge found that the children living in the disadvantaged families were more likely to have a number of negative experiences and to experience social exclusion at school than other children. They had problems with bullying, owning the 'right' clothes or uniform, and missing out on school camps, excursions and social activities because of costs. Ridge found that the children living in poverty were themselves very aware of their families' financial situations. All of these factors prevent the children from disadvantaged backgrounds from fully participating in school life and social activities, which may affect their future in terms of academic performance and ultimately their employment prospects.

As the children finish primary school and begin secondary school it is clear that increased financial pressures on government schools have serious implications for these schools' capacity to provide equitable educational opportunities to all children, especially those from low-income families.

The transition from primary to secondary school has been recognised as an important issue in previous research (for example, Fouracre 1993; Ferguson 1997; Green 1997; Kirkpatrick 2002). A recent Australian study found that students in the final years of primary school are generally optimistic about starting secondary school, regardless of whether or not they enjoyed primary school (Kirkpatrick 2002). However, according to research from the US, many children become less interested in school and less self-assured about their intellectual abilities after moving to secondary school (American Psychological Association, 1996). Transition is a time of potential risk of alienation from school and needs to be a smooth process so that children's future academic performance and opportunities are not detrimentally affected. This is especially the case for children from low-income families who may not receive the same level of educational support at home as those from more advantaged families.

Implications for policy and practice

That all children should have access to a good standard of education is a widely held Australian value. Australia has a long tradition of providing free, secular and compulsory schooling for all children. However as federal government funding is increasingly directed to non-government schools, government schools can become under-funded in various ways and be seen as schools of second choice. It is crucial for equity in education:

- that government schools are promoted and resourced as schools of 'first choice'.

Current costs of government education, at least in Victoria, are undermining the ability of children in low-income families to fully participate in their schools. In order to counteract this:

- the government needs to provide adequate financial support that covers all school-related costs, including books, uniforms, excursions and camps
- individual schools need to ensure their internal processes (for example for payment for excursions; special subject fees) do not exclude children from participating fully in the school program.

The EMA has remained at a similar rate for the last 15 years, despite the increasing cost of a 'free' education, particularly since the introduction of computers. Parents should not feel forced to forgo their portion of the EMA to cover 'voluntary' school fees and levies:

- The mechanism, level and effectiveness of the EMA need to be reassessed in terms of adequacy for both primary and secondary school.

Individual schools and educational policy should focus on creating school environments that foster positive parent-teacher relationships. It is especially important that parents who do not share the language and culture of the school are able to participate in and communicate with the school.

CHAPTER 6

LEARNING AND PROGRESS AT SCHOOL

Children's academic performance and behaviour in the last years of primary school can be important predictors of future attainment at school as well as being indicators of their current development and well-being. The previous chapter discussed the parents' and children's views on the children's progress in the final years of primary school and the transition to secondary school, while this chapter looks at the teachers' assessments of the children's academic competence and behaviour in the school setting.

Teacher assessment

Teachers were asked to complete a nine-item Academic Competence checklist, part of the US Social Skills Rating System (Gresham & Elliott 1990), and also to identify if a child has special needs and/or receives additional support. Most of the children were rated when they were in the final year of primary school. Teachers completed the checklist for 130 of the children. The analysis does not include the three children at special development schools.

The checklist asked teachers to compare the student with other children in the same class and at the same grade level. The checklist rated children on the following items as in the lowest 10 per cent, the next lowest 20 per cent, the middle 40 per cent, the next highest 20 per cent, and the highest 10 per cent:

- overall academic performance
- reading (grade-level expectations and classroom comparison)
- mathematics (grade-level expectations and classroom comparison)
- intellectual functioning
- motivation
- classroom behaviour
- parental encouragement.

The teachers' ratings on these items were added to produce a raw score which was then converted to a standardised score (Gresham & Elliott 1990). This is referred to as the Competence Score in this report.

The checklist was chosen because it could be used for all children, in Victoria or elsewhere, and at government and non-government schools, and because it had been used in other Australian research studies. The checklist has been used in the large-scale longitudinal Australian Temperament Project (ATP), also for children aged 11 and 12 (Prior et al. 2000). The ATP unpublished results were made available for comparison with the Life Chances Study (Table A6.1 in Appendix). The overall results were very similar, with slightly more children in the Life Chances Study rated as below average.

One of the limitations of the checklist is that the validity of the scores may be affected by the variability of assessments by individual teachers. Another issue was that teachers had a strong tendency to rate a large proportion of the children in the higher than average categories for certain items (rather than in the lower percentage groups) in both the ATP and current study (Figure 6.1).

The children's scores on the Competence checklist were compared for a broad range of demographic, family and other factors.

Academic performance and behaviour

Competence Scores and family factors

A comparison of means was carried out using Anova tables to ascertain which family and school factors were associated with the children's Competence Scores at age 11 and 12 (Table A6.2).

The analysis showed that parent's education and current family income were the two family factors which were associated most strongly with the children's Competence Scores. Children with mothers and fathers with a tertiary or postgraduate degree performed significantly better on average than those with less than tertiary education, and children in families not on low incomes performed better on average than those in low-income families. The influence of family income is discussed further below.

There were no statistically significant relationships between the Competence Scores and gender, family structure, living in a NESB family, a language other than English spoken by the child at home, income (divided into three categories) or low income over time, although differences in mean scores were generally in the expected direction, for example, with children in low-income groups having lower scores than other children.

Other factors that were significantly associated with Competence Scores at age 11 and 12 were the parents' and children's opinions of how the child was performing at school, and academic performance at age 6 as measured by the Primary Reading Test (France 1981) and the BASE scale (Coopersmith &

Gilberts 1982) (Table A6.2). These measures are discussed further below and in Appendix A.

School factors that had no statistically significant relationship with Competence Scores were the number of times the child changed school, type of school, and whether or not the child always or often looked forward to school.

It should be noted that the relatively small size of the sample limits the likelihood of findings being statistically significant.

Changes in factors influencing academic performance from age 6

To examine changes in the children's performance over time their Competence Scores at 11 and 12 were compared with two indicators of academic performance used when they were 6 year olds (Taylor & Macdonald 1998). The Primary Reading Test, a word recognition exercise, was completed by the children at age 6. The other measure from age 6 was the BASE scale, a teacher rating of behaviour and approach to learning (see Appendix A). While these are not identical types of assessments they provide useful indicators for comparisons of competence at school.

At age 6, the factors that were statistically significant in relation to the Primary Reading Test were current family income; income over time; mother's education; father's education; being from a NESB family; the language a child spoke at home; and the mother's and father's opinion of how well their child was doing at school (Taylor & Macdonald 1998). At age 11 and 12 all of these factors were still statistically significant except for income over time, being from a NESB family, and language spoken at home.

The decline in association of home language other than English and of NESB parentage with lower academic performance suggests that the children who may have started school with limited English had consolidated their skills over time to overcome their early disadvantage. The differences in measures used at different ages, however, may contribute to the findings. The assessments based on teacher ratings may be less discriminating than assessments based on actual test data, and this is likely to affect the level of significance of the association between school achievement and background factors.

The BASE scale at age 6 was significantly associated with similar factors to the Primary Reading Test: family income, parents education, NESB parentage and parents' opinion of how well the child was doing at school.

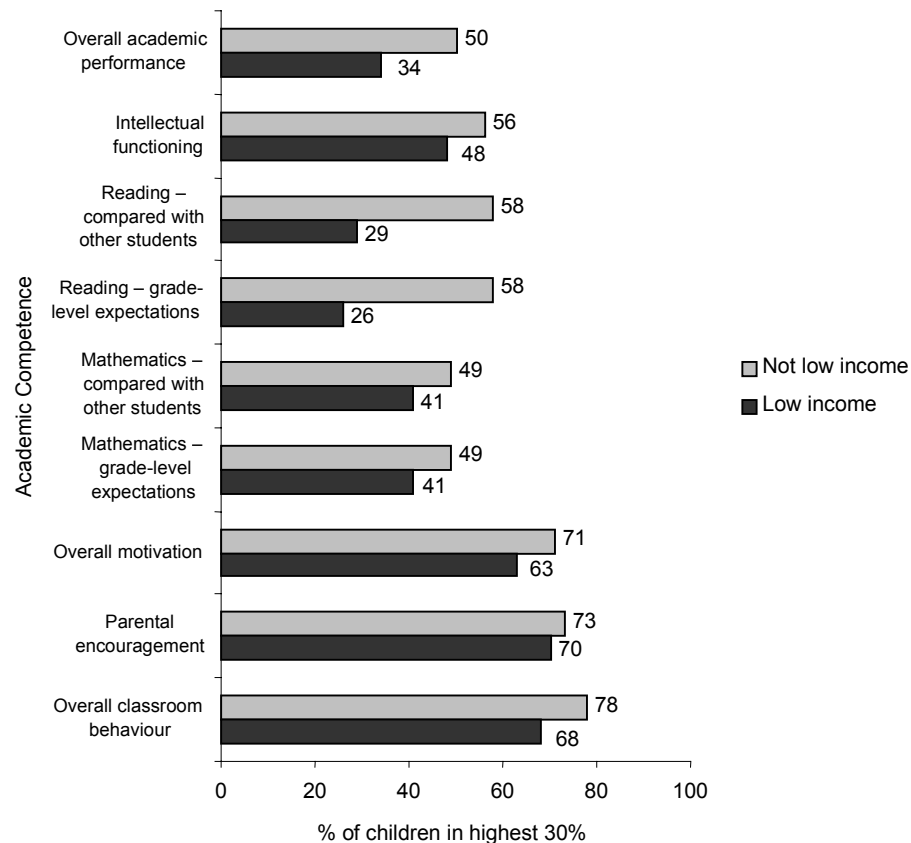
Separate Competence items and family income

The separate items of the checklist are presented in relation to family income in Table A6.3. Overall, there were few children rated in the lowest 30 per cent on the items by their teachers; with the small numbers, there were not large

differences between the proportions of children from low income and other families. The biggest difference was with parental encouragement, with more children living on low income in the lowest 30 per cent than other children (13 per cent compared to 1 per cent). However the children on low incomes were less often rated in the top 30 per cent than were children not on low incomes.

The results of the children who performed in the highest 30 per cent for each item are shown in Figure 6.1 below (the full results are also shown in Table A6.3). The children on low incomes were less often rated by their teachers as being in the highest 30 per cent on all aspects of the Competence checklist than were other children. The most notable differences between the income groups were in relation to reading at grade-level expectation and reading compared with other students in the class (both statistically significant). There was a large difference between the income groups on reading but only a small difference on maths.

Figure 6.1 Children rated in the highest 30 per cent for separate items of the Academic Competence checklist by family income (age 11 and 12)



The ‘Academic Score’ and ‘Behaviour Score’

As well as examining overall competence, academic achievement and behaviour were analysed separately. This was done by combining specific items on the Competence checklist. Three items (overall academic performance and grade-level expectations in terms of reading and mathematics) were combined to create the Academic Score, and two items (assessing overall classroom behaviour and motivation to succeed) made up the Behaviour Score. (For details see Appendix A).

Academic achievement and behaviour over time

The academic performance and behaviour of the children at age 6, as measured by the Primary Reading Test and the Behavioural Academic Self-Esteem (BASE) scale, was compared with the Academic and Behaviour Scores at age 11 and 12.

The children’s scores on the Primary Reading test at age 6 showed a strong and significant correlation with their Academic Score at age 11 and 12 (0.431) and a less strong but still significant correlation with their Behaviour Score at age 11 and 12 (0.240).

The children’s early behaviour as measured on the BASE scale showed only a moderate (but significant) correlation with both their Academic Score (0.275) and their Behaviour Score (0.203) at age 11 and 12.

In brief, reading at age 6 has a statistically significant relationship with:

- academic performance (reading and maths) at age 11 and 12
- school behaviour at age 11 and 12.

School behaviour at age 6 has a statistically significant relationship with:

- academic performance (reading and maths) at age 11 and 12
- school behaviour at age 11 and 12.

Regression analysis

In order to explore the different influences on the children’s Academic and Behaviour Scores a series of regression analyses were undertaken (Tables A6.4 and A6.5). These were seen to give more detailed picture of performance than the Competence Score as a whole.

Academic Score

The strongest influence on the Academic Score, when variables were considered individually, was the rating of child’s reading at age 6 (using the Primary Reading Test) (Table A6.4). Children with high scores at age 6 were likely to have high scores at age 11 and 12. The next strongest (significant) individual variables associated with children doing well on the Academic Score were: father

having a tertiary education, mother having a tertiary education, never having been on low income, and currently not being on low income.

When selected variables were included in a multiple regression (Table A6.5), reading at age 6 remained the strongest influence when other variables were held constant, followed by parents having tertiary education (both significant).

Behaviour Score

A regression analysis of the children's Behaviour Scores showed rather different influences from the Academic Score (Table A6.4). The strongest influence on the Behaviour Score was gender, with girls rated as having better behaviour and motivation than boys. The next most strongly associated factor was whether children looked forward to going to school, followed by behaviour scores at age 6 (using the BASE scale). A multiple regression of selected factors showed that, when the other variables were held constant, gender remained the strongest (and the only statistically significant) influence on the children's behaviour score (Table A6.5).

Pathways of performance over time

The pathways between the children's performance at age 6 and at 11 and 12 show continuity for some children and considerable changes for others. They are outlined in Figure 6.2. Changes in academic achievement over time are indicated by scores on the Primary Reading Test at age 6 and the Academic Score at age 11 and 12 (broadly divided into thirds to give three groups: high, medium and low). It should be noted that the measures used at age 6 and at age 11 and 12 were not identical (one is direct word recognition test and the other is based on teachers' ratings), however both are seen as age-appropriate indications of the child's academic performance. To compare the children's behaviour at school over time, their scores on the BASE scale at age 6 are compared with their scores on the Behaviour Score at age 11 and 12 (broadly divided into thirds, three groups: high, medium and low). Again the two measures are not identical but both are based on teachers' ratings of the child's behaviour and motivation at school.

Figure 6.2 shows that in terms of Primary Reading results at age 6, over half of the children in the highest third were still in the highest group at age 11 and 12. Half the children in the low group at age 6 remained in the low group at 11 and 12. However, there were considerable changes for the remaining children. In terms of the behaviour indicators, half of the children who started off in the lowest group remained low at age 11 and 12, but the others showed considerable movement.

For 49 children there was no change in their relative level of academic achievement over time, and for 45 children there was some change (medium to high or medium to low, or vice versa). There were, however, 15 children for whom there was a marked change – either from high to low or from low to high.

Figure 6.2 Changes in academic performance from age 6 to age 11 and 12 (all children)

	<i>No. of children at age 6</i>		<i>No. of children at age 11 and 12</i>	
<i>Academic indicators (No. of children =100)</i>				
Age 6 Primary Reading Test Score grouping				
		↗		Age 11 and 12 Academic Score grouping
Lowest group	35	→	17	low
		↘	10	medium
			8	high
Middle group	42	↗	32	low
		→	12	medium
		↘	7	high
Highest group	32	↗	7	low
		→	5	medium
		↘	20	high
<i>Behaviour indicators (No. of children =105)</i>				
Age 6 BASE Score grouping				
		↗		Age 11 and 12 Behaviour Score grouping
Lowest group	32	→	16	low
		↘	8	medium
			8	high
Middle group	39	↗	13	low
		→	16	medium
		↘	10	high
Highest group	34	↗	10	low
		→	12	medium
		↘	12	high

Low income over time

To explore changes over time in relation to family income, Figure 6.3 presents the changes from age 6 to age 11 and 12 for the 21 children who were rated as 'always on low income' (that is, they were on low income at 6 months, 6 years and 11 and 12 years).

Figure 6.3 shows that the children on low income over time were clustered in the low and middle groups for reading and behaviour at age 6. At age 11 and 12 the

children who had had low reading at age 6 were likely to still be in the low group, although there was some movement between groups. While only two children were in the high group at 6, four were in this group at 11 and 12.

Figure 6.3 Changes in academic performance from age 6 to age 11 and 12 (children always on low income)

	<i>No. of children at age 6</i>		<i>No. of children at age 11 and 12</i>	
<i>Academic indicators (No. of children =21)</i>				
Age 6 Primary Reading Test Score grouping				
Lowest group	9	↗	6	low
		→	2	medium
		↘	1	high
Middle group	10	↗	5	low
		→	2	medium
		↘	3	high
Highest group	2	↗	1	low
		→	1	medium
		↘	0	high
<i>Behaviour indicators (No. of children =21)</i>				
Age 6 BASE Score grouping				
Lowest group	10	↗	2	low
		→	3	medium
		↘	5	high
Middle group	9	↗	4	low
		→	4	medium
		↘	1	high
Highest group	2	↗	1	low
		→	0	medium
		↘	1	high

The behaviour indicators suggest greater improvement, with half the children who rated low at age 6 rating high at age 11 and 12. While only two children rated high at age 6, seven did so at age 11 and 12. The small numbers and the differences in measures of course limit the conclusions which can be drawn here.

None of the children always on low incomes was in a high academic group at both ages. Only one child always on low income went from a low academic rating at age 6 to a high rating at age 11 and 12 (a boy in a NESB family).

Of the children who had never lived on low incomes, a large group (17) had high levels of academic performance at both ages, and another large group (17) had experienced some change and moved between the medium and low groups (Table A6.6).

Educational disadvantage: the children's situations

To examine educational disadvantage more closely, the children who were identified as low achievers at different times are considered as case studies. These, of course, can only provide very partial explanations of the complexity of their school performance over a period of years. While the Life Chances Study cannot determine the specific reasons why some children perform poorly and why others improve academically over time, these cases do illustrate some of the factors present in the children's lives.

Information from the parents, children and teachers about individual children is presented concerning which children started off with low academic performance aged 6 and were still in a low academic group at age 11 and 12, and which children improved their performance markedly by that age. Similarly, we ask which children who were high achievers at age 6 were performing at a low level as 11 and 12 year olds? An additional question relates to the effect of low income on educational disadvantage.

In order to explore some of the situations of the individual children, we look below at those who were rated by their teachers as either in the bottom or top 30 per cent across separate items of the Academic Score at age 11 and 12. (Note: this is a different measure from that used for Figures 6.1 and 6.2.) The situations of the children who were growing up on low incomes are identified (see Appendix A – Methods).

In brief:

- 9 children were in the lowest third of Primary Reading Test at age 6 and were rated by their teachers as being in the bottom 30 per cent of Academic Score items at age 11 and 12 (5 on low income)
- 10 children were in the lowest third of the Primary Reading Test at age 6 and were rated by their teachers as being in the top 30 per cent of the Academic Score items at age 11 and 12 (3 on low income)
- 2 children were in the highest third of the Primary Reading Test at age 6 and were rated by their teachers as being in the bottom 30 per cent of the Academic Score items at age 11 and 12 (both high income).

Children with low academic achievement scores at age 6

Issues that appear to have affected academic achievement over time include being from a non-English-speaking family, experiencing family disruption, and developing specific learning problems. Factors which seem to improve academic performance over time include receiving tutoring at home and participating in learning programs at school. These influences are illustrated below.

The children whose academic scores stayed low

Low income: language problems and family disruption

Three of the children who had remained in the lowest performing academic group were growing up in low-income NESB families (Vietnamese, Turkish and Hmong) where most parents had only primary education themselves, and in two cases were experiencing long-term unemployment. These children all had problems when starting school due to their own and their parents' lack of English. One boy had an additional disadvantage, as his parents divorced before he started school and his early schooling was very disrupted by his mother's unstable housing. His father said he didn't learn anything for the first two to three years when living with his mother because she kept him home and he knew little English. When he moved to live with his father who was in a well-paid job he had been more settled, but he missed his mother. By the time he was 11 he had been to five schools. His family was no longer on low income.

A second boy had limited first language and English skills when he started school and his family struggled with school costs so he missed out on school activities. He went to school in his parents' country of origin for almost a year but didn't like it and missed his family. He changed school after coming back to Melbourne. The father's unemployment caused stress in the family, which continues to live in a strong local ethnic community.

The third boy was one of a large family. His mother had no schooling, very limited English, and was unable to help him with homework. This family could not afford a tutor for the child and he also missed out on camps and excursions because of cost. The child received assistance from an ESL (English as a second language) aide at school but aged 11 continued to have special language learning needs. He complained that there were not many study books at home and he said if he had \$50 he would 'buy study books'.

Two children who stayed in the lowest performing group over time were girls in low-income families with Australian-born parents who had not completed secondary school. Both had experienced considerable family disruption. One girl had lived with her mother who had a breakdown; she spent some time in foster care, and then lived with her unemployed father. She was doing better at school, according to her father, but not well. The other girl had parents who had been unemployed for many years and had other problems (including drug use, prison and violence). They also found many school costs difficult to afford.

Not low income: learning problems

Four children who had remained in the lowest performing group over time were identified as having learning problems. None was living on low income and their parents all had secondary or tertiary education. One was a boy with a speech problem who was said to be a 'visual learner' and received (and could afford) regular home tutoring. Another boy had an individual learning plan at school, concentrating on maths. A girl described by her mother as not ready for school when she first started was diagnosed with dyslexia and was participating in a learning assistance program at school. The fourth child, who had changed his school twice because of his learning difficulties, was recognised as having an auditory memory problem. His mother felt he had missed out on early learning because he had attended an alternative school. All of these four children have continued to struggle at school as a result of their learning problems.

The children whose academic scores improved*Low income*

Three children from low-income NESB families (Cantonese-speaking) who started off performing poorly at the age of 6 performed in the highest group at age 11 and 12. These children had experienced problems with English at the commencement of primary school but appeared to have overcome these difficulties over time. Parents' education ranged from primary to incomplete tertiary. All had had periods of unemployment. One boy had older brothers (including one at university) who were able to help him with his homework. Overall the child was now performing well, his strength being maths, and with reading in the middle 40 per cent. Although still on a low income, the family was financially better off than five years ago when he started school. The child said he wanted to be a doctor.

A girl who moved from the lowest to highest group over time, had started school at a time when her parents' business went bankrupt. Her father remained unemployed, but the family had stabilised. Overall, she was positive about school at age 11 and 12 and now attended a Catholic school. The third child who had improved academically was a boy whose mother still worried about his English and she had trouble communicating with his school (she had almost no education); however the child liked school and complained that it was 'too easy'.

Not low income

Three children in families not on low incomes (with Australian-born parents) who improved their academic performance over time to the top 30 per cent had all faced family disruption as they started school. One of the boys who went from being in the lowest to the top 30 per cent was more settled in school than when his parents first divorced. Another girl whose parents divorced at the time she started school was now positive about school after seeing a psychologist. Another girl who was said to be anxious and suffering from sleep problems and who experienced on-going parental conflict in her family was seen as having improved her academic performance due to gaining self-confidence at school.

Of the four remaining children who went from being in the lowest group at age 6 to the highest 30 per cent at age 11 and 12 (as rated by their teachers), one was a boy who was originally slow with reading and writing who caught up after he received tutoring. Another boy attended an alternative school that tended not to focus on traditional curriculum, which could explain his low ranking in the Primary Reading test at age 6. Another of these children was described at 11 as a 'mature' boy in a mixed grade which included Years 4, 5 and 6 who wanted to be a doctor and knew he needed to do his best at school to achieve this. Changes occurring for this child between the ages of 6 and 11 and 12 included the family going from living on a low income to not being on a low income. The fourth child who improved was a girl whose father was suffering from post-traumatic stress syndrome, who loved school and who loved that her mother worked at the school canteen every day. According to her mother she was not as shy as she used to be.

The children whose academic scores dropped

Two children went from the highest performing academic group at age 6 to the lowest at age 11 and 12. Both were from high-income families. One was a girl who liked school, had no specific learning difficulties but was going through puberty. The other was a boy who changed school in Year 5 and had some behavioural problems. His mother said he did not take schoolwork seriously.

Children with low school behaviour scores at 11 and 12

Having looked at academic performance above, we now examine in more detail the children whose behaviour and motivation were rated low by their teachers. The children who were rated in the lowest 30 per cent for behaviour and motivation at ages 11 and 12 included three children who also rated in the lowest third on the BASE scale at age 6 and two who had rated high at age 6.

The children whose behaviour score stayed low over time

Low income

One boy who rated low at both ages had grown up in a sole parent family which was always on low income. He was upset about his lack of contact with his remarried father. The child mentioned missing out on school activities if 'I play up'. At the age of 9 he went to another school because he was being teased. He said he has a 'short fuse' and talked about getting 'meaner' as he grows up.

Not low income

Two boys, both from two-parent families (not low income) rated low over time. One boy had tantrums before starting school, had difficulty in making friends when he started school, saw a speech therapist at age 6, and had a moderate language disorder at age 11. At school he overacted sometimes and acted out to gain popularity. His mother was worried about his inappropriate behaviour and had met with his class teacher and principal and developed a good strategy for behaviour modification (both parents had tertiary education). A second boy, from

a NESB family, was diagnosed as hyperactive before starting school, spent a year overseas and didn't cope well after coming back to Melbourne. He was referred to a psychologist. At age 11 his teacher noted he had severe language disorder, attention deficit disorder, behaviour management difficulties, and limited social skills. He was currently attending an additional school for behavioural/educational problems and had sessions with a school psychologist and speech pathologist.

The children whose behaviour scores dropped

Low income

One boy from a low-income NESB family had been in the top group on the BASE scale at age 6 but was in the low group at age 11. This child has been introduced above as having been at a low academic level at both ages. One could surmise that his low academic performance could hamper his motivation over time. His main interest at 11 was playing basketball (both parents had primary education).

Not low income

Two other children had moved from high to low behaviour scores, a boy and a girl. One boy whose mother repartnered before the child started school and seemed to be living in a stable family situation. The girl's behaviour and motivation had been affected by her distress about her parents' divorce and associated changes of school.

Special needs

Teachers were asked to specify if children had any special learning needs. There were 33 (25 per cent) children identified with special learning needs, as well as three children attending special development schools who were not included in the analysis (two boys with major developmental delay and a third with behavioural problems). Special needs were mainly to do with literacy and language (reading, spelling, comprehension, English as a second language, and speech). Other issues included problems with organisation, maths, short-term auditory memory, concentration, behaviour, social skills, and health problems leading to absence from school. In total, 23 children identified with special learning needs were in the lowest third of the Academic Score (9 low income and 14 not low income), six were in the middle third and four were in the top third.

A total of 22 children (9 low-income and 13 not low-income) were identified by teachers as receiving additional support at school. Additional support was provided by integration aides, speech pathologists, psychologists, tutors, and classroom teachers, as well as through small group instruction and corrective programs.

Summary and discussion

The teachers' assessment of how the children were getting on at school at 11 and 12 showed that, on average, the children who were doing better (based on the Competence Scale) were those whose fathers and mothers had tertiary education and higher levels of family income. Tertiary education itself is a key factor in families having higher incomes. Doing well at age 6 was also a strong predictor of doing well at ages 11 and 12.

The importance of parental education and family income confirmed the findings when the children were aged 6, and when one adds the indicator of doing well at age 6 as a predictor, these factors show a pattern of early and persistent advantage for the children in these families.

It could be argued that the years at school should be narrowing the gap between the children with different reading ability in their early years of school and the gap associated with parents' education, but this does not seem to be happening for these children.

However, home language, one of the factors that was significant when the children were aged 6, had decreased somewhat in significance. When the children were aged 6 they were likely to do less well on average if they were from NESB families and English was not the language spoken at home. This effect had decreased by the time they were 11 and 12, presumably as the children became more proficient in English, although we know their English skill remained a problem for some of these children at 11 and 12, despite their all having been born in Australia. It should also be noted that the NESB parents in this study tended to have low levels of education themselves, some with primary education only or no formal schooling, due to poverty in their home country, being in refugee camps or to the disruption of migration. However, these parents tended to place a high value on education.

Examining the relationship between children's performance at school and family income more closely showed that children in low-income families were less likely to be rated in the top performing group (in the top 30 per cent) by their teachers than were children in families not on low incomes. They were particularly less likely to rate highly on reading, with less difference in mathematics. Similar proportions of children in low-income and other families, however, were rated as being in the bottom 30 per cent. The main exception was that more low-income children were rated low on parental encouragement. In other words, being in a low-income family meant children were less likely to be among the top performers; at the same time higher family income did not protect children against low performance.

Differences arose when examining the academic and behaviour aspects of competence separately: the strongest predictors of doing well on the Academic

Score were reading ability at age 6 and parents education, while behaviour and motivation were most strongly associated with gender, with girls rating better than boys. Early reading ability and looking forward to school were also associated with behaviour and motivation.

The importance of early academic performance is confirmed in other studies. For example, a reading study conducted as part of the Australian Temperament Project (ATP) examined Grade 6 students who had reading problems in Grade 2. The results showed that one-third of children with early reading problems were reading at age-appropriate levels by Grade 6, while the remainder were still behind. As discussed previously, a number of the children in the Life Chances Study who performed least well at age 6 continue to do so at the age of 11 and 12. That boys more frequently have behaviour problems and other learning difficulties at school is well documented and has been associated in part with styles of teaching that favour the more verbal learning style of girls (Rowe & Rowe 2002).

However the continuities in the findings need to be seen beside the considerable changes for individual children and the diversity of their situations.

The findings suggest that a number of family factors play an important part in determining children's academic success at age 11 and 12. As was the case when the children were 6-year-olds, the children from low-income families, as a group, were behind the other children. The findings also point to the importance of the early years of primary school in influencing academic achievement at a later stage. While some children who had low scores at age 6, including many who did not speak English at home, were able to catch up towards the end of primary school, others have not. There are also children who have gone from a relatively high performance to a lower one over time due to a number of factors.

The case studies of children who had low scores highlighted factors such as low income, non-English-speaking home background and family disruption associated with family separation and associated changes of home and school. There were other children with relatively settled families, however, who were struggling with school and who had learning difficulties. It seemed that of the children with low scores, the 'middle class' children had diagnosed 'learning difficulties' for which they were receiving external help, while some of the children in disadvantaged families were simply seen as 'not doing well'.

Parents' education levels and family income have been found to influence children's academic achievement in previous research. Zappala and Considine (2001) in their study of children in low-income families found that the most influential characteristic on the predicted probability of achieving outstanding results was parental education levels. The Australian Brunswick Study found that children living in poverty for two out of the three study phases attained the lowest IQ scores at age 11 (Smith & Carmichael 1992). A study using results

from the US National Longitudinal Survey of Youth (Korenman et al. 1994) found that verbal memory, vocabulary, maths and reading achievement were all affected by long-term poverty.

Schoon and Parsons' (2002) large-scale analysis of children's competence in the UK over time showed similar results to the Life Chances Study in that mother's education was a statistically significant factor influencing children's academic performance. Other significant factors were gender, age of mother at first birth, whether the father helped mother with domestic tasks, and whether the child had been in care.

When the issue of income is put aside, it is not necessarily clear what are the main ways in which parents' education level affects their children's performance. The influences are likely to include the value placed on education, the support given to children, the exposure to a range of resources, and expectations for the future. This study suggests that for 11 and 12-year-olds, parents' ability to help with homework is likely to be a factor. Parents with higher education levels are also likely to have provided more educational material in the home as the children grow up, for example, when they were aged 6 some of the children with parents with limited education had no children's books in the home (Taylor & Macdonald 1998). As well, parents with higher education levels are more likely to provide their children with information about what is necessary to achieve their longer term education and career goals. It has been suggested that such parents are likely to foster a positive attitude towards school in their children (Watson & Considine 2003). This study, however, found NESB children with parents with low levels of education had the most positive attitudes to school, showing that a variety of factors are at work.

Implications for policy and practice

The findings suggest that to provide education opportunities for all children, public resources are needed to support children with limited home resources in terms of parents' education and of income.

Schools need to be resourced to:

- recognise and support the home resources available and compensate for lacks
- support all children from non-English-speaking families in their language learning, including those born in Australia
- provide affordable assistance for children with specific learning difficulties.

At a wider level, consideration needs to be given to whether assisting parents to increase their education level would have direct educational benefits for their children, for example, by providing a model. Looking to the future, the findings suggest that greater investment in improving this generation of children's educational levels will have benefits in turn for their own children.

CHAPTER 7

THE CHILD AND THE WIDER WORLD

The previous chapters have explored two central aspects of the children's lives – their families and their schools. This chapter considers contact between the 11 and 12-year-olds with the world beyond family and school. It investigates what are the important social activities for children at this age and to what extent children have access to or are excluded from opportunities that are available to their peers. These circumstances have implications for the quality of the children's current lives and also for their futures.

The chapter looks at the children's contacts with friends, their leisure activities, both formal and informal, and their first experiences of paid work. The neighbourhood in which the children were growing up is considered. The chapter also outlines the children's contact with child care services. It then presents the children's views of the wider world – of what they see as the pros and cons for children their age growing up in Australia – and concludes with an overview of what the children and their parents hope for the children's future.

Five children

The five children's contact with friends are outlined below as are their out-of-school activities, if any, their parents' views of their neighbourhood, and the children's hopes for the future.

Mike said he played footy and basketball with his friends, that they helped each other with work, emailed each other, and 'just talk'. His favourite times with his friends were going to the movies. He often had friends home to visit. His regular out-of-school activities included Aikido, tennis and weekend school sport. His mother commented 'he loves sport, so it's the parental taxi service'. He had paid work mowing the lawn for his grandmother. Mike had been on a family holiday overseas during the past year. His mother did not feel there were any activities she would like her son to do but could not afford. She felt their inner city neighbourhood was a good one for him to grow up in as it was cosmopolitan and lively.

When he grew up Mike wanted to be an Aikido instructor, a vet or a doctor and to go to university. He noted with confidence ‘nothing will stop me from achieving what I want in later life’, and that school would help him.
(High-income two-parent family)

Anna (who had recently moved schools) said she saw her friends mostly at school, they talked at lunchtime and played soccer sometimes, and ‘sometimes I see them at the fish and chip store’. Her favourite times were when they all got together for a slumber party. She attended paid after-school care 6 hours a week while her mother worked, and a weekly dance class and art class. The family had a holiday visiting relatives overseas in the last 12 months. There were no activities her mother would like Anna to do but that she felt she could not afford. Her mother rated their neighbourhood as excellent, a middle-income, family-oriented, safe suburb.

Anna was quite specific about her future plans: when she finished school she wanted to travel for a year, go to university, become a lawyer, work in a law firm and then open up her own firm and have two children. What might stop her from doing this was money ‘but it won’t. I’m going to do it!’
(Medium-income family headed by sole mother)

Robert seldom had friends home. He spoke of riding bikes with a friend on the holidays and visiting his friend’s house to play on the computer, and of ‘just talking’ and playing around with friends at school. When asked about favourite times, Robert said, ‘When you don’t have arguments’. His only formal out-of-school activity was a Chinese language class. He had not been away on holiday in the last 12 months. His mother did not name any activities she wanted him to do but couldn’t afford. She described their neighbourhood as average and said she had little contact with the neighbours.

When he grew up Robert wanted to be an engineer (electronic or civil) or an inventor or ‘just live a normal life, like get a family, a nice job and house and a pleasant place’. What might stop him was ‘my bad English’, what might help would be reading more books, that he knew Chinese and Japanese, and was good at science and maths.

(Low-income two-parent family, Cantonese-speaking)

Kylie had friends she saw often and with whom she played basketball. Her favourite times were going out in a group ‘to the movies or something and you all go on a big train with two parents’. Their parents thought they were too young to go on their own on trips away from the country town. Her out-of-school activities were playing basketball and she had a paid job refereeing basketball. However her mother said Kylie could not play for the local squad because it cost too much to travel to the other towns to play. Her mother also could not afford the \$300 for Kylie to do jazz ballet with her friend. In the last year Kylie had a week’s holiday visiting her aunt in Melbourne and a weekend at the beach. Her mother thought their country town was an excellent place to bring up children.

When she grew up Kylie wanted to be a sports teacher at her primary school. What would stop her would be ‘if I have a bad accident or I find a better job’. What would help was to ‘go well in school’.

(Low-income two-parent family)

Jodie named one friend at school, ‘we play like skipping, we run around and we play with other people’. Her favourite time was when she went out for her birthday with her friend and sister to play in a park and then to a family restaurant. Her friends did not visit her at home and she had no regular out-of-school activities except visiting her mother every second weekend. Her holiday in the last 12 months was on a school camp. Her father said the activity he would like her to do but could not afford was horse riding. He described their neighbourhood as average. They lived in public housing with no backyard and he did not want Jodie and her sister playing outside because of drug addicts.

When she left school Jodie predicted: ‘Okay, I’m going to go to uni, and then I’m going to get my own farm, get a lot of horses, and then breed them and then train them and put them in shows and in the rodeo’. What might stop her was ‘other work’, while what might help her was ‘uni’. She didn’t want to have children because that would ‘confuse things that I want to do’.

(Low-income family headed by sole father)

The children’s views of friends

Friends can form an important part of children’s lives at the ages of 11 and 12. Generally, as children grew older and increasingly independent at the beginning of adolescence, friends have an increasing influence on them relative to their families. However, there are cultural differences and in some ethnic groups girls particularly will experience less rather than more independence at adolescence.

As already mentioned in Chapters 3 and 5, most children (87 per cent) felt they had a good group of friends at school. Parents were asked how often their child had friends home to visit. Most of the children had visits from their friends at home every week (62 per cent) or at least every month (20 per cent) (see Table A7.1). Children living in low-income families were significantly less likely to spend time with friends other than at school. One-third (33 per cent) of children in low-income families had friends to visit seldom (less than monthly) (compared with 13 per cent of children not on low income).

Children’s views of friends: the selected interviews

The children living in the low-income and advantaged families selected for the in-depth interviews were asked questions about friends, including:

- what kinds of things do you do mostly with your friends?
- what are your favourite times with your friends?
- do your parents know your friends and do they like them?

What the children mostly did with their friends

The children reported a variety of activities with their friends, from more 'childish' activities like going to the park to more 'grown up' activities such as talking on the telephone and going to a shopping centre in a group. Other activities with friends ranged from the passive, like talking and playing computer games, to the more active, such as bike-riding and swimming at the pool. 'Just talking' was a common response.

The activities that children living in low-income families mentioned most often were playing games or sport, doing things with friends at school, or talking with their friends. The most frequent activities for those on high incomes were mainly out-of-school activities, including talking (for some this was on the telephone), going to one another's houses, and going to the movies.

There were gender differences, with girls more likely to mention activities with their friends at school than the boys. Some girls were not permitted by their parents to see their friends outside of school. Boys more often said they went to their friends' houses than girls. All but one of the 13 children who said they mostly talked with their friends were girls. Boys were more likely to say they played sport. Some girls said they watched boys play sport. Kylie commented:

We talk under a tree, we have this special tree that we like sitting under and we usually watch the boys play football and just talk. (Low income)

Favourite times with friends

Children living in low-income NESB families were more likely to mention activities they did at school as their favourite times spent with their friends, while the other children mentioned activities outside of school, such as going to the movies, playing sport and bike-riding. This reflects the restrictions some, but not all, the NESB parents placed on their children's social activities. One boy living in a low-income NESB family said:

We play sport. Help each other. (*What are your favourite times with your friends?*) When it's lunchtime. (*You don't see your friends outside of school much?*) Nup. (*How do you feel about that?*) Sometimes angry. (*What happens in the school holidays?*) I stay home. (*You would like to be able to see your friends more?*) Yeah. (*Why do you think you can't?*) Because my mother won't let me go out. She thinks I might be about with bad people.

The favourite times mentioned most often by children living on low incomes were school-related activities (such as playing at lunchtime), going to parties, going to the movies and playing sport.

Three children living in NESB families said they had no favourite times spent with their friends:

Well, I'm in this really big group of Grade 6s but I don't really like anyone at my school. (*Do you have any friends around here?*) No. (Girl, medium income)

A few children raised their least favourite times spent with their friends, including being 'stood up', having 'a disagreement' or 'arguments', and sometimes friends being 'annoying'.

The children's friends and parents

The extent to which children's friendship groups interact with their families is likely to be an important aspect of coherence in the child's social world. Various factors limited the contact between parents and their children's friends, including parents' participation in the work force which meant there was little time for contact as children were sent to organised activities or to after-school care while their mothers were at work. Parents' lack of English restricted communication for some children, and some parents were distrustful of their children's contacts outside the family.

The children selected for in-depth interviews were asked whether their parents knew their friends. All of the children living in low-income families with Australian-born parents said their parents knew their friends and all but two thought their parents liked their friends.

Eight children living in low-income NESB families said their parents did not know their friends and nine said that they only knew some of them. This indicates that these children did not see their friends much outside of school or that they generally mixed with others in the same ethnic community. Robert's response was:

(*Do your parents know your friends?*) Some. Like mostly the Asian ones. (Low income)

All of the 10 advantaged children interviewed said their parents knew and liked their friends. These children were very involved in extracurricular activities in which their parents were involved and of which they approved.

The children's activities

The parents were asked about the different activities their children participated in outside of the home, including formal activities, informal activities and paid work. Overall there were marked differences between the children in relation to the participation in formal activities, depending on family income.

Formal activities

Parents were asked to list the formal activities that their child was involved in outside the home. As seen in Figure 7.1, children in low-income families were significantly less likely to participate in sports, music and dance lessons than other children (see also Table A7.2), and were more likely to attend religious services. A number of children in NESB families attended weekend classes in their parents' language. Overall, children from low-income families were significantly less likely than other children to participate in any formal activities.

Parents were asked whether there were any activities they would like their child to do but which they could not afford. Those on low incomes were significantly less likely to be able to afford activities for their child than other families (see Table A7.2). Over half (56 per cent) of the low-income parents spoke of activities for their child they could not afford compared with less than half (44 per cent) of medium-income families and only 9 per cent of high-income families. The main activities that the low-income parents said they could not afford were music lessons, sports, dance lessons, and tutoring. The activities mentioned by the parents not living on low incomes also included sport and music, as well as other activities not mentioned by the low-income families, such as travel and skiing.

Informal activities

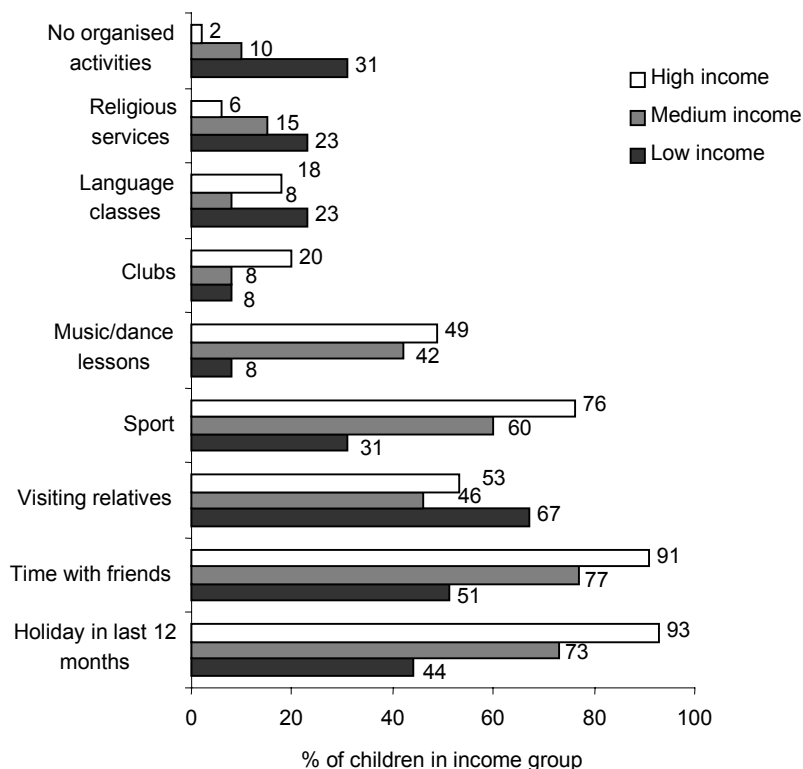
There were differences according to income with regard to the informal activities the children participated in. Children in low-income families were much less likely to have had a holiday in the last 12 months, or to have spent time with friends, but were somewhat more likely to spend time visiting relations (see Figure 7.1 and Table A7.3).

Work

The legal minimum age for starting paid employment differs across Australian states, but is generally about 15 years, the age that schooling ceases to be compulsory. However some legal exemptions are possible with a permit, for example, newspaper delivery rounds (Industrial Relations Victoria 2003). There are assorted informal arrangements. In the study, there were only seven children aged 11 and 12 whom parents identified as doing paid work outside of home: three living in low-income families and four not living on low incomes (4 boys and 3 girls). Mike and Kylie were among their number. The children's jobs included delivering pamphlets, basketball refereeing, washing cars, mowing lawns, helping with a market stall, working at a children's road crossing, and working as an occasional teacher assistant. One child had worked at a retail store (he and his friend found the job themselves) but was no longer doing so. Another boy's mother said he did not have a job but would like one.

In addition to those children working outside the home, two girls from NESB families said they were paid to work in their family's businesses. One girl's family operated a small sewing company; she received \$6 an hour. Another girl helped with her father's shoe repair business:

Figure 7.1 Children's formal and informal activities by family income (age 11 and 12)



On Sundays we go to my Dad's workplace and sometimes I help him and sometimes we make things, like if we fix a man's shoe the money goes to us. (Low income)

One boy spoke of looking forward to being old enough to work:

In July, once I turn 12, I'll start some paper round and I'll be getting about 25 bucks a week. ... and once I'm 14, I'll start working at Coles and things like that, yep. (High income)

Neighbourhood

The children were growing up in diverse neighbourhoods across Melbourne and in country Victoria, interstate and overseas. Asked to rate their neighbourhood and community, parents were generally happy with where they lived, with 83 per cent describing their neighbourhood as excellent or good as a place to bring up children (Table A7.4). Parents living on low-incomes were significantly less likely to rate their neighbourhood as an excellent place to bring up children than other parents.

For the few (5) parents who rated their neighbourhood as a 'poor' or 'very poor' place for children, the main concerns were safety and drug problems. These were a worry for some in inner Melbourne, particularly on public housing estates, but families elsewhere raised similar issues:

Too much strangers that come around here. (Low income, inner Melbourne public rental)

The children can't go out and play. They can't make friends. The neighbours ... they're not on the same wavelength so to speak with the neighbours ... and they have too many people coming and going and the kids are latch-key. (Low income, outer Melbourne suburb)

Have got parks but can't let [the children] go unsupervised, I'm too scared. There are drugs across the road and syringes. (Medium income, inner suburb)

The one parent who rated their neighbourhood as 'very poor' commented:

Because heroin addicts are always present, intimidating the children. (Low income, inner Melbourne public rental)

In addition, parents were asked whether they thought their community was a strong one and if they felt a part of it. Over half of all the parents thought they lived in a strong community and two-thirds said they felt a part of the local community. Responses were similar for low and not low-income families.

The concern of the low-income parents about their neighbourhoods was shared by their children. The children were asked in the About Myself questionnaire whether they thought where they lived was a good place to grow up (Table A7.4). Significantly more children living in medium and high-income families were likely to agree always or often that where they live is a good place to grow up than were children in low-income families.

Out-of-school child care

For children aged 11 and 12 it was becoming increasingly difficult for parents to find formal out-of-school child care.

Child care over time

In early stages of the study, before the children started school, some had spent much of the week in either formal or informal child care. When the children were 6 months old, 65 per cent of mothers used some form of child care (paid or unpaid), and by 3 years of age this had risen to 84 per cent. By the time children started school as 6-year-olds the proportion decreased again to 66 per cent, and by ages 11 and 12 to 56 per cent. The decrease between the age of 6 and the age of 11 and 12 was in paid child care (Table 7.1). When the children were 6-year-olds the most common type of child care was after-school care (30 per cent). At 11 and 12 years, after-school programs were also the most frequently used type of paid formal child care (but had decreased to 17 per cent).

Table 7.1 Child care at ages 6 years and 11 and 12 years

<i>Child care</i>	<i>Age 6 years</i> %	<i>Age 11 and 12</i> %
<i>Type of care</i>		
Paid care (formal/informal)	46	32
Unpaid care only	20	24
No child care used	34	44
Total	100	100
(Number)	(148)	(142)

Child care at 11 and 12

The most common types of child care used at the ages of 11 and 12 were unpaid informal care by grandmothers and other relatives (including siblings), paid care from babysitters or nannies, unpaid informal care by friends or neighbours, and paid after-school programs (see Table A7.5).

Only two low-income families (5 per cent) used paid child care, compared with 43 per cent of those not living on low incomes (see Table A7.5). This reflected both the cost of child care and the small number of mothers on low incomes who were in paid work. However, similar proportions of low-income and not-low-income families used unpaid child care. Overall, 67 per cent of low-income families used no child care for their 11 and 12-year-olds compared with 35 per cent of other families.

The average number of hours the children were in paid child care was 1.8 per week (hours ranged from 1 to 40), while the average cost per week was \$7 (cost ranged from \$6 to \$144 per week).

Parents' employment was the most frequent reason for using child care (Table A7.7). While the second most frequent reason for child care was for parents' recreation, none of the low-income families gave this a reason. The third most

common reason overall was because a parent was studying (7 per cent of not-low-income families compared with one low-income family).

Affording child care

A means-tested Child Care Rebate is provided by the federal government to assist families with child care costs. Similar proportions of low and not low-income families received the Child Care Rebate (8 per cent). Three families not living on low incomes said they found the Child Care Rebate difficult to get. The difficulties included problems with estimating family income and some families being unsure of eligibility from year to year.

Only one low-income family and two families not living on low incomes specifically reported problems affording child care in the previous year. The mother on a low income also had difficulties accessing child care:

Cost and finding it. No car to get there.

We rarely use child care for our own recreation because of costs.
(Medium income)

A number of other parents, however, mentioned child care costs as a stress and as a deterrent to using child care for employment or for recreation.

Access to child care

A minority of families reported difficulties in getting child care for their child during the year (one low-income family and 8 not-low-income families). Difficulties included finding age-appropriate child care, care child at different schools, and the availability of babysitters after school:

Olivia wishes not to go as being a small school, the average age at 'after care' is too young for her, also her older brother at senior school can't attend so I need to pick them up. (High income)

The issue of child care was raised by two sole mothers trying to balance working with finding suitable child care:

I've had to take time off work for holidays and I lose money and have other kids over and they reciprocate. (Medium income)

Sometimes difficult with [ex-husband] and I making our arrangements. I was bearing all the brunt of it and working. I'd like [father] to take more responsibility as he's not working full-time and could help more.
(Medium income)

Overall, one low-income family and four families not on low incomes said that a lack of child care prevented them from working as much as they wanted to. One mother, who only used unpaid informal care from friends and neighbours irregularly rather than a regular arrangement to fit into her paid employment, commented:

Sometimes it would be really nice to be able to take on more work.
(Medium income)

Satisfaction with child care

Most parents using child care described themselves as very satisfied or satisfied with their arrangements overall and a few said they had mixed feelings (Table A7.8).

While no parent said that they were dissatisfied with their arrangements, a number of parents made comments about the suitability of the child care they used. After school programs were somewhat problematic as they catered for younger children. A mother who had mixed feelings about the after-school program she was using said:

It's just that after school they get very tired and they come home grumpy on Wednesdays. (Medium income)

Many of the families commented that while they did not currently use child care, having some would be beneficial. Cost and availability were the main issues. However now that the children were 11 and 12 years old, some parents were wondering if they should get older siblings to look after them when they are out, or whether they needed a paid babysitter at all.

Growing up in Australia: the children's views

In order to gain some understanding of the children's views of the wider society, children were asked in the About Myself questionnaire what they thought were the best things for 11 and 12-year-olds about growing up in Australia, and what they thought were the main problems. In total, 94 per cent provided an answer about the best things, while 84 per cent discussed the problems. The majority of children said the best thing was education, followed by freedom and opportunities, peace, fun activities, the environment, food and water, friends, family, good health, no poverty, and cultural diversity. The main problems were those associated with friends, followed by drugs, school, family, poverty, violence and crime, racism, health, having no freedom, the environment, greed, getting lost, missing relatives overseas and having no food. Seven children thought there were no problems for children growing up in Australia. The responses are examined in more detail below.

Education

The main thing that the children mentioned was education. Over one-third of the children (37 per cent) thought that the best thing about growing up in Australia was the access to education and good schools. One boy said the best thing was the 'free education' in Australia. The children also discussed school when asked about the main problems for children growing up, with 15 of them (13 per cent) identifying problems related to school, such as too much homework, difficulties

in choosing a secondary school, and large class sizes. For one boy living in a low-income NESB family, education was the best thing in Australia, but he also acknowledged the difficulties associated with it:

(What are the best things?) To learn schoolwork, study, good life, learn English. *(What are the main problems?)* Not learning English, not studying, giving up.

Freedom and opportunities

The second most frequent answer the children gave for the best thing about growing up in Australia was having freedom and opportunities, with 25 (19 per cent) saying this. These children talked about being 'lucky' to live in a country with so many choices. One girl commented:

Lots of opportunity if you work hard enough. (Low income)

In contrast, five children referred to being 11 and 12 as a difficult age because they have 'no say' and 'not enough freedom'. The children said they were 'bossed around' by older children, and that they 'don't understand federal problems and debates' even though they 'try to be more mature'. However, Mike said 11 and 12-year-olds today:

... have a lot of freedom and are now treated with the same respect as adults. (High income)

Peace and security

The third most frequent answer the children gave (19 per cent) was that Australia is a peaceful country. Many talked about not having wars, feeling safe, and the importance of maintaining law and order. In contrast, nine children thought the main problems were violence and crime, while three raised issues of getting lost and encountering strangers.

Fun activities

Twenty-two children (17 per cent) said the best things were the fun activities and amenities available to them. The activities and amenities mentioned included sports, computer games, toys, music, holidays, parks and libraries. Robert mentioned many of these activities, but raised the problem of access:

(What are the best things?) There are lots of public libraries and educational places, like the ScienceWorks next to West Gate bridge and museums. That there is lots of out-of-school activities, like camping and sports grounds. *(What are the main problems?)* To go to friends' house it is too far or long and that includes going to libraries and shopping places. (Low income)

The environment

Seventeen children (13 per cent) thought one of the best things about growing up in Australia was the diversity of its physical environment. The children mentioned the variety of the Australian landscape, such as its beaches, rainforests, snow and desert. In contrast, five children mentioned environmental issues, such as pollution, as one of the main problems in Australia.

Food, water and health

Fourteen children (11 per cent) thought having access to good food and clean water was one of the best things about growing up in Australia, while five spoke about having access to hospitals and good health. In contrast, two children said one of the main problems for some was not having enough food, and six mentioned health problems, including asthma and going through puberty.

Friends and family

Some children said the best things were having good friends (9 per cent) and loving families (8 per cent). Despite this, 14 children (12 per cent) raised problems for children growing up related to family, such as fighting with parents, abuse, and having divorced or deceased parents. In terms of problems 21 children (18 per cent) mentioned issues with friends. One girl mentioned friends as the best thing, as well as the most problematic:

(What are the best things?) To make lots of friends. Don't be shy.

(What are the main problems?) Not fitting in with friends. (Low income)

Other problems related to friends included bullying and peer group pressure, for example, to wear the latest clothing and to take drugs.

Drugs

A number of children (16 per cent) pointed to drugs, including alcohol and cigarettes, as a problem for the children directly and indirectly. For example, one girl said:

Some parents are on drugs, alcohol or smoke. (Medium income)

A boy and a girl both living in inner-city Melbourne thought drugs were a prominent issue:

They [children in Australia] might get addicted to drugs because there are a lot of 'druggies' in Melbourne. (Boy, high income)

The drugs, drug users, all the bad places. (Girl, low income)

A girl living on a low income in a Victorian country town expressed a concern about alcohol:

Under-age drinking, and children not respecting their parents, and drugs. (Low income)

Poverty

Five children (4 per cent), none of whom were living on low incomes, thought the best thing about growing up in Australia was that there is no poverty and everyone has enough money for what they need. For example:

No one is really poor. (Girl, medium income)

There is not much poverty where I live. Everybody is treated equally. (Girl, medium income)

In contrast, 11 children (9 per cent) thought living in poverty and families not having enough money were a problem. For example:

I know I am very lucky because my family is happy and we have enough money, but some children in Australia don't have enough money. (Boy, high income)

Cultural diversity

Three children (2 per cent), one of whom was from a NESB family, named the cultural diversity of Australia's population as one of the best things. These children said they were happy to live alongside 'people from all over the world' and from 'different cultures'. In contrast, six (5 per cent) mentioned racism and the treatment of immigrants as problems. Two girls spoke about the racism they had witnessed, one involving indigenous Australians and the other directed at people from a non-English-speaking background:

(What are the main problems?) Maybe sharing [the] land with the Aborigines. Personally I don't have a problem but some parents bring their kids up to hate them and things when really we've done the wrong thing. (High income)

(What are the main problems?) Australia has a lot of different cultures so some kids discriminate [against] other children because of their race or the colour of their skin. Because they're only young and they don't understand. (Medium income)

Other problems mentioned by the children included missing relative overseas (3) and greed and selfishness (3). For two of the children, religion and 'to know God' were the best thing about growing up in Australia.

The children (regardless of family income and ethnic background) provided generally similar responses to the questions about the best things and the main problems for children growing up in Australia, with education the main thing mentioned by all groups of children. The children living in NESB families were more likely to mention having food and water than other children, while those

living on low incomes were more likely to discuss family and the environment. Only the children not living on low incomes mentioned health as the best thing.

The children's views of their future

Children were asked what they wanted to do when they grow up in the About Myself questionnaire. Nearly all children mentioned specific jobs that they wanted to do, and some listed more than one. The jobs mentioned varied greatly, from being a bread maker to being a politician. The most popular occupations for children from low-income families were doctors, teachers and working with animals. For the other children the most common answers included being a singer or musician, a professional sportsperson, a teacher, doctor, lawyer or vet.

Apart from entering specific jobs, a number of children mentioned other things they would like to do when they grew up. The main ambitions of the children from low-income families were to find a good job, to get married and have a family, and to have money and be able to buy a home. For the other children the main aims were getting a good job that paid well, going to university, having a family and travelling. A small number of children (7), none on low income, said they did not know yet what they wanted to do.

What the children said they wanted to do after they left school varied for boys and girls. The main occupations that boys wanted were to become a professional sportsperson, a doctor, a lawyer, an engineer or to work in information technology. For girls the main things were teaching, music, medicine, acting, designing clothes, working with animals, and hairdressing. More girls than boys said they wanted to get married and have a family, while more boys than girls said they were not sure what they would do once they left school.

The children were asked what might stop them from doing what they wanted to do when they grew up. Answers were similar across income groups and for boys and girls. The main barriers that the children mentioned were: not going well at school, changing their mind and wanting to do something else, being in an accident, not having enough money, and the influence of friends. A number of children said nothing would stop them from doing what they wanted in later life. The children's main responses to what might help them were: working hard and studying at school, going to university, practising, having family support and having money. Comments included:

(What might stop me?) Not getting enough money to go to university.

(What might help me?) Having enough money to go to university. (Boy, low income)

(What might stop me?) Nothing will ever stop me. *(What might help me?)* To go to university and learn how to be all the things I want to be.

(Girl, low income)

(What might stop me?) Is some of my friends. *(What might help me?)*
Don't go out with my friends. (Boy, medium income)

(What might stop me?) Not getting good marks. *(What might help me?)*
Studying. (Girl, high income)

Parents' views

All parents were asked what they hoped their child would do when he or she finished school. Most parents wanted their child to go to university, be happy, and get a good job providing satisfaction and financial security. There were few differences between income groups in terms of the main things parents wished for. Many of the parents from both low and not-low-income families said it was up to the child as to what they did after school. A number of parents listed specific occupations that they hoped their child would pursue; occupations mentioned included doctor, nurse, vet, lawyer, scientist, engineer, child care worker, teacher, labourer, singer, fireman, architect, professional sportsperson and business owner.

Some differences between the families emerged. More of the low-income parents said they hoped their child would get married and have children, while more of the parents not on low incomes said they hoped their child would travel after leaving school.

Summary and discussion

This chapter has looked at a range of ways the children interact with the wider world at the ages of 11 and 12, including their involvement with friends, activities, work, their neighbourhood and child care. The children also provided a range of views on growing up in Australia and thoughts about their future.

One of the key issues to arise out of this stage of the study was the importance of friends. The ages of 11 and 12 have been identified in other research as a critical stage in terms of developing self-awareness and friendships, although 15 is identified as the age when the peer group has the strongest influence (Ridge 2002, Casswell 1996). Findings from the longitudinal Dunedin Study in New Zealand show that parents are seen by their children as having less influence in their lives as they reach adolescence, while the influence of their friends dramatically increases (Pryor & Woodward 1996).

Some parents were worried about their children's friends being a bad influence. Their concern is confirmed by recent Australian research which showed that for 17 and 18-year-olds the existence of friendships with other antisocial young people was one of the most powerful risk factors for both persistent and experimental antisocial behaviour. These friendships were evident from as early as 11 and 12 years of age and prior to the onset of antisocial behaviour (Australian Temperament Project 2002).

The Life Chances children spoke about a wide range of activities they enjoyed with their friends and indicated that being with their peers was an important part of the school experience. Friends were a source of fun as well as support for the children. However, a minority of children experienced bullying, which presents a concern as bullying can affect children's ability to learn at school. A small number of children, who were not subject to bullying, had trouble with making friends. Similarly, in her study of 40 children living in poverty in the UK, Ridge (2002) found that friendships were important in terms of social identity but they were not always easy to maintain. She also found that friendships were particularly important protective factors for children from low-income families.

In the Life Chances Study, children in low-income families were less likely than others to have regular contact with friends outside school, in some cases because NESB parents were trying to protect them from perceived bad influences.

The other main contact the Life Chances children had with the outside world beyond family and school was when they participated in a range of formal and informal activities. Many of the children, particularly those living in the more affluent households, participated in a number of formal activities, such as music lessons or sports, throughout the week, making their lives very busy. There were clear differences according to family income in terms of participation in such activities, with children in low-income families much less likely to participate in formal activities outside of school. Many parents felt they could not afford such activities. Holidays away were also not affordable for many low-income families.

A few children were having their first experiences of paid work outside the home, and some others were keen to find some work to earn some money. Paid work was only an issue for few children but would become increasingly important in the next few years. Differences between income groups were not evident at this stage of the study. Ridge (2002) reported that some of the older children (13 to 15-year-olds) in her UK study who worked found it hard to balance schoolwork and paid work. This issue of paid employment's effect on education has been raised in previous literature (for example, Hilgate 2001). Ridge also found that work for many of the low-income children meant having money and the freedom to buy what they wanted to, including items that the family could not normally afford.

There were some marked differences between the children's experiences of their local community and neighbourhood in relation to family income, with children from low-income families much less likely to think where they lived was a good place to grow up. Similarly, parents from low-income families rated their neighbourhood less favourably than other parents. Previous research (for example, Ginther et al 2000, Quilgars 2001) has found neighbourhood characteristics can affect children's outcomes, such as secondary school completion. An adverse effect on self-esteem can be anticipated for children who are aware they are growing up in a 'poor' neighbourhood.

Fewer children at this stage of the study were in paid child care than at the previous stage, confirming Australia-wide statistics of the decrease in child care as children grow older (ABS 1999). The need for and use of child care was strongly linked to mothers' employment, with few low-income families either having mothers in paid work or using paid child care. Both the cost of child care and its availability deterred some mothers from working. It appears that child care can be even more difficult to find for children in the early years of secondary school than for children finishing primary school, despite their similar ages.

On the whole, the views of the children in terms of growing up in Australia were similar across the income groups. However, the children's views on their own future varied depending on whether or not they grew up in a low-income family, indicating that children at a young age already have different expectations for themselves according to their family's income. Previous research in the US (Weinger 1998) found that children aged between 5 and 13 years believed society provided fewer future employment opportunities to children living in low-income households. The children in that study, however, who were living in poverty thought they could be exceptions to this rule, indicating a sense of hope for the future regardless of current family income. The Life Chances Study revealed a similar sense of hope among many of the children who had grown up on low incomes. The parents' views of their child's future seemed much the same despite family income.

Implications for policy and practice

The findings raise a variety of issues to be considered by those making policy or providing services affecting 11 and 12-year-olds. These include:

- ways to support and sustain positive friendships for children
- the availability of a range of extracurricular activities and outings that are accessible for children in low-income families
- the quality of public housing estates as neighbourhoods for children
- the availability of (affordable) child care for older children.

CHAPTER 8

MONEY AND THE FAMILY

While money is seen as central to many aspects of life, what money means in people's lives is seldom the subject of research (Wilson 1999). This study has sought to gain a greater understanding of how the children and their families saw the role of money in their lives and in the wider society in which the children are growing up. Questions were asked about family income and families were assigned to income groups accordingly; further questions were asked about costs and affordability of such things as health services, child care and schooling. These findings have been reported in earlier chapters.

In addition to the other questions, all parents and children in the study were asked to rate their financial situation in relation to other families. The 54 selected parents and children in the interviews were asked additional questions about their views of the importance of money. We also asked them about their views on hardship and the rich and poor in the wider society. All parents were asked what were the costs they found most difficult to afford for their children. This chapter reports the findings.

Five children

The responses of the five children and their parents to various questions about money are presented below. The About Myself questionnaire asked the children to rate whether they thought their family had as much, more or less money than other families. Parents were asked the same question. In the interviews the children and parents were asked a number of questions about the importance of money and their own experiences. The children were also asked in the About Myself questionnaire to complete the sentence: 'If I had \$50 I would ...'

Mike and his mother both rated their family as having more money than most other families. Mike felt money was important for families, 'because if you needed something – not just wanted it – you'd be able to get it'. He felt he had plenty of money for his needs: 'I don't really buy stuff, I like to just save it'. If he had \$50 he would 'save it until I'm older'.

Is money important for families? His mother responded, 'It certainly makes things easier'. They have always managed financially and hope they will have enough for the future.

(High-income two-parent family)

Anna and her mother both rated the family as having about the same amount of money as most families. Anna said money was important for families: 'Like sometimes families fight about money.' Anna felt her family had enough for their needs – 'We've basically always had enough to get our way through' – although she said her parents 'wish we could have more money'. She didn't feel she herself had enough for what she needed: 'There are things that you'd like ... but you've gotta think, well, those things are gonna cost me too much so I'm just gonna have to wait and maybe one day I can afford them'. If she had \$50 she would 'call up my friend and run to the shopping centre'.

When asked whether money was important, Anna's mother described herself as a bit of a minimalist: 'I can be happy with cheap entertainment'. She currently felt good about herself, working hard and earning good money. But she felt lack of money had been a huge stress on their family relationships before her separation. Not having money was 'Horrible, just awful ... there was never any stability'. She felt they would have enough for the future.

(Medium-income family headed by sole mother)

Robert and his mother both rated the family as having about the same amount of money as most families. He said money was important for families because: 'You end up fighting for money and you need money to live' He felt his family had enough money if they didn't go out or buy luxuries: 'But you don't want to go and buy PlayStation 2 or something like that, it will be over budget ...[sometimes] our parents say our money is running a bit low so we have to save some.' He described what it was like in the past when there was not enough money: 'You can't get what you want, you get really angry.' The things he would have liked but which cost too much included 'going on holidays and buying expensive games'. If he had \$50 he would buy some lollies or a drink at the milk bar, buy some toys or cards and books, and put the rest in the bank.

Robert's mother said, 'I believe money is very important. Money equals food. However, since my husband's recent re-employment, money has become less of an issue lately. Before his re-employment the dole was barely enough, with numerous bills, a mortgage and various other expenses. At the moment if we don't spend too much, our funds are quite adequate'. She thought they would have enough for the future.

(Low-income two-parent family, Cantonese-speaking)

Kylie said her family had about the same amount of money as most families, but her mother felt they had less than most in their country town: 'Up here everyone's got two jobs'. Kylie said money was important for families. She thought her family had enough, but in the past there had not always been enough: 'Oh, it was still normal but you couldn't have everything you used to have. And you missed out on say a treat and you wouldn't get an ice cream or stuff like that. It didn't bother me because you don't always need ice cream.' She couldn't think of things she would like to have but which cost too much. If Kylie had \$50 she would go shopping or buy something for her parents.

Kylie's mother said she didn't think money was important: 'We've never been well off, but we've always got food in the cupboards, rent's always paid, bills are always paid and, yeah, we live week by week, but, yeah no money's not important, [but] it helps once the kids start getting older'. She outlined where the money went: 'Well, we can never have even takeaway [food], because all your money is gone on your mortgage and your food and your Easy Ways [bills] and all that for the week. Once that's all gone, and petrol and car to get to work. ... Like school camps, that's nearly \$200 ... I've made a deal to pay them off. ... and just like shoes, or a pair of shorts or something they need we can't never get, never ending ... You can't give them \$2 to go down the street for lunch.' She knew they would not have enough money for the future, with two children needing braces.

(Low-income two-parent family)

Jodie did not answer the questions about rating the family's money. Her father thought they had about the same as most families. Jodie said money was important for families 'because some people are poor because the people take their tax money off of them'. She said she was not sure if her family had enough now or in the past. She had saved \$1.20 in her money box. What she would like to have but which cost too much was a horse. When she did not have enough money, 'I just feel sad'. If she had \$50 she would buy 'lots of horses'.

Jodie's father felt money 'is not important, it does help, but you know it's not everything ... it's how you perceive your time and enjoy yourself'. He mentioned, for example, a recent school excursion he enjoyed. When asked if he had enough money, he responded: 'Could do with more'. He felt lack of money affected family relationships: 'It can be stressful, you find my kids want to do things when you haven't got money ... It creates stress and tension between family members ... You learn to go without things that you can sort of go without, like the luxury things you might buy for yourself like a chocolate bar ... You've just got to juggle the budget through the tight times.' He was trying to save for the future: 'I will hopefully put a little bit away each week ... if I have to put the kids into a decent school and I have to pay more than it has to be done'.

(Low-income family headed by sole father)

Rating family wealth: children's and parents' views

All the children and their parents were asked to rate whether they thought their family had more money than most families, about the same or less. Most of these 11 and 12-year-old children saw their family's financial situation as much the same as most other families' (Figure 8.1). A few children in low-income families (18 per cent) estimated that they had less money than most families, and over one-quarter of the children in high-income families rated their families as having more than most. In contrast, the parents' views of their relative financial situation showed a greater awareness of their position in a society with an unequal income distribution, but they still showed a tendency to see themselves as average.

The children and parents gave the same rating in 53 per cent of cases, being most likely to agree at the extremes (79 per cent of children who rated the family as having more money agreed with their parents rating, 47 per cent of those in the middle group, and 75 per cent of those rating their family as having less than most).

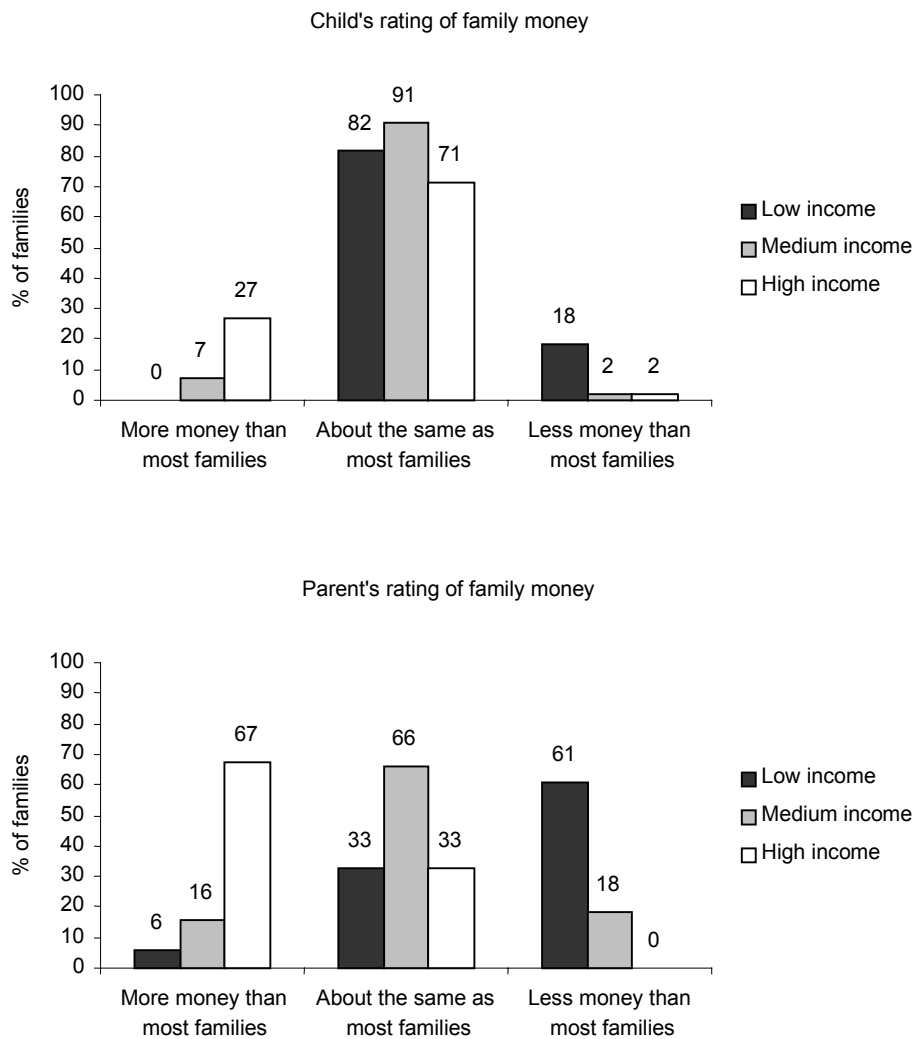
Looking at national figures, we estimate broadly that the children in high-income families in the study would fall in the top 17 per cent of children nationally, while the children in the low-income group would fall into the lowest 30 per cent in terms of family income (see Appendix B). So the children in the high and low-income groups in the study would be very justified as seeing themselves as having more or less money than 'most families'.

Also in the About Myself questionnaire all the children were asked if they had enough money for what they needed and if they thought their parents worried a lot about money (Chapter 3, Figure 3.1). The children in low-income families were significantly less likely than other children to say they 'always or mostly' had enough money for what they needed: less than one-third of children in low-income families compared with over half the other children felt they always or often had enough money for their needs. Overall, few children thought their parents worried a lot about money; children in low-income families were the most aware of this.

The importance of money: the children's views

We asked the children in the 54 families in the selected interviews whether they thought money was important for families. Responses ranged from 'If you don't have any money you can't live' to 'Money is not your life' – both responses from children who have lived all their lives in low-income families.

Figure 8.1 Child's and parent's rating of family money by family income (age 11 and 12)



The children in the selected interviews included those who had been on low incomes for all of their childhood, ten whose families had changed from early low income to medium income, and ten who had been in advantaged families at the start of the study and remained on high incomes. Most of the following analysis compares the children on long-term low-income with those in advantaged families.

Almost two-thirds of the children stated clearly that money was important, while some said it was important but with qualifications, such as 'sometimes' important or having 'some' money. Eight children said that money was not important, including six in low-income families.

The children explained the importance of money for families most often in terms of being able to buy food. A number of children in low-income families also identified the importance of money for paying bills and for housing or shelter, while a few mentioned specific school and other costs such as clothing or furniture. The following comments are typical:

Basically you need lots of money, you need to buy food with money, buy a house with money, like beds and clothes and TV, pay your bills. (Robert, low income)

You need to be able to survive, food and clothes and things like that. (Girl, high income)

The relatively few children who said money was not important mentioned happiness or family as more important or spoke of the problems of too much money. Their comments included:

You need money, but you don't need to have a lot. You only need the right amount for buying things and buying other things like books for university or something. But if you have a lot of money, like you waste it. Like people in Afghanistan think like Americans waste their things because they spend too much money. (Boy, low income)

[Money] is not the most important thing. (*What is important?*) Having a nice family ... spending time with your family. (Boy, high income)

Even if we don't have money if we're happy it's okay. (Girl, low income)

No ...and like sometimes when people get money somebody is jealous and somebody might kill the one that has money. (Girl, low income)

Enough money

The children in the selected interviews were asked whether they thought their families had enough money for the family's needs. Overall, the majority of the children said their families had enough money. Over half the children in the low-income families said their families had enough money, a few qualifying this by saying 'sometimes' or for 'some things', while others said they did not have enough. The things their families did not have money for included school costs, bills, food, clothing and a house:

(...*enough money?*) Only for some things the family needs, but not for all. [not for] leisure and paying off the bills ... sometimes my mum can't pay for things so she borrows money from my brother. (Boy, low income)

Sometimes for things like to pay money for school things and that, sometimes they pay it late a little bit. They don't pay it on the real day. (Girl, low income)

The children in the high-income families all said their families had enough money, some adding 'definitely', and one saying 'not too little, not too much'.

Almost half the children in the low-income families could remember a time in the past when their family did not have enough money. One child remembered:

That was bad. Because we didn't have enough for dinner. And when our shoes don't fit we don't have money to buy them. (Girl, low income)

Only one child from the advantaged families could remember a time when there was not enough money: 'When mum and dad split up'.

Almost one-quarter of the children on low incomes reported that their parents argued about money, but none of the children in the advantaged families reported this, one saying, 'Not that I know of'.

The children were asked if there were things that they themselves would like to do or have but which cost too much. Almost one-third of the children in long-term low-income families said that there was nothing really, although it was clear some limited what they might want, in the knowledge that some things were too expensive. When the children did name something they wanted but their family could not afford, the most frequent response was a computer, followed by games such as Nintendo or PlayStation. Other individual responses included a TV, a DVD, a bike, a piano, a pet cockatoo, and a horse. One child wanted money to be able to participate in the school fete. Two children answered in terms of wider family needs, one wanting a car, and another saying she would like to be able to pay the bills:

If I had like lots of money I'd pay the bills. (Girl, low income)

How did the children feel when they did not have enough money? For the children in long-term low-income families the responses were mainly negative, but with a proportion relatively philosophical about it, for example, saying they would save up. The most common response was in term of feeling 'sad', a few children using the words upset, or angry or jealous. Examples of their comments included:

I think about my friends because all my friends own their houses. (Girl, low income)

I'd like a new stereo, a new TV, a new video recorder, a DVD player ...
If I really want something I feel desperate to get it. (*And what happens if you can't get it?*) I just say to myself that I'll wait till I get a job and then I can get all these things. (Boy, low income)

(Are there things you would like to do or to have, but they cost too much?) Games. PlayStation games. *(How do you feel about it when you haven't got enough money for something?)* Angry. *(Who do you feel angry with?)* With myself. (Boy, low income)

(Are there things you would like to do or to have, but they cost too much?) Computer ... yeah, they're too expensive, and all the other shops like they sell these really expensive ones because computers have lots of technology in them, and I like need it for high school because we have to do all this research. (Girl, low income)

The children from the advantaged families also listed things they would like but could not afford, including a motor bike, a horse, Warhammer games and a CD player. However, 'going without' was less of an issue for these children if they did not have the money for something. Half the children in the advantaged families said they would save up for it. One boy said he would feel 'a little bit angry', another that he would feel 'bad', but as one commented, 'it doesn't generally happen'.

The children in Australia with the hardest lives

Towards the end of the interviews the children were asked some questions about the wider society, including who they thought were the children in Australia who had the hardest lives. These questions allowed the children to talk about money and other factors in a wider context.

The main themes of the responses of the children on long-term low incomes were that the children in Australia with the hardest lives were:

- 'poor' children, with no money or food, including the homeless
- children with no families, including those who have to be adopted, or children with parents who did not look after them, including drug and alcohol users
- children from particular ethnic groups (Hmong, Afghan, Aboriginal), refugees and those who did not speak English.

Other responses included children with not enough education, children with health problems, and children with no friends.

Examples of the responses include:

I think people that don't have houses, they've got the hardest lives because they're poor and they don't have money and they don't have food. Or separated [from] their mother and father. Or their mum or dad died and there is only one parent, they passed away. (Girl, low income)

Probably the kids who have no friends. You know they haven't been taught their social skills, like their parents don't really know how to bring them up properly, they've spent their money on booze and stuff

and they just don't worry about their kids, let them try and make their own life. (Boy, low income)

The refugees have the hardest life because they just arrived in Australia and I know they would like freedom. (Girl, low income, NESB).

The children in the advantaged families made broadly similar comments, including 'the poor ones', children from 'a broken up family', and who do not go to school. An additional theme was the problems of rich children.

Anna, whose family had moved from low to medium income, responded:

Rich kids or poor kids. Rich kids usually don't find all the attention that they need from their parents and sometimes because their parents are so busy trying to get money, they're doing what they think is best that they don't really listen to their children. And poor children because they don't have the chances that some other kids get.

The importance of money: the parents' views

The 54 parents in the selected interviews were also asked whether they thought money was important. About half the parents said clearly that money was important, a few said that it was not important, while the remainder discussed their ambivalence about money, that it was both important and unimportant.

The main themes in the parents' responses could be summarised as:

- Money is 'extremely important': it provides, for example, food, peace of mind, opportunities
- Money is not so important in itself but 'it helps'
- *Not* having money is important
- Happiness and/or health and/or a good family are also important or more important.

Interestingly, the range of responses was quite similar from the families on long-term low-incomes and those in advantaged families.

One mother discussed the family's recent financial crisis:

And you know there's been many times that I've had to say, 'Look, we just don't have much money at the moment'. And then he'd say, 'Are we poor?' I'd say, 'No, we're not really. We're not poor but we're just going through a bit of an awkward time'. How do you define poor? ... I mean 'poor', you can be 'money poor', but at the same time we're rich in a lot of other things. So he's had to learn to not ask for things but he still does and he still gets them somehow. (laughs) He's our priority. (Low income)

Enough money

When parents were asked whether they had enough money at the moment for what their family needed, there were clear differences in responses between the income groups. A small number of the families on long-term low incomes simply said 'yes', they had enough, while half indicated that they had 'just enough' or enough for some things only, and one-third of the low-income parents said 'no' they did not have enough. In contrast the high-income families all said they had enough, with one exception who replied, 'There is never enough'.

When talking of having enough money, the low-income parents made comments such as enough 'to live on', 'to make ends meet', 'until Monday', 'in the sense that there is food in the cupboard', 'if we don't spend too much', and 'we have to spend within our capacity'. They also spoke of careful budgeting and the things that fell outside that budget, ranging from takeaway food to buying a house.

Most of the low-income parents spoke of times in the past when they had not had enough money. A number of parents remembered such times as 'horrible', some recalling being stuck at home. They mentioned a variety of ways of surviving, included borrowing from relatives, using credit cards, getting credit from shopkeepers and cutting back on food.

Would they have enough money for their family's needs in the next few years? About half the low-income parents were optimistic, saying either 'yes' or that they hoped they would have enough. Of the remainder, most said they did not know whether they would have enough, while some said they would not have enough. Those saying they would not have enough mentioned the need for computers and tutors, not being able to keep up with their mortgage, the increased needs of older children, and the likelihood of increased costs for food and electricity and rent.

The high-income parents in the selected interviews were generally confident about having enough money over the next few years, although some mentioned uncertainties. These included the costs of having two children at private schools, the cost of university, the fear of the mother losing her job when the father's job had been made redundant, and older parents wondering how long they would be employable.

Effects of money on family relationships

Half the parents on long-term low incomes said that lack of money affected family relationships, while one-quarter said lack of money did not affect their relationships and one-quarter did not give a specific response. Effects ranged from parental separations and attempted suicides to 'a lot of grumpiness' and occasional complaints. The main effects reported were stress, depression, and children being resentful. Typical comments included 'It puts a lot of stress on a

family' and 'You feel upset with your life'. In contrast, another low-income mother commented:

I don't believe money would come between family relationships.

Kylie's mother spoke of her older daughter's requests for money:

I feel so small every time she asks me for money and I have to tell her no, I haven't got it, and she knows I haven't got it but they still seem to ask, especially in front of friends. (Low income)

Two mothers said they had separated from their husbands because of a combination of money problems, unemployment and gambling.

One NESB mother had attempted suicide in her desperation about her poverty following her separation:

Although money is not everything, the handouts I receive are barely enough, because the children are at an age where they eat a lot ... Centrelink is also docking me \$40 per fortnight due to complication with the divorce. This further makes it difficult for us. I have often contemplated suicide, but when I think of the children, I think better of it. I have often wanted to get out and forget about these problems, but have trouble finding a babysitter for my 5-year-old. In 1997, I overdosed on drugs and was sent to hospital, where I was brought back from death. I had even contemplated poisoning my daughter, but also thought better against it ... Recently, after paying all the bills, I am again in desperate need of money. I also try and eat less myself, so that the children may eat more. I am not sure whether I will have enough money in the next few years, because I cannot work, I must rely on handouts. (Low income, sole parent)

Two of the high-income parents commented on the effects of money problems, one in a family with a recent redundancy who felt lack of money had added to the family difficulties, while another commented, 'If money is a problem, it permeates other things'.

Costs of children

All primary carers in the study were asked about their experiences of costs and, specifically, what costs they found most difficult to afford for their child. The most frequent responses were school costs, clothes and going out. The cost most frequently mentioned by families not on low incomes was out-of-school activities, followed by school costs, clothes and going out. The costs mentioned most often by low-income families were school costs, clothes, going out, shoes and food. One mother noted that while the individual costs for her daughter were not difficult in themselves, the combined costs of many children added up:

Well, her costs aren't that great but when you get the four kids involved then it does get very hard to get her things. (Low income)

Many parents spoke about increased costs as the children approach adolescence and become more aware of such matters as clothing brands and the latest computer games:

Now that she is getting older, fashion conscious and more susceptible to peer pressure, it is much more expensive to meet her material wishes generally. This is not a question of need though, but more an issue of desire on her part. (Medium income)

School costs

While parents' responses to specific questions about school costs have already been discussed in Chapter 5, these were also one of the most prominent issues raised in response to the wider question of costs for children. Difficulty in affording school costs was an issue for both low and not-low-income families. Affording school costs was the biggest issue for families living on low incomes. These families reported trouble paying for school uniforms, books, and activities such as sports, dance, swimming and school camps. A few low-income families also had trouble affording computers. One parent, for example, said her child needed:

A computer to do his work. The school wants kids to get computers.

Parents not on low incomes mentioned similar school costs in terms of fees, books, uniforms, music and camps, though costs for children at independent schools were much higher. For example:

School fees, tuition fees, book fees, uniform fees, music tuition fees – all to be paid at the start of school in the beginning of the year. (Medium income)

Clothes and shoes

The cost of clothes and shoes were sometimes difficult to afford for both low-income and not-low-income families. The issues with shoes included children wearing shoes they had out-grown and the cost of brand-name runners. One mother living on a low income with a 'special needs' child said:

Clothes, you've got to get good things, shoes and trousers. They wear and tear and he's growing all the time. Trying to keep up with that and getting things that are quality because if you get something that's very flimsy they break them straightaway. (Low income)

Food

When asked about the most difficult costs to afford for their children, parents of four children on low incomes said food. Food was not a major issue for more affluent families, although two did mention it. The low-income families specified the child's 'favourite food', 'takeaway meals', and having to cut back on food to pay the bills:

Being put on credit reference if you don't pay the bills – it means I have to cut back on what food the family has. (Low income)

Extra activities and going out

Extra activities such as music and sport were the most frequent costs families not on low incomes found difficult. Paying for going out to such things as movies and birthday parties was also a cost some of these families found difficult. The cost of going out and extra activities was also frequently mentioned by low-income families. For example:

He's growing up and the activities he wants to do in and out of school.

Probably just outings that cost money like swimming and then something to eat.

The gap between rich and poor: the parents' views

In considering the wider Australian context, the parents in the selected interviews were asked whether they thought there was a gap between the rich and the poor in Australia, and, if this was so, whether they thought it affected their child's life in any way.

Among the long-term low-income families, there was general agreement that there was a gap between rich and poor and many felt it was increasing, while a few parents were unsure and felt unable to comment. Two parents, both from Asia where they thought the division was obvious, did not think there was a gap in Australia. In their responses some parents identified themselves as among the poor while some spoke of themselves as in the middle. Parents commented that 'being rich is better' and that 'rich people look down on poor people'. They spoke of the 'expectations thrown at you by the media' and the visible signs of wealth around them, such as cars or children's friends with 'new this, new that'.

Comments on the causes of the increasing gap between rich and poor included the closing of factories, the effect of the GST on families, and government priorities. For example:

I think the rich get more ... the poor have to suffer ... I think it's because of the Liberal government, I think they're more with the rich. They give more for them ... but they don't know that there is

struggling, they don't think of the families that are struggling, that are unemployed and, you know, money-wise and stuff like that, they don't see it, they only think of the rich. (Low income)

When asked about the effects any gap between rich and poor might be having on their children's lives, roughly one-third of the low-income parents said it was having an effect, one-third thought it had no effect at this stage and one-third were unsure of the gap or its effects. The effects on the children included social stigma, media pressure, and not being able to have shoes and clothing and computers that others possessed. Parents explained:

It could affect her in the way, if she wanted something that's expensive, that I can't get it for her, so I try. Something like say there's a pair of runners, I've never bought them like a hundred and something dollars, I'll go and get something that looks sort of similar ... So [there are] things that I can't afford to get. Because if I have to buy it for her I have to buy it for the others too, you know what I mean. (Low income)

I believe a gap between rich and poor would affect a child's life. For example, if a rich kid had a computer, he would certainly be at an educational advantage. It also places pressure on us to buy a computer for the child. (Low income)

I don't have enough knowledge to answer this question. I don't know about our future but I just think that when he grows up he'll go to university and his friends will wear nice clothes and good shoes which I won't be able to buy for him then he will be sad about that. (Low income)

In society, usually rich people look down on poor people. If there is no social justice, there will be bad influences on the way the children think about their life when they grow up. (Low income)

The parents who thought their children were not affected by the gap between rich and poor commented on their children's lack of awareness because of their young age or because they only associated with people on the same income level.

Most of the parents interviewed in the advantaged families saw a gap between rich and poor. For some it was obvious, others said they were not very aware of it, and one raised her own financial difficulties in spite of a high income. A few identified themselves as 'middle class' rather than 'rich'. Two living interstate talked of the highly visible wealth in some areas of Sydney and Perth. In discussing the effects such a gap might have on their children, a number of parents spoke positively of their children's exposure to and acceptance of, people from a range on income groups; a few mentioned indirect effects on the children from the broader society; and a few said there were no effects on their child:

It's very obvious and very much pronounced, the haves and have nots ... Sue will come home and talk about some of her friends and she'll say 'Oh, I don't tell them about [our holiday house]', because, you know,

her friends' parents are both pensioners and so therefore they've got to be very careful ... I mean members in my family are struggling financially ... Your financial ability doesn't equate to how much you love someone. (High income)

I don't know that it affects her, but it does concern me that she's on the wrong side of it, she's on the affluent side of it, she's now going to a private school. We've just made the decision to travel through Asia, you know, take back-packs with the kids at Christmas time. And one reason for going to Asia rather than somewhere else [is that] I think it's really important for the kids to see just how other people live. (High income)

Summary and discussion

In relation to the gap between 'rich' and 'poor', many of the children in the study at ages 11 and 12 were not very conscious of their financial situation in relation to the rest of the society. They tended to see their families as about the same as most others, in spite of the actual variations in their incomes. Parents explained their children's limited awareness of their financial situation in terms of their young age and the homogeneity of their social contacts. Further, low-income parents often went to considerable lengths to protect their children from impacts of their limited income by going without themselves and putting the children's needs first. That the children would become increasingly aware of their family's relative financial situation as they grew up was suggested by the parents' own ratings which showed greater awareness of the difference than the children's (although even the parents tended to see themselves as average).

The interviews with the children who had grown up in long-term low-income families showed however that some children were very aware of their family's financial struggles. Many of these children saw money as very important for families – 'If you don't have any money you can't live' – but a few emphasised 'money is not your life' or pointed to the dangers of too much money. Some of the children in long-term low-income families felt their families had 'enough' money but many were aware of problems in paying school costs, bills, food, clothing and housing, and of their parents arguing about money. When asked if there were things they themselves would like to do or have but could not afford, some children named items such as computers and video games that they were very aware other children had, while a few spoke of such things as paying the family bills. Some children would ask their parents for the things they wanted, while others knew they were beyond reach. The word the children used most often to describe their feeling when they could not afford such things was 'sad'.

Some UK studies have raised the question of whether children 'learn to be poor' controlling their expectations and reducing their aspirations (Middleton 1999 cited in Ridge 2002). The present study finds that some of the 11 and 12-year-old children in families with long-term low incomes did restrict what they might ask of their parents to pay for and could be seen as reducing their expectations of

participating in expensive school camps or owning computer games or buying clothes. They did not yet seem to be restricting their future aspirations, however, and could see a time in the future when they would have a job and money. Their parents, though, often feared for the future, with the increased costs and expectations of secondary school, let alone tertiary education, although some were optimistic.

The parents on long-term low incomes shared some ambivalence about money with their children: money was both very important and not everything. Many spoke of having 'just enough' money, and of very careful budgeting. Parents described their experiences of not having enough money for their family's needs as 'horrible'. Half the parents felt lack of money had a negative effect on family relationships and at the extremes led to family breakdown, depression and suicide attempts.

While some of the costs that were difficult for low-income families could be seen as family or household costs, such as housing costs and bills, the costs they most frequently found difficult for the children could be summarised as school costs, clothes and shoes, and outings. The implications of not being able to meet these costs for the children would mean children being limited in their participation both at school and in their social life with friends.

Some parents were very aware of the gap between rich and poor in Australia and felt it was increasing and was affecting or would affect the lives of their children. Parents on low incomes saw this impact not only in terms of lack of computers and of shoes, but of stigma. As one mother said, 'The rich look down on the poor'.

Implications for policy and practice

At the widest level of policy is the question of how society should address the increased gap between the rich and poor. While there are debates among academic researchers about the measurement of the gap (Harding & Greenwell 2002), it is an issue of wide community disquiet (Johnson & Taylor 2000) and of importance for future policy directions. It raises far-reaching issues of distribution or redistribution of income across Australian society.

At the more immediate level, the findings point to the need for more adequate income support, especially for sole parents and for unemployed and low-wage families to enable them to make ends meet, and to reduce the stresses on family life and thereby strengthen the families.

At the community level, there is the need for people working with children from low-income families to understand and counteract the impacts of the media and peer pressures on children to possess expensive consumer goods.

CHAPTER 9

WHAT FAMILIES NEED FROM GOVERNMENT

The Life Chances Study has explored many aspects of the lives of the participating children and families, including relationships within the family, the school context and the child's contact with the wider world. Children and parents have given their perspectives on their past lives and hopes for the future. They have talked about financial and other difficulties and the supports they receive from friends and relatives and services. This chapter takes the opportunity to look at the families in relation to the wider policy context.

The chapter first considers what the children and their parents themselves suggested that government should be doing to help families with children. This includes their views on income support, employment, housing, health and schools, providing additional insights into some of these issues raised in earlier chapters. Two case studies illustrate how a range of policy issues can impinge on the lives of families, and the chapter concludes by drawing together the policy issues raised.

Five children

Presented below are the responses of the five children and their families to a question about what, if anything, government should do to help families with children. Their responses range from the problems of targeting income support to wages policy and illustrate some of the diversity of responses from the families as a whole.

Mike said:

Well, they couldn't give them money because that wouldn't be guaranteed that the kids would get something out of that, because the parents might be greedy and might take the money for themselves so they couldn't choose that. Maybe if they ... paid for the kid to go to school [and] they didn't pay the family.

His mother said:

That's probably what I can't answer because we're in a position where our tax bracket, we pay tax, [but] we see absolutely nothing – family allowance or any of that – so I guess we look after ourselves, we can't expect it from 'big brother' ... The Liberal government have put in for per head for private schools, it's translated into a deduction ... whether that would stay with a change of government, who knows?

(High-income two-parent family)

Anna said:

Yeah, I think that if you have a child and you don't like have a job ... I think the government should do more than the dole because the dole was meant to support only one person. And I think more people need that and maybe like they should have more...like more a home kind of thing where people can stay if they're in like really big trouble and they have got children.

Her mother said:

I think we have been assisted greatly by the government financially ... I don't know. I think often it's up to people to seek out these resources. I think at a local council level often it's more beneficial ... in providing good facilities for children, good entertainment facilities, good exercise facilities.

(Medium-income family headed by sole mother)

Robert said:

Give children more care, give more money to families with children. Sometimes families don't have enough money so they can't care that much about their children, or give enough support for them, like everything costs money.

His mother said:

Funding in most areas is quite adequate. The government is already helping out a fair bit. The education sector, however, could always do with a little more funding.

(Low-income two-parent family, Cantonese-speaking)

Kylie said:

Support them more ... Like if they need food give it to them and understand why they need it. They're not just trying to do it because they've got money and they just don't want to waste it on food or anything.

Her mother said:

Oh, they should be doing lots. Giving us a decent wage first. Working in the timber mill and only getting, well, they really only get \$390 a week but they get an extra \$20 for turning up every day. But if that \$20 attendance bonus thing wasn't on it they'd only get to \$390 a week and it's so dangerous out there, his friend lost a pair of legs, his legs last year. So, yeah, I could get a phone call any day saying he's in stuck in the machine and for the money they get it's not worth it, but it's better than being on the dole. ... Dole people and pension people are more well off than what we are ... What do we get on our health card? Doctors, medication is cheap – that's about it

really, can't even get on the trains half price with my concession card because it's a low income and yeah it's disgusting, they should look and help us low-income earners that want to work. ... If we won Tattslotto it would be better! He wouldn't have to work out there.

(Low-income two-parent family)

Jodie said

Support them with money and that.

Her father said:

Housing, health and schools, they are three main things, just better standards, some of the housing ... areas like high-rise flats and the units ... like the housing estate is not one of the safest places around. Health, well, you can always do better in health and schools, well, they're slightly changing at the moment from what the Kennett government had, you know, class sizes are getting a little bit smaller. Some of the schools are opening back up which is a help.

(Low-income family headed by sole father)

The children's views: how government can help

The children from the 54 selected families were asked in the interview whether they thought there were things the government should be doing to help families with children. (The 54 selected children included 32 on long-term low-income, 10 whose family income had increased from low to medium or high, and 10 who were in advantaged families on high incomes; two children with developmental delay were not interviewed). Many of the children were able to give considerable thought to the question and provide ideas about what the government could do to assist families and their children; nine children, however, were unsure of what the government could do. One girl summed up the imperative role for government in helping children:

I do think that it's important to help make sure that kids understand that there's hope if they're not enjoying their life and everything, that there's ways that they can be helped. (High income)

The main ideas raised by the children were: provide families who need it with more income support (18); help with school costs (6); provide help with housing (6), assist parents in finding employment (4); and reduce other costs by reviewing the tax system, particularly the GST (3). While by far the most frequent response from the children in low-income families was about money and food, the most frequent response from the children in the high-income families of the selected interviews was assistance with school costs. The children's responses are presented in more detail below.

Help with finances

Many children living on low incomes suggested that the government provide more income support to families with children. For example:

Give them [families] a little bit of money just to get through their life, and just to try and find a job and all that. (Boy, low income)

I reckon John Howard should hand out freebies and money to really poor families from the state's treasury because I mean we're not a very poor country. (Boy, low income)

Like maybe give them money to buy food and clothes. (Girl, low income)

Help with school costs

Children's awareness of school costs was raised earlier in Chapter 5. Some children thought the government could be doing more in terms of helping families meet school costs. One child who had formerly lived on a low income said:

Most families can't afford for their children to go to school ... [The government should] lower costs to go to school. (Boy, high income)

School costs were also recognised as an issue for some of the children from the advantaged families. One boy thought all children should have equal access to primary school regardless of cost:

I reckon everyone should have a good chance of at least the first time of education ... If you can't pay for primary school and they won't let you in I reckon the government should ... let you in for as much as you can pay or even [for] nothing. (Boy, high income)

Help with housing

A number of children living on long-term low incomes thought the government should be making sure all families have a home to live in. None of the children from the advantaged families mentioned assistance with housing. One of the boys from a low-income family who had grown up in a public housing flat talked about the need for families to have adequate housing and spoke about his experience of being on the public housing waiting list:

Letting us [families] get a house as soon as they can get one instead of letting all the single people get them first and then let other people wait for ten years before they can get one.

Government should also provide families who need it with adequate housing:

They should give them a home, even if they can't afford it. (Girl, low income)

Help finding jobs

Some of the children, both those living on low incomes and those from more advantaged families, thought the government should assist parents to find employment to help them bring up a family. For example, one girl said:

Well, I think that they should make sure everyone has a fair chance and I think that if someone doesn't have a job or something they should try and help them to find one. (High income)

A girl thought the government needed to encourage parents to get an education so they are able to find jobs:

Help people that don't have an education and get teachers to have them in education so then they'll be able to work. (High income)

Take off the GST

A few children mentioned the impact on families with children of the GST (Goods and Services Tax – introduced in July 2000, over a year and a half before the interviews). For example:

I think the government should take GST off, so it can be more easier for [families]. (Girl, low income)

The parents' views: how government can help

Parents did what they could for their children in providing a home and other necessities but it was not always enough. The parents from the 54 selected families were all asked whether there were things the government should be doing to help families with children. Some parents (5) were unable to provide an answer to this question, while some of those living on low incomes (6) simply emphasised that they were grateful for the assistance they already received from the government. Nevertheless, most parents provided some suggestions for how the government could further support families. On the whole, parents from the advantaged families were more likely to think the government was doing a good job supporting families with children than were parents who had lived on low incomes for a number of years. For example, one father who had never lived on a low income said:

Broadly, I think Australia has got it right. There's a reasonable social conscience, I think, in Australia. If we're in an affluent society we at least have the ability to pass that through. I'm much more concerned about what we're doing about the social issues around Aboriginals,

drugs and unemployment than I am about support for individual families. (High income)

Overall, parents came up with a number of suggestions for the government around the areas of income support, employment, housing, health and education. Particularly in the case of the low-income parents, their suggestions drew strongly on their own experiences. Parents generally gave much more extensive responses than the children although they shared some similar concerns.

Income support

A number of parents from low-income families expressed a need for additional income support. For example, a mother from a NESB family in which her elderly husband now received an age pension said:

I think the government should increase the handouts for families like us. The current amount is not quite enough. I have applied several times to increase the amount being given to us, but it has proved a fruitless exercise. (Low income)

Parents in public housing were concerned that if income support was increased, rent would also increase, cancelling out any real benefit to the family. This was a problem for a family with eight children living in public housing. The mother of this family said:

I would like them to help the families more, but if they give more money then increases in rent and electricity [will follow] and all that is not much help. They pay you more and rent goes up. (Low income)

Another low-income family in public housing had a similar concern:

I don't think there's much more that [the government] can do because they give you more money and it goes out the other end to government housing. Your pension or payment goes up and then it gets taken off you to pay for your rent, so your rent goes up when you get that rise, so you don't really get the rise. (Low income)

The impact of the GST

Parents from some families living on low incomes, as well as one from one of the advantaged families, mentioned the introduction of the Goods and Services Tax (GST) when discussing the need to increase income support for families with children. This was also raised by the children. Parents mentioned the general increase in prices for basic items since the GST. (Fresh food but not processed food was exempt from the GST.) For example:

I think the GST is really bad for the families. I didn't notice it at first but I noticed food was very expensive compared to before. I know it's not much on the grocery bill at the end but it just seems everything is dearer. (Low income)

Another mother spoke about the need to budget since the introduction of the GST:

I think there should be more [income support] especially with the GST and everything. (*Has that made a difference to you?*) It's hard ... yeah, you've sort of got to budget and work out what you want and how much you want to spend and make sure you've got enough money to live on till you get paid again. It's a lot harder now since the GST came in. (Low income)

One low-income family spoke of relying on a credit card to help meet costs during the period when the GST was first brought in:

Things got pretty tough when they initially introduced the GST. That was a bit of a nasty old period, but once again, credit got us through. We tend to find money, but at the same time I would actually go into debt to get that money, you know, I'm using credit cards and things. I think a lot of families are living on credit and that's scary in itself.

Support for single parents

Some families specifically mentioned the need for government to provide additional income support for single parents. One sole father now living on a low wage said when he was on the sole parent pension he found it difficult to get and felt intimidated because it was primarily aimed at single mothers. One mother, a former sole parent, said:

I think that for those who are partnered and earning money the family payment [Parenting Payment] is a wonderful thing ... But for single parents I think it is absolutely disgusting, they need to review it. So many single parents are out there working long and hard hours away from their children and coming home with very little more than the pension ... and then by the time they've paid child care ... most of them are running around in bombs of cars. (Medium income)

One sole parent spoke about the trade-off between working full-time in paid employment receiving no government assistance and choosing to stay at home and receive income support. When she worked part-time she had lived on a low income, but received the pension and other benefits. Now that she was working full-time on a medium salary she no longer received such support and believed she was only marginally better off financially:

I'm in that middle [income] band but I'm still a single parent raising four children. I'm not entitled to get Austudy for my kids because I earn that little bit too much. I'm not entitled to a health care card so I have to pay for my flu injection and my doctor visits and dental, etcetera. People think, oh yeah, you're a single mum with four kids, you're getting benefits – but you're not. I think I'm better off working full-time. Well, it's quite stressful [but] I don't get home till 5 every day so there are benefits and there are losses.

Employment

Assistance with employment was a major issues raised by both the advantaged families and those who had lived on low incomes over time. One of the main issues facing some of the low-income families was the desire to work but not being able to find employment.

A few families faced difficulties in looking for work in country towns, including Kylie's mother. A second example was a sole father who had trouble finding work for himself, but was also concerned about employment for his children in the future:

No one will employ me here. I would like to work a couple of days a week. There's no work for kids leaving school if you haven't got HSC or something like that to go to uni. That's your life finished, you'll end up on the timber mill or working at the abattoirs or something like that. There's not much industry. So I said to [my daughter], I don't want you to be one of those checkout girls in a supermarket, I need you to get a job. (Low income)

Choices for mothers: affordable child care and other assistance

A key issue for families in relation to employment was the provision of affordable child care to assist parents returning to the workforce. In Chapter 7 child care use was examined showing that few of the low-income mothers in the study either were in paid work or used child care. The parents interviewed from low-income families tended to discuss the cost of child care when mothers engage in paid work, while those from the advantaged families generally mentioned the need for paid maternity leave. Examples of what some low-income parents said are as follows:

The main thing is having more jobs available for people with young children during school hours or child care. There's a big change in child care as well. They are cutting down on the funds. (Low income)

I'd like [the government] to have cheaper child-minding facilities and after school facilities because I wanted to go back [to study]. I look in the paper and to get jobs between 10 a.m. and 2 p.m. is nearly impossible so it makes it hard for people like myself to go back to work when I've got to be there for school; and even if it's after school it costs

that much for child care that you wouldn't want to go back because you're spending it all on child care so you might as well just be on the pension. (Low income)

It's not just single mothers, I think it's women generally who need more assistance to be able to work, to have affordable child care and assistance with re-entering the workforce. (Low income)

Examples of what the advantaged parents said included:

I just think like maternity leave and things like that, women just don't get the options. If you have a baby it's hard, there's a lot of juggling ... you end up paying more in creche fees. I'm lucky because my husband's got a good job and I get good money with what I do now, but I think for most it would be very hard. (High income)

The main thing is that these days a majority of women work, regardless of whether it's a choice or a necessity ... I'm still really a minor income earner but you know you're paying so much in child care and so much money in tax and the difference is that you may as well not have worked because you're actually behind. (High income)

I would like to see the government support families more in that I would like them to support women staying at home if they choose to. On the other hand I would like to see them support women going back to work if they choose to do that. I'd just like – and I say women because it's generally women that are left with child care – I would just like the government to recognise that what suits one person doesn't necessarily suit someone else, and a woman would be able to make that choice and the government should support them. I suppose the recent discussion about paid maternity leave is the beginning, but at the moment I think it's a really awful decision for women to make because it's a real bind and it's costly, it's very hard. (High income)

Housing

A number of parents thought the government should be doing something to help families in regards to housing. In particular, families who had been public housing tenants wanted the government to make public housing safe and suitable for children and to shorten the waiting lists. The issue of public rent being linked to income and increases of income (for example, family payments) leading to increased rent has been raised above.

Making public housing suitable for children

A number of the low-income families felt the area surrounding public housing, and high-rise flats in particular, were unsafe for children. Safety concerns included crime in the area and drug problems. One mother said:

The government should build more accommodation to help the needy but not high-rise buildings because crime is prevalent in such places. From my own experience, as we used to live in a high-rise housing

commission flat, I was very frightened. Drug addicts were shooting up and left syringes in the corridor or sometimes just at the front of my door. Break-ins and armed robberies are also very common in high-rise housing commission buildings. Our whole family, especially my children, were very frightened when we lived there. They are much happier and feel much safer now. (Low income)

One sole parent in a country town who was eligible for public housing refused a place offered to her, even after being on the waiting list, because of her concerns about the safety of her children:

I would not put my children in that environment because I've been there, I've seen the people. I mean they might be nice people and all, but the language, the graffiti, the burglaries – I could not do it ... So I was off the list because I was considered too choosy. But I was putting other people first, I was putting the kids first. (Low income)

This mother wrote to the government about her concerns. She chose to live in a private rental property and rely on rent assistance.

Another low-income mother concerned about the safety of high-rise flats suggested the government put money into building 'housing co-ops that aren't in horrible clusters, but are just spread throughout the community'.

Another concern about public housing for families was the size of the flats available. One couple who had seven children (nine people in total) wanted a four-bedroom commission flat instead of their current three-bedroom flat.

Waiting lists

A number of families living on low incomes wanted the government to improve the waiting lists for public housing. For example, one mother who had put her name on the list said:

[It] basically seemed like there was no hope and the waiting list was so long it was ludicrous, and you wondered where you will end up and whether that's worth it. (Low income)

Another mother (whose son is quoted above) waiting for public housing thought there should be a priority to find housing for families with children:

The ones that have got kids, give them the house instead of the single ones that have got no kids. You see a lot of people in the flats. They've got no kids and they're in a two or three-bedroom place ... and there's us who've got kids and have got to wait and it's not fair. (Low income)

Health

Many of the families, both low-income and advantaged, thought the government should be doing more in terms of health for families with children. The main concern was the decreasing access to bulk billing GPs. This was an issue facing families in both income groups. Another concern about health was the issue of private health insurance. The lack of affordable dental (especially orthodontic) care was raised by some parents.

Declining numbers of bulk-billing GPs

Parents, especially those living on long-term low income, commented on the declining numbers of GPs who bulk bill, an issue also raised in Chapter 3. In some instances the family's regular doctor or health centre had changed from bulk billing to full fee paying without notification, creating confusion and problems of affordability for low-income families:

With health I haven't had a problem before but a few months ago when I went to a medical centre with Medicare I was surprised that from this year they charge money. It is expensive and I need to find another medical centre with bulk billing. (Low income)

Private versus public health

A mother from one of the advantaged families thought the government should do something to reduce the gap between public and private health care:

Health is a true issue because I'm a nurse and my husband is a doctor and we both fluctuate between the public and the private system. The divide between public and private health is huge and I find it seriously disturbing. Anybody who is sick should have the same access to good health care, and I think in Australia we're seeing more and more that that's not what happens. (High income)

A single father with four children was concerned about the government's push for families to have private health insurance:

I think the [private health insurance] thing was a scam. If you don't join you've got to pay, and if you do join you still have to pay. I don't think you should be forced to join any sort of insurance if you don't want to. (Low income)

One mother, who said she would like the government to provide a 'free' health care system, especially for families with particularly unwell children, was concerned that the average family could not afford private health cover.

The loss of a 'community' health focus was raised:

The community health centre, it was a great service, the best doctors. They need to have more money injected into them. It's still operating but not the way it was. We had dedicated staff that were community minded, that would do home visits and look after the whole of the person. There are no doctors actually employed there at the moment, they can't seem to find anyone. The doctors left because of management, they wanted them to have higher turnover of patients and wanted them to give them bonuses for seeing more. That's just not the way they worked, that private industry sort of stuff. It's a community health centre but it wasn't being run as such. (Low income)

Schools

All parents placed great importance on education for their children and many thought the government could do more to improve the education system. The main issues of concern for parents were around school costs, large class sizes, discipline and access to computers.

Discipline

Discipline in schools was an important issue particularly for some of the Vietnamese families. For example, one mother thought increased discipline would help to prevent bullying:

I suggest that the government enforce stricter discipline in schools. Bullying and teasing have to be eradicated. My younger daughter has been a victim of bullying at her school. She dares not eat her lunch at school as her friends tease her that she will get fat. I suggest that the teachers watch children while they eat their lunches in the classrooms before sending them out to play in the schoolyard. (Low income)

A second Vietnamese mother thought introducing more discipline in schools would help children to do more work:

Education-wise I wish to see the teachers place more pressure on the students and give them a lot of homework. (Low income)

A third mother wanting teachers to use greater discipline measures said it would help some children's behavioural problems:

I think some children haven't been taught how to behave correctly by their parents, and thus disrupt other children in class. The government should give teachers power to discipline these naughty children. Later these children may become criminals and become a menace to society. (Low income)

Class sizes

Another way the government could help families with children would be to address the issue of large class sizes (see also Chapter 5). For example, one mother living on low income said:

The education system needs improvement, I think. The class sizes are too big. There are in excess of 28 students per class. (Low income)

School costs

A number of families, including those with children attending government schools, wanted the government to further assist with the increasing costs associated with education,:

The cost for a 'free' education is quite high and that has been steadily rising. So yeah, pump the money back into public schools. It all seems to be going to the private ones and we're missing out. It is costing a lot more for an education and I'm worried about next year actually, about high school books and fees. (Low income)

Schools costs were also a major issue for families despite the Education Maintenance Allowance. This was an issue mentioned not only by low-income families:

The Education Maintenance Allowance they send off to schools, it hasn't gone up in years. If you're in secondary school, it's \$254 [which] goes nowhere towards school fees. It should be around the \$500 mark. (High income)

Access to computers

Access to computers at home for children was a major concern for a number of parents on low incomes:

One consequence of being poor is being unable to afford a computer for [my son]. Without a computer I am afraid he will become computer illiterate in a computer-dominated society, and thus he would be at a severe disadvantage when compared to other children. (Low income)

I keep talking about a computer because Cathy has been at me for one for so long. I don't know, maybe they could have some way that parents could rent the computers for a certain amount of time and then pass them on. I know they don't last too long because they keep being updated. Help in that way would be good because I know that when she does homework other kids have come to school and they've had stuff done on the printer and she says her work's inferior because it doesn't look as presentable because it's hand written. (Low income)

Case studies of policy issues

As a further means of considering the impact of public policy on families, the situations of two long-term low-income families are outlined below. The case studies illustrate the wide variety of policy issues which affect families and the ways in which these interact.

One family has a father in full-time employment, but this income is not enough to raise it above the low-income level. The other is a sole parent family.

Family 1

A refugee couple from south-east Asia, now with eight children, live in a northern suburb. Twelve-year-old Lee wants to be a computer programmer.

Income: Lee's family have been on low income throughout the study. His father was been unemployed for many years and is now on a very low wage (\$350 or with overtime \$400). They also receive \$578 per week from Centrelink (Family Tax Benefit and Parenting Payment). The parents identify the problem that any increase in income (for example, when their most recent child was born) leads to increased public rent. Lee spoke of not having enough money: 'When my father didn't work, we became poor. Wearing ripped clothes, some had holes.' (*How did that make you feel?*) 'Sad.'

Employment: Lee's father has recently started work (washing cars in a mechanics shop) after seven years of unemployment. Previously he had worked in a car factory, but these jobs decreased with changes in tariff protection. Lee's mother does some embroidery at home, but she wants a sewing machine so she can work as a machinist at home. She has never had paid employment and speaks little English.

Housing and location: The family of 10 have recently moved from a three-bedroom high rise flat to a four-bedroom public rental house. Lee's mother preferred the inner urban location because she could walk to shops, now she has to catch a bus (and she has lost the health care card travel concession, because her husband is working). She is isolated from friends and relatives and would like to move to be closer to them, to get help and child care so she can learn to sew.

Health: Lee has good health. However, he misses school because his mother takes him to doctors to interpret for her.

Education: Lee started in Year 7 at the local high school at the beginning of the year. His mother has difficulty affording the uniform. The parents would have liked the child to go to a church school but couldn't afford it. Lee's mother says that at the moment he studies but she worries about the future. She wants to find a tutor for him. Lee says he didn't like high school when he started and talks of being hit and bullied. He says he still doesn't like school, that there is too much work and different projects required at the same time, but he that likes sport. The family are thinking of buying a computer to help with the children's schooling, but the cost is a

problem. Lee's father would like him to go to university and be a lawyer, but his mother fears they will not be able to afford this.

This family sees their needs including:

- to live close to their ethnic community
- a sewing machine for Lee's mother
- a computer and a tutor for Lee.

Policy issues raised for this family include:

- public housing allocation – choice of living near social supports
- public housing rent – each time they have another baby (and have increased family payments) their rent goes up (but they do not receive more adequate housing)
- public housing for large families
- availability of health interpreting services
- public transport concessions for low-wage families
- support for the mother in developing employment skills which takes into account her language and child care needs
- educational supports – this child is already unhappy in secondary school and a tutor and a computer could well give him the support he needs to stay engaged.

Family 2

A sole parent family from Vietnam, the mother and two children are living temporarily with an aunt. Eleven-year-old Lisa would like one day to be a designer.

Income: Lisa's family has been on a low income all her life, first with her father earning a low wage, then, after her parents separated, her mother receiving a sole parent pension and at times a low wage. They currently receive Parenting Payment Single and Family Tax Benefit of about \$325 per week. Centrelink deducts \$20 per week because of complications with the divorce. Lisa's mother says: 'The handouts I receive are barely enough, because the children are at an age when they eat a lot ... Recently, after paying all the bills, I am again in desperate need of money. I also try and eat less so the children may eat more.'

Employment: When Lisa was a baby her father earned a low wage as a clerk in a factory, then tried unsuccessfully to set up an import-export business. Her father had education to Year 10, her mother only primary education, both had limited English. Lisa's mother did some part-time process work but had a car accident last year and has not been able to work since:

'I had planned to work but the accident dissolved all hope of that. Now I wish to go back to school and find a part-time job that is less demanding on the body, working part-time because I would be able to pick up the kids from school ... I hope the government can set up a department or something

special for us injured people to work so that I may become less dependent on government. I am not a lazy person, I have been seeking work for ages, however at the mention of being a TAC (Traffic Accident Commission) victim I am instantly rejected.'

Housing and location: Lisa's parents moved from a small private rental flat to public housing in inner Melbourne when she was a toddler. The family is now living temporarily in a relative's house in a middle suburb and trying to get public housing again.

Health: Lisa's health is good but she is short-sighted and has some respiratory problems. She has been able to use the school dental service and a bulk-billing GP. Since the car accident, Lisa's mother's health has been poor, with back and neck problems and headaches. Sometimes she is not well enough to take the children to school.

Education: Lisa is now in Year 6 at a government school (her third school). Her mother has difficulty with the cost of the camp (\$240) and the choir and choir uniform. The school allows her to pay in instalments. What Lisa does not like about school is that there is 'too much money to pay'. She misses out on some activities there and is not involved in any activities away from school. Her mother would like but cannot afford piano lessons and some tutoring. She wants Lisa to attend university: 'I don't think I can afford it, however I will try my best'.

This family see their needs including:

- more adequate social security payments to meet daily costs and a few extras for Lisa
- help for Lisa's mother finding work following her accident
- public housing.

Policy issues raised for this family include:

- Centrelink deductions from already low social security payments
- assistance for accident victims finding suitable work
- availability of public housing
- costs of 'free' education.

Summary and discussion

The 11 and 12-year-old children who had grown up in low-income families gave us their views about what government should be doing to help families with children. They covered a broad range of policy areas, with a major focus on adequate income support, followed by education costs, housing assistance and employment assistance. Some children looked at lowering costs through the removal of the GST, and identified the government as a source of funding to assist families, noting that Australia is not a poor country.

The issues the children raised are in many ways those that would also be raised by experienced policy makers seeking to assist families with children. While

some of their responses showed a predictable lack of knowledge of some aspects of government provision, their collective grasp of the broad needs of families was impressive.

The children's parents drew heavily on their own experience in responding to the question of what government could do to assist families with children. Some of those on low income, particularly some of the refugee families, spoke of their appreciation of the income support they had received from government. The main issues raised by the parents on low incomes included:

- the inadequacy of social security payments to meet rising costs
- the need for greater financial support for sole parents
- the impact of the GST on increasing costs
- lack of employment in country towns
- employment discrimination against people with injuries
- assistance for mothers returning to work, including child care and jobs that fit within school hours
- the need for a free health care system for children (especially given that private health insurance was unaffordable)
- the need for continuing bulk billing by GPs
- affordable orthodontic care
- assistance with school costs (including computers), smaller class sizes and more teacher discipline
- more and safer public housing, with shorter waiting lists and priority for families with children.

The parents in the high-income families also raised the issues of government supporting women with children to make their own choices about whether they return to work or stay at home, in relation to tax, child care costs and maternity leave. They were disturbed about the divide between public and private health and about school costs for low-income families, including the inadequacy of the Education Maintenance Allowance.

The case studies of families illustrate the additional issues of the inadequacy of a single low wage to support a family with children, even with Family Tax Benefits and Parenting Payment; the barriers to some mothers in finding employment to enable them to provide a second wage; and the lack of transport concessions for low-wage families. They also raise specific issues such as assistance for accident victims and the lack of health interpreters.

The case studies show that even some families who gain full-time paid employment backed up by the social security 'safety net' are struggling to provide what their children need to participate fully in education and the community.

CHAPTER 10

LIFE CHANCES AND SOCIAL EXCLUSION

The experiences of the 142 children and families of the Life Chances Study provide a window into aspects of Australian society that are ‘everyday’ for some families but almost unimaginable for others. Although the Life Chances children were born in the same suburbs in the same year, their childhoods have been diverse and at 11 and 12 years of age they are geographically dispersed and are living in a range of family types with very different resources and supports. At one extreme is a child living with his unemployed father temporarily in a caravan, having been removed from his mother’s care because of violence from her former partner; at the other is a child in a stable high-income family living in a well-appointed house with a swimming pool, and enjoying regular visits to a holiday house.

This final chapter considers what insight the research provides about the life chances of children growing up in Australia today in terms of low income, social exclusion and educational disadvantage, and draws together implications for policy and practice.

Family income and its impacts

Family income over time

Longitudinal studies are important because they can show to what extent poverty or low income is likely to be a long-term condition. While the Life Chances Study shows that some children are on low incomes for relatively short periods of time, others endure prolonged financial hardship. One of the key findings was the length of time that the children have spent living on low incomes: three-quarters of the children who were living in families on low incomes at 6 months of age were still living in low-income families when they were 11 and 12-year-olds.

These findings have a variety of policy implications relating to the assumptions underlying different rates of social security payments. For example, pensions are

seen as long-term support, while allowances (such as Newstart Allowance) are seen as relatively short-term and therefore paid at a lower rate. If children are only on low incomes for short periods of time, the policy response may be that there is no need to provide them with additional support. However the study highlights the plight of children living for many years in families receiving unemployment benefits (Newstart Allowance) or sole parent pensions (Parenting Payment), neither of which most families found adequate for bringing up their children. This raises the importance of the adequacy not only of the social security payments to parents (and of wages) but also the level of payments specifically for children (Family Tax Benefit).

Inequality and low income

The findings also highlight aspects of the increasing inequality between the rich and the poor in Australian society (Harding & Greenwell 2002), with an increasing proportion of high income families in the study over the decade. The gap between the experiences of life of the high-income and low-income families is considerable, with those on high incomes sometimes possessing little understanding of the day-to-day struggles of those on low incomes. Associated with income inequality is spatial inequality, with parents and children on low incomes much less satisfied than more affluent families with the neighbourhood in which they are living.

Another aspect of inequality among families which is very important for children is the divide between the 'time rich' and the 'time poor', linked to the demands of parents' employment. While children often valued the financial gains from their parents' paid work, some resented their parents working long hours which left little time for them.

The impacts of low income on children's lives

The findings show that low income limits the choices of parents in the opportunities that they would like to provide for their children and also, in many families, places stress on family relationships. Low income limits housing choice, access to some health and other services for children, choice of school and the children's ability to participate fully within the school. Low income, however, has different impacts in different families, with some leading settled, if constrained, lives, while others report lack of money as a factor in severe family conflict, separations, and parental depression to the point of suicide.

From the perspective of the children growing up in low-income families, lack of money prevented them undertaking activities or having possessions that other children did or had and this made some feel 'sad' or 'upset' or, in a few cases, 'angry'. Certainly one effect of low income on children could be described as social exclusion; this is discussed further below.

Other family factors that affected the lives of the children, often in interaction with low income, were their parents' education levels, their ethnic and language background and parents' employment, particularly in the amount of time the parents could spend with the children. For some children the central impacts on their lives came from their parents' separations, which often involved not only lower income, but the social and educational disruption of moving house and school. Some children were deeply sad about their lack of contact with an absent parent. A few children had lost parents to illness and some lived with the ongoing issues of parents with serious physical and mental health problems.

Social exclusion

Social exclusion can be defined as the inability to participate in the life of the society in a way that is considered normal or desirable, because of low income or other factors. The term 'social exclusion' has been used increasingly in British and European discussions of poverty and disadvantage in recent decades, in some instances as an alternative term to poverty. The concept has its critics, concerned that it underplays the importance of income or overplays the importance of paid work (Levitas 1996), but it is useful in highlighting the dynamic aspects of disadvantage. British studies such as Ridge's (2002) are starting to explore the concept of social exclusion in children's lives. While the Life Chances Study did not set out specifically to explore social exclusion, the children's own accounts of their lives demonstrate the way that low family income can lead to their social exclusion both in the wider world and within their schools.

Social exclusion away from school

As reported above, low family income contributed to lack of choice in and satisfaction with family housing and location. Low family income also restricted the children's participation in formal out-of-school leisure activities such as sport, music, and dance classes which were a prominent part of the busy lives of many children in more affluent families. The children of low-income families also missed out on holidays. Some could not afford the clothes they would have liked to match their peers, others did not have the computers or video games that they might have enjoyed with their friends. Transport options for social activities were limited for the children, particularly for those who had moved away from the inner suburbs, because of costs of public transport or because they lacked a family car. Kylie's mother illustrated the way lack of money excluded her children from even simple activities with friends: 'You can't even give them \$2 to go down the street for lunch'.

One indicator of awareness of social difference was the children's rating of whether their family had the same amount of money or more or less than other families. While most of the children in low-income families rated theirs as having as much money as most families, there were some who were very aware of having less. This awareness was likely to increase as they grew older. Although parents tried to protect their children from the family's financial

hardship, they would mention with distress the pressure of the media and their peers to make their children 'consumers'.

Other aspects of social exclusion resulting from low income included limited access to health care. For example, there were likely to be long-term impacts in terms of appearance and self-esteem for some children who missed out on needed orthodontic work. Lack of access to counselling services for children with social and behavioural problems was a further issue. The current perception of some of the parents that it was desirable to send their children to non-government schools meant that some children were aware that they were not able to go to the school of choice.

Receiving social security or 'welfare' payments is a potential factor in social exclusion that is raised in some of the US literature about children in low-income families, suggesting that there can be negative outcomes associated with the stigma or with poor parental examples (Ku & Plotnick 2003). There was little evidence of this in discussion with the families in the Life Chances Study who were receiving or had received social security payments, mostly unemployment payment or sole parent pensions. The central problem of welfare reciprocity for these families was the inadequacy of the payments in relation to 'making ends meet'. This relative lack of stigma may reflect a more supportive public attitude to sole parents and to parents who cannot find employment in Australia than in the US.

Social exclusion within the school

Social exclusion within school can be related to costs which some families cannot afford, including payment of fees and levies, clothing and uniforms, books, school excursions and camps. Government education is not, in practice, the 'free' education that many people strongly believe it should be to ensure all children in Australia have full access to schooling.

Families who had difficulty paying the 'voluntary' levy in some government schools had considerable pressure put on them by the school to do so; their failure to pay could have repercussions for their children at school. Low-income parents often spoke of making arrangements with school to pay other costs off over time, for example, for camps. While this enabled the children to participate in the particular activity, some children were made very aware they were not paying 'on the real day'.

The cost of uniform was an issue for low-income families. There is a view that uniform is helpful for low-income children as it means they do not have to compete with fellow students in wearing the latest fashion clothes. However some families had difficulty in affording the correct uniform and both parents and children spoke of the embarrassment for children who lacked it.

Some children missed out on school excursions and camps because of costs. They said they felt 'left out', while others felt resentful or sad. Some children themselves chose not to go because they knew their parents could not afford the cost; they would say that they 'didn't really want to go'. The outcome was that not only did they miss out on a desired social and educational event, they were likely to be conspicuous at school while their peers were away.

The study also confirmed that, as a group, low-income parents were significantly less likely to be involved in school activities than were other parents, although there were exceptions.

Lack of money was not the only cause of social exclusion within the school. Racism and language were also issues. A few children reported having been teased by other children because they were, for example, Chinese. Similarly, a small number of NESB mothers commented they felt the teachers were racist in their contact with them.

While many children looked forward to going to school – and things they liked about school were their friends, their teachers and their subjects – what they did not like were peers who teased or bullied them and teachers who were mean or yelled at them – all behaviours contributing to their feeling socially excluded.

It is clear that disengagement from school – indeed, anything that reduces the children's positive experience of school – is likely to lead to poorer academic performance and early school leaving. These in turn limit life chances and may lead to low-income in the next generation.

The various impacts of low income on children emerge from the study as insidious and avoidable causes of social exclusion.

Educational disadvantage

Educational disadvantage and inequality have been identified in both the unequal position of different social groups in relation to the education system and in the structural inequality of resource distribution between schools (Marginson 2002).

The Life Chances Study is consistent with other research on educational outcomes showing that children in low-income families on average do less well on academic measures than children in more affluent families (Marginson 2002). The study, however, suggests some factors interacting with low income to produce this outcome.

A strong predictor of children's academic performance aged 11 and 12 was parents' education. One direct effect of parents' education on their children's education was the amount of assistance they could give them with homework. Some of the NESB parents in the study had very little formal education and

limited English skills. They were quite distressed that they were unable to assist their children more with homework. In turn, low income prevented them hiring the tutors they wanted to compensate for their own limitations. Many of the parents with low levels of education placed great value on their children's education, in contrast to the findings of some other studies (Watson & Considine 2003). However this valuing of education seemed to be stronger among some of the NESB parents than among Australian-born parents with limited education. Apart from the direct effects on the children of their parents' lack of education, there were also indirect effects. Low levels of parental education could be seen as causing low income, by limiting parents to unemployment or low-wage work.

The importance of parents' education as an influence on their children's academic performance suggests that policy makers should recognise the likely long-term benefits of investing in education for children now as the parents of the next generation.

For some indicators of educational outcomes, family income was less important than other factors. The main predictor of children rating well on the behaviour and motivation indicators was gender, with girls rating better than boys. Family income seemed less important in relation to these measures than it was for academic performance. Wider Australian research has shown boys doing worse at school than girls in Australia, a finding linked to different learning styles of boys and girls. That research suggests that the appropriate response to the gender difference lies in quality teaching, supported by strategic teacher professional development (Rowe & Rowe 2002).

Some children from families where the main language was not English said that their own English language was 'not good enough'. These were children who had been born in Australia and who had spent six years or so in the Australian school system. This is of particular concern at the time when they start secondary school with high hopes of attending university.

The social exclusion experienced by some low-income children can contribute directly and indirectly to educational disadvantage. The study suggests this effect increases as children commence secondary school. While at ages 11 and 12 most children in low-income families very much looked forward to school, financial and other demands of secondary school may be a tough test for their resilience.

Educational disadvantage also arose from lack of housing choices, with some families in very crowded conditions with lack of quiet study space, and health issues such as a child not having the glasses that had been prescribed.

Although most of the children in the study were still in primary school, secondary school is likely to intensify these educational disadvantages. The parents of those who had started secondary school reported larger classes, increased costs, and schools being less helpful about costs than primary schools.

If recently proposed increases to fees for tertiary education are adopted, these will create even further disadvantage for these children's educational futures.

Computers: the digital divide

The children's need for computer access, along with the problem of the cost, was a recurrent theme in the interviews with the low-income families. Both parents and children spoke of teachers' expectations that schoolwork would be done on computer, and the likely loss of marks if it was not. Computer ownership was a very obvious difference between the children in high and low-income families. While schools provided computer access to some extent, this did not seem to be sufficient to offset the lack at home. The danger is that, as computer ownership becomes almost universal for 'middle' Australia, teachers and others will overlook the plight of those with limited access. The pressure by schools on students to have access to their own computers has been identified as a mechanism for transferring the costs of education from the education providers to the students (Marginson 2002).

Of course computer access is an issue that goes beyond formal education for children. The growth of a global knowledge economy creates great potential either to cut across existing inequalities or to reinforce them.

Strengths and limitations of the research

The strengths of the study include the increasing value of its longitudinal timeframe for exploring the interrelationships of key factors in the children's lives; the scope for integration of qualitative and quantitative data; and the nature of the sample which enables comparisons between low and high-income families. While some families have been lost from the study, there has been continuing contact with disadvantaged families, a group many studies find hard to reach. This category includes parents who do not speak English and/or have limited literacy. A further strength of the study is that it draws together the insights and experiences of children, parents, and teachers.

The study's limitations include the fact that it is not a large-scale study and can in no way be said to be representative of all Australian children. However, while relatively small compared to some longitudinal studies, the Life Chances Study's qualitative data provides a useful adjunct to larger scale population studies.

Another limitation is the relative lack of information about the children's school settings. Although the study has a range of information about the family environment, we know little, for example, about teaching styles the children have experienced.

Implications for policy and practice

The research points to the effects of a wide range of policies on the lives and life chances of the children at the age of 11 and 12. It is beyond the scope of this report to make detailed policy recommendations but it does raise issues from the findings which are likely to affect families beyond the study. Some issues are outlined below; others are raised in earlier chapters.

The family context: income and employment

Parents are faced with many challenges in balancing the time they spend at work or with their children and the trade-off in terms of income. A significant number of parents have very limited employment choices, however, for reasons of geographic location, lack of skills or health problems.

For the benefit of children growing up in persistently low-income families, policies need to ensure:

- adequate family income – both adequate social security payments for sole parents and unemployed parents and adequate minimum wages for workers – in order to reduce the stresses of financial hardship and to meet rising costs
- welfare-to-work policies which recognise not only parents' barriers to employment but also children's needs to have support from parents at home
- family-friendly working arrangements and greater employment opportunities for parents within school hours.

The school context

There have been suggestions that governments have been systematically impoverishing public education over the last decade. There is a strong need for government schools to be promoted and resourced as schools of first choice. At the federal government level there needs to be:

- clear leadership and resourcing of an education policy that seriously addresses educational disadvantage, recognising that schools and families begin with very diverse resource bases.

Given that the study found school costs were a problem for half the low-income families at government schools, it is important to:

- reduce the cost of 'free' public education, both by expanding the Education Maintenance Allowance and by adequate public funding for school-related costs for primary schools and to meet the higher costs of secondary schools.

Given the diversity of children's family situations and the impact of these on their ability to learn, it seems important that there are resources provided to assist teachers' awareness of the range of family types, impacts of parental illness and mental illness, and the availability or otherwise of home resources such as time, language, computer, and space to study. It is important for individual schools to ensure that they do not have systems which create social exclusion, for example,

in the way they handle voluntary levies, camps and excursions, uniform policy and expectations of computer access.

With the increased degree of school-based autonomy and self-management (at least in Victorian schools), questions for each school to address include:

- Are the children in low-income families fully included within the school?
- Are they being assisted to excel at school?

A specific question, in the light of the new commitment to welfare spending in Victorian government primary schools, is how can these resources be used to ensure children are fully included in schools?

Health and other services

The study shows that bulk billing by doctors through Medicare remained a key factor in ensuring good access to medical care for children in low-income families. However there was concern that this access was decreasing. Children were also missing out on other aspects of health care, ranging from medication to braces to counselling. A timely, affordable orthodontic service would be a valuable health service for children such as these 11 and 12-year-olds.

Social participation

How to support and sustain positive friendships and social interaction for children is a question that does not fall readily into a single policy or service area. The experiences of the children in the study point to these areas for investigation:

- affordable extracurricular activities
- the quality of public housing estate as neighbourhoods for children
- the availability of appropriate and affordable child care for older children.

Conclusions

The Life Chances Study shows children growing up in Australia in diverse family situations, with many, but not all, in good health and enjoying family, school and friendship groups. However there are structural inequalities, as well as personal factors, which are affecting their opportunities and outcomes.

At the widest level, perhaps, the key challenge is how to address the gap between rich and poor, in Australian society and beyond, to ensure it does not damage the life chances of our children. An associated question is how to recognise and deal with the processes in our society that are producing poverty or low income for certain groups. Access to quality public education is a key part of this.

For the children in the study there is the more immediate question of how they and their families tackle their next years of secondary school. Will the children be excluded from participating fully, or will they be actively supported to do their very best as students and develop skills within a society that offers real opportunity to all?

APPENDIX A METHOD

Sample selection and retention

The Life Chances Study commenced in inner Melbourne in 1990. Maternal and Child Health nurses in two municipalities identified all mothers with babies born in selected months in 1990 and asked them to take part in the study. Of the selected families 66 per cent participated in the study across the two areas, with some families having left the area and some refusals. Overall, the families of the 167 children who participated in the first stage of the study were seen as representative of the population of the two suburbs from which they were drawn in terms of socioeconomic status and ethnicity, based on the known characteristics of those who did not participate.

In 2002, data for stage 6 was collected for 142 children, or 85 per cent of the 167 children with which the study began in 1990. This represents a high retention rate over the 11 years. There was a small loss from the previous stage in 1996 when 148 children participated. These seven 'losses' included two families who had moved and could not be traced, four families who were living overseas, and one withdrawal from the study. One family who had not participated in stage 5 rejoined the study at stage 6. Five of the seven losses were from families on low incomes at the previous stage, following the trend found in earlier stages and in other studies for those most likely to be lost being low-income families from non-English-speaking backgrounds. From the first stage of the study there was a loss of 27 per cent (16 of 58) of the children in low-income families compared with a loss of 8 per cent (9 of 109) of those in families not on low incomes. Almost half the children with parents born in Vietnam have been lost to the study, despite the use of bilingual interviewers and other methods aimed at retaining families.

Data collection – stage 6

The main data collection from families for stage 6 of the study was undertaken from March to May 2002. The children were aged 11 or 12; most were in their final year of primary school, while 22 had just commenced secondary school.

Data collection from parents and children

All families

All families were contacted and asked to complete:

- a primary carer's questionnaire (36 pages)
- a father's questionnaire (4 pages)
- a child's About Myself questionnaire (4 pages) (with a child's consent form)
- a consent form for contact with the child's teacher.

The primary carer's questionnaire was completed as part of a face-to-face interview for over half the families, while some families received the questionnaires by mail and completed them in their own time. Parents' preference for face-to-face interview or self-completion was a primary consideration. Families living interstate and overseas received the questionnaires by mail. Most fathers' questionnaires were self-completed. The child's About Myself questionnaire was self-completed.

Selected families

Some (54) families were selected for more in-depth interviews to allow the parents to explore in greater detail what they saw as the influences on their children over time and also to gain the children's perspective on aspects of their lives.

In addition to the above questionnaires, these families also completed:

- a parent's interview (30 minutes)
- a child's interview (20 minutes).

The interviews were face-to-face, with the exception of some interstate interviews which were conducted by phone. Interviews with parents with limited English were undertaken by bilingual interviewers (Cantonese, Vietnamese and Hmong) or with the aid of interpreters (Turkish, Hmong). Interviews were tape-recorded, translated if necessary, and transcribed.

The completion of the questionnaires and the interviews with a family generally took about two hours.

The following families were selected for in-depth interviews:

- All families on low incomes in the first 6 years of the study (defined as low incomes at least two of ages 6 months, 3 years and 6 years). Of the possible 48 children from stage 5, 44 families were interviewed (4 did not participate: one was lost and 3 were overseas). Sixteen interviews were undertaken by bilingual interviewers or with interpreters. Of the four families interstate, three were interviewed by phone and one face-to-face by a bilingual interviewer.
- 10 families whose children were identified as 'most advantaged' at 6 months of age (high income and positive family functioning, in terms of family relationships and health). These families were all interviewed, two who were living interstate by phone.

The primary carer's questionnaire

This questionnaire was generally completed by mothers, except when the father was the child's sole or primary carer (132 mothers and 10 fathers).

The questionnaire was similar to that used in stage 5, asking questions 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. A number of questions asked in earlier stages of the study were repeated and there were additional age-appropriate questions, for example, about puberty and transition to secondary school. There were both open and closed questions.

The father's questionnaire

This questionnaire covered the child's health and well-being, child and school, and work and family life. It was completed by most fathers and by a small number of mothers who were not primary carers.

The child's About Myself questionnaire

A self-completion (written) activity was developed for the children including a 20-question checklist and some open-ended questions. This was based loosely on the ACER First Three Years Project (de Lemos 1999) which sought the children's views on school with one page of statements with Yes/No/Don't Know and through open-ended questions such as 'The things I like best about school... /The things I don't like about school ...'. We added questions about home, money, the future, and growing up in Australia. An opportunity was provided for the children to draw a picture of themselves on the cover of the questionnaire. Some of the checklist questions drew on those used for the same age group in the Australian Temperament Project. About Myself was piloted with the help and advice of eight 10 and 11-year-old children not involved in the study.

The interviews

The parents' interview covered the following major themes: observations over time (including main influences on child growing up, support and difficulties), money (attitudes and adequacy), hopes for child's future, and Australian society (changes, impacts on child, assistance for families with children).

The child's interview covered questions on school, home, money, friends, growing up, hopes for the future, and children growing up in Australia.

Data collection from teachers

Permission was obtained from the Victorian Education Department and the Catholic Office of Education to contact schools and consent was obtained from the parents to contact the child's school. Teachers were asked to complete a nine-item Academic Competence checklist and to identify whether a child had special needs and/or received additional support. The checklist is presented at the end of Appendix A.

In order to obtain the most comparable data for the children in different year levels, we sought information from the teachers while the children were still in primary school:

- For children in Year 6 in 2001, teachers were contacted November/December 2001.
- For children in Year 6 in 2002, teachers were contacted in April/May 2002 following interviews/contact with the families. Teachers of the few children in Year 5 were contacted at this time also.

The checklist was selected as a measure that could be used for all children, in Victoria or elsewhere and at government and non-government schools. The Academic Competence checklist is part of the Social Skills Rating System (Gresham & Elliott 1990) and has been used in the Australian Temperament Project (Prior et al 2000) and, with younger children, in the ACER evaluation of the first three years of schooling (de Lemos 1999).

Other forms of teacher assessment, including existing assessments used in Victorian schools, were considered but rejected. Discussion with two local primary schools indicated that the proposal to use the AIM (LAP) results would be problematic because not all children in a school undertook this test and some schools discouraged the use of these point-of-time tests. An alternative, the CFS (Curriculum Framework Standards), is used in Victoria by government teachers to assess children on a number of dimensions but there is no global score. Using Victorian assessments would have excluded children living interstate and overseas.

Data entry, analysis and presentation

Data entry

Tape-recorded interviews were transcribed. The quantitative data from the primary carer's, father's questionnaire, and Academic Competence scale were entered in SPSS. The About Myself questionnaire was entered in Access. Open-ended questions were entered in Word or Access.

Data analysis

The qualitative data was generally analysed thematically 'by hand'. The quantitative data was generally categorical data and was tested for significance using chi-square. The more complex analysis of the teacher assessment data presented in Chapter 6 is outlined below.

Statistical significance

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 or, on the measures of academic achievement, comparison of means and regression

analysis. The statistical significance is also indicated on tables. The tests of significance are used to indicate whether the differences between the groups within the study are likely to have occurred by chance.

Notes on presentation of data – twins

Because of three sets of twins there were 142 children but 139 families at stage 6. For consistency of reporting, results are presented in terms of the 142 children rather than the 139 families. (For example, when it is reported that 60 per cent of parents made a certain response, this refers to the parents of 60 per cent of the children.)

Analysis of teacher assessments (Chapter 6)

Teachers' ratings at age 11 and 12

Teachers were asked to complete a nine-item Academic Competence checklist, part of the Social Skills Rating System (Gresham & Elliott 1990). The checklist was originally standardised on a sample of more than 4000 children in the US which was used to construct norms. A standardised score of 100 is equal to the mean score of the norming sample.

Creating the separate Academic and Behaviour scores

To create separate Academic and Behaviour scores, specific items were selected from the nine-item scale. Three items were used for the Academic score and two were used for the Behaviour score. For the Academic score these were overall academic competence, reading and mathematics. The items assessing grade-level expectations were used instead of those that asked teachers for a comparison with other students within the class in terms of reading and mathematics. This was done to provide a broader assessment of the children's performances. The Behaviour score comprised behaviour and motivation items. The raw scores were used in the analysis of the Academic and Behaviour scores, with the scores on the Academic score ranging from 3 to 15 and from 2 to 10 for Behaviour. An Ordinary Least Squares regression analysis was carried out for each score entering in each variable separately, then a standard multiple regression was used (see Tables A6.4, A6.5).

Assessing Academic and Behaviour scores over time

To assess academic performance and behaviour over time two methods were used. The first method involved dividing the children's total academic and behaviour scores into three equal groups to get the lowest, middle and highest performing groups at age 6 and at age 11 and 12 according to the different assessment measures (see Tables A6.2, A6.4, A6.5).

The second system involved looking at the breakdown of the children's individual scores for the selected items. If the teacher rated the child as being in the bottom 30 per cent in terms of grade-level the child was classified as being in the lowest group, if they were rated as being in the top 30 per cent they were put in the highest group, and if they were rated as being in the middle 40 per cent they were put in the middle group. This rating was then compared with the three rankings at age 6.

Academic and behaviour ratings at age 6

The children's progress at school at age 6 was given by their results on the Primary Reading Test and the Behavioural Academic Self-Esteem rating scale, data collected in the previous stage of the study.

The 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 is used as a word-recognition activity. The interviewer reads a word to the child and the child is asked to choose the appropriate word from five alternatives and to circle it on the form.

The BASE scale (Coopersmith & 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 rate the observed behaviour of the children in the classroom on the 16 items.

For comparison with the education measures at 11 and 12, the children were divided into three equal groups in terms of their scores to get the lowest, middle and highest performing groups for both the Primary Reading and the BASE.

Teacher's assessment**THE LIFE CHANCES OF CHILDREN STUDY****ACADEMIC COMPETENCE**

The nine items below require your judgement of this student's academic or learning behaviour as observed in your classroom. Compare the student with other children in the same year or grade who are in the same classroom.

Rate all items using a scale of 1 to 5. **Circle** the number that best represents your judgement. The number 1 indicates the lowest or least favourable performance placing the student in the lowest 10% of the class. Number 5 indicates the highest or most favourable performance, placing the student in the highest 10% compared with other students in the classroom.

	Lowest 10%	Next lowest 20%	Middle 40%	Next highest 20%	Highest 10%
1. Compared with other children in the same grade in my classroom, the overall academic performance of this child is:	1	2	3	4	5
2. In reading , how does this child compare with other students?	1	2	3	4	5
3. In mathematics , how does this child compare with other students?	1	2	3	4	5
4. In terms of grade-level expectations, this child's skills in reading are:	1	2	3	4	5
5. In terms of grade-level expectations, this child's skills in mathematics are:	1	2	3	4	5
6. This child's overall motivation to succeed academically is:	1	2	3	4	5
7. This child's parental encouragement to succeed academically is:	1	2	3	4	5
8. Compared with other children in my classroom, this child's intellectual functioning is:	1	2	3	4	5
9. Compared with other children in my classroom, this child's overall classroom behaviour is:	1	2	3	4	5

Social Skills Rating System (SSRS): Elementary Questionnaire, Teacher Form – items 49–57 by F Gresham & S Elliott © 1990 American Guidance Service, Inc. USA. Items used in the Life Chances Study with permission of publisher. All rights reserved. www.agsnet.com

- Has this student any special learning needs? Please specify.
- Does this student receive any additional support for learning needs? Please specify: (For example, integration aide, ESL)

APPENDIX B FAMILY INCOME LEVELS

Updating income levels

The issue of poverty lines and updating these over time has generated considerable recent debate among Australian researchers (for example, Harding et al. 2001; Saunders & Smeeding 2002). The issues are very relevant for the Life Chances Study as a longitudinal study with a focus on income over time.

At each stage of the study the parents have been asked to identify their income from all sources. The study has then assigned the family income to one of five categories in relation to the Henderson poverty line and to eligibility for selected social security (Centrelink) payments. The actual thresholds of the categories vary according to the number of people in the family, and the Henderson poverty line also takes into account the labour force status of the parents.

The low-income category used throughout the study has been based on family income below 120 per cent of the Henderson poverty line. All families receiving full rates of Centrelink income support pensions or allowances (as opposed to family payments) fall within this category. The more common 'before housing' poverty line is used, that is, the line before housing costs are taken into account.

There were considerable changes to social security income tests between stage 4 in 1995 and stage 5 in 1996, and there have subsequently been a variety of changes to (then) Family Payment (now Family Tax Benefit Part A).

Because of concerns about the method for indexing the Henderson poverty line and because of changes to the social security payments over the years we have looked at two different methods for updating the income categories for the study. These are referred to as Methods A and B. Method A is used throughout the report.

Method A. This uses the updated Henderson poverty line (December quarter 2001 updated by the Melbourne Institute of Applied Economic and Social Research, 2002) and the 2002 cut-off for Family Tax Benefit A which can be seen as broadly equivalent to the Family Payment cut-off used in 1996. Comparing the 1996 and the 2002 levels, the Henderson poverty line has increased about 26 per cent and the Family Tax Benefit A line is about 26 per cent higher than the former Family Payment cut-off of 1996. The five levels used in earlier stages have been simplified into four in this method by combining two medium income categories into one.

The criteria for the four income groups of Method A are outlined on the following page.

Low income

Level 1 – below the 2001 Henderson poverty line

Level 2 – below 120 per cent of the 2001 Henderson poverty line

Not low income

Level 3/4 – (Medium) above 120 per cent of the Henderson poverty line and below the cut-off point for eligibility for Family Tax Benefit A

Level 5 – (High) above the cut-off point for Family Tax Benefit A.

Table 1 provides the income levels for different family types for Method A. [Notes: For families with more than four children the amount of \$79.26 was added for each additional child. Following Henderson, older non-dependent children (age 18 plus) living in the home are excluded from the analysis.]

Method B. The second approach used is simply to adjust each of the five stage 5 (1996) income categories for inflation, by adding the increase in the Consumer Price Index (CPI) over the time, namely 14.8 per cent. This allows a direct comparison of changes of the income distribution for the families between 1996 and 2002.

The weighted average Consumer Price Index (CPI) change (for all capital cities) was calculated for the period from March 1996 to March 2002. To do this, the 1996 CPI (119.0) was subtracted from the 2002 CPI (136.6), which was then divided by the 1996 CPI (119.0) and multiplied by 100. Using this formula the CPI percentage change for the 6-year period is 14.8 per cent. [Formula: $\text{new CPI} - \text{old CPI} / \text{old CPI} \times 100 = \% \text{ change}$]

The criteria for the income categories for Method B are:

Low income

Level 1 – below the 1996 Henderson poverty line updated by CPI

Level 2 – below 120 per cent of the 1996 Henderson poverty line, updated by CPI

Not low income

Level 3 – below 1995 pension cut-off points, updated by CPI

Level 4 – below the 1996 cut-off for eligibility for Family Payment, updated by CPI

Level 5 – (High) above the 1996 cut-off point for Family Payment, updated by CPI.

The income levels used to allocate the Life Chances families to income groups for the sixth stage of the study using Method B are presented in Table 2.

Use of income groups in the report

For much analysis in the report only two income categories are used: low income (below 120 per cent of the Henderson poverty line – levels 1 and 2 in Table 1) and not low income (above 120 per cent of the Henderson poverty line – levels

3/4 and 5 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 benchmark continues in various studies (for example, King 1998). In some instances three income categories are used for analysis, namely low income and the two 'not low' categories (medium and high income from Table 1).

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 in order to maintain some consistency. However, with the increase in contract work and self-employment, this poverty measurement difficulty is likely to increase (within the study 31 per cent of fathers were described as self-employed in 1996 compared with 20 per cent [of 167] in 1990).

The findings for stage 6

Table 3 shows both the changes in income distribution for the 142 families who participated in stage 6 and the difference between the two updating methods for stage 6.

Table 3 Family income levels at three ages using different updating methods

Family income level	Child's age			
	6 months	6 years	11 years CPI update Method B	11 years HPL update Method A
	%	%	%	%
<i>Low income</i>				
1. Below HPL	18	21	16	23
2. Above HPL, below 120% of HPL	12	9	11	4
<i>Total low income</i>	30	30	27	27
<i>Not low income</i>				
3. Medium income	34	13	11	}34
4. Higher medium	18 }52	21 }34	15 }26	
5. High income	18	36	47	39
<i>Total not low income</i>	70	70	73	73
Total	100	100	100	100
(Number of children)	(142)	(142)	(142)	(142)

Over time there has been a slight decrease in the number of families on low incomes, from 30 per cent when the children were 6 months and 6 years to

27 per cent when they were 11 and 12 years. Fortuitously, there are the same proportion of families on low income (30 per cent) using either method of updating the income lines, in spite of somewhat different cut-off levels. Thus the 'low income' group is identical using either updating method.

Considering other changes over time, the strongest finding is the marked increase in high-income families and the corresponding decrease in medium-income families between the ages of 6 months and 6 years. Between 6 years and 11 years there is a continuing increase in high-income families, a strong increase using the CPI update. There is only a slight increase using the cut-off for Family Tax Payment. The latter reflects the considerably higher levels of cut-off for Family Tax Benefit A than for the earlier Family Payment.

When three income groups are used in the analysis in the report for the 11 and 12-year-olds, these are based on Method A as follows:

- low income – below the 2001 Henderson poverty line (27 per cent of children)
- medium income – below the cut-off point for eligibility for Family Tax Benefit A (34 per cent)
- high income – above the cut-off point for Family Tax Benefit A (39 per cent).

National comparisons

We estimate that about 17 per cent of children aged 0–15 in Australia are in families with incomes too high to be eligible for Family Tax Benefit A (the 'high' income group in this study). Since Australia-wide figures were not available from Family and Community Services for the proportion of children whose families do not receive Family Tax Benefit A, we derived an estimate from the number of children whose families do receive the Family Tax Benefit A (3,495,000 in 2000–2001 – FaCS 2003) and the approximate number of 0–15 year olds (4,215,000: 0–14 year olds at the 2001 Census plus 1/14th). This produced an estimate of 83 per cent of children receiving Family Tax Benefit A.

National figures for the 'low' income group (120 per cent of the Henderson poverty line) are not available but a rough estimate is made of about 30 per cent of children. National figures show some 23 per cent of children are below the Henderson poverty line (Harding et al. 2001), the same proportion as found in this study.

**Table 1 Family income levels – Life Chances Study stage 6 2002
Update Henderson poverty line and Social Security (Method A)**

Income levels	Level 1		Level 2		Level 3/4		Level 5	
	Below Henderson poverty line incl. housing ^d \$/wk (net)	\$/yr (net)	Below Henderson poverty line plus 20% \$/wk (net)	\$/yr (net)	Below Family Tax Benefit A ^b cut-off \$/wk (gr.)	\$/yr (gr.)	Below Family Tax Benefit A ^b cut-off \$/yr (gr.)	Above Family Tax Benefit A ^b cut-off \$/yr (gr.)
<i>Income unit</i>								
<i>Head in the labour force</i>								
Couple with 1 child	471.54	24,520.08	565.85	29,424.10	1,551.25	80,665	80,665	80,665
Couple with 2 children	550.80	28,641.60	660.96	34,369.92	1,677.60	87,235	87,235	87,235
Couple with 3 children	630.05	32,762.60	756.06	39,315.12	1,803.94	93,805	93,805	93,805
Couple with 4 children	709.31	36,884.12	851.17	44,260.95	1,864.31	96,944	96,944	96,944
Couple with 5 children	788.57	41,005.64	946.28	49,206.56	1,924.67	100,083	100,083	100,083
Couple with 6 children	867.83	45,127.16	1041.40	54,152.80	1,985.04	103,222	103,222	103,222
Couple with 7 children	947.09	49,248.68	1136.51	59,098.42	2,045.40	106,361	106,361	106,361
Single parent with 1 child	376.47	19,576.44	451.76	23,491.52	1,551.25	80,665	80,665	80,665
Single parent with 2 children	455.67	23,694.84	546.80	28,433.81	1,677.60	87,235	87,235	87,235
Single parent with 3 children	534.93	27,816.36	641.92	33,379.63	1,803.94	93,805	93,805	93,805
Single parent with 4 children	614.19	31,937.88	737.03	38,325.46	1,864.31	96,944	96,944	96,944
Single parent with 5 children	693.45	36,059.40	832.14	43,271.28	1,924.67	100,083	100,083	100,083
<i>Head not in the labour force</i>								
Couple with 1 child	416.07	21,635.64	499.28	25,962.77	1,551.25	80,665	80,665	80,665
Couple with 2 children	495.33	25,757.16	594.40	30,908.60	1,677.60	87,235	87,235	87,235
Couple with 3 children	574.59	29,878.68	689.51	35,854.42	1,803.94	93,805	93,805	93,805
Couple with 4 children	653.85	34,000.00	784.62	40,800.24	1,864.31	96,944	96,944	96,944
Couple with 5 children	733.11	38,121.72	879.73	45,746.06	1,924.67	100,083	100,083	100,083
Single parent with 1 child	320.95	16,689.40	385.14	20,027.28	1,551.25	80,665	80,665	80,665
Single parent with 2 children	400.21	20,810.92	480.52	24,973.10	1,677.60	87,235	87,235	87,235
Single parent with 3 children	479.47	24,932.44	575.36	29,918.93	1,803.94	93,805	93,805	93,805
Single parent with 4 children	558.73	29,053.96	670.48	34,864.96	1,864.31	96,944	96,944	96,944
Single parent with 5 children	637.99	33,175.48	765.59	39,810.58	1,924.67	100,083	100,083	100,083

^a October to December 2001 ^b Family Tax Benefit Part A cut-off March 20 – June 30 2002

Table 2 Family income levels – Life Chances Study Stage 6 2002: As for stage 5 updated by CPI (Method B)^a

Income levels	Low income			Not low income				
	Level 1 [Below Henderson poverty line 1996 plus CPI] \$/wk (net) \$/yr (net)	Level 2 [Below Henderson poverty line 1996 plus 20% plus CPI] \$/wk (net) \$/yr (net)	Level 3 [Below Social Security income cut-off plus CPI] \$/wk (gr.) \$/yr (gr.)	Level 4 [Below 1996 Family Payment cut-off plus CPI] \$/wk (gr.) \$/yr (gr.)	Level 5 [Above 1996 Family Payment cut-off plus CPI] \$/yr (gr.)			
<i>Income unit</i>					ABOVE			
<i>Head in the labour force</i>								
Couple with 1 child	427.46	22,227.81	512.95	26,673.37	848.14	1,407.76	73,203.41	73,203.41
Couple with 2 children	499.31	25,964.18	599.18	31,157.13	952.84	49,547.68	1,478.16	76,864.57
Couple with 3 children	571.15	29,699.95	685.38	35,639.71	1,057.54	54,991.96	1,548.56	80,525.13
Couple with 4 children	643.01	33,436.33	771.61	40,123.47	1,162.24	60,436.23	1,618.97	84,186.28
Couple with 5 children	712.21	37,034.80	854.61	44,441.88	1,266.93	65,880.51	1,689.37	87,847.44
Couple with 6 children	781.41	40,633.28	937.69	48,759.69	1,371.63	71,324.78	1,759.77	91,508.00
Couple with 7 children	850.61	44,231.75	1,020.73	53,078.10	1,476.33	76,769.06	1,830.17	95,169.15
Single parent with 1 child	341.28	17,746.43	409.54	21,295.95	550.24	28,612.29	1,407.75	73,203.18
Single parent with 2 children	413.07	21,479.81	495.68	25,775.54	654.93	34,056.57	1,478.16	76,864.57
Single parent with 3 children	484.93	25,216.19	581.91	30,259.31	759.63	39,500.76	1,548.56	80,525.13
Single parent with 4 children	556.78	28,952.56	668.14	34,743.07	864.33	44,945.12	1,618.97	84,186.28
Single parent with 5 children	625.98	32,551.03	751.18	39,061.48	969.03	50,389.39	1,689.37	87,847.44
<i>Head not in the labour force</i>								
Couple with 1 child	377.18	19,613.12	452.61	23,535.74	848.14	44,103.40	1,407.76	73,203.41
Couple with 2 children	449.03	23,349.49	538.84	28,019.51	952.84	49,547.68	1,478.16	77,332.32
Couple with 3 children	520.88	27,085.87	625.06	32,503.28	1,057.54	54,991.96	1,548.56	80,525.13
Couple with 4 children	592.72	30,821.64	711.27	36,985.85	1,162.24	60,436.23	1,618.97	84,186.28
Couple with 5 children	661.93	34,420.12	794.31	41,304.26	1,266.93	65,880.51	1,689.37	87,847.44
Single parent with 1 child	290.95	15,129.35	349.14	18,155.34	550.24	28,612.29	1,407.76	73,203.41
Single parent with 2 children	362.80	18,865.73	435.37	22,639.11	654.93	34,056.57	1,478.16	76,864.57
Single parent with 3 children	434.64	22,601.50	521.57	27,121.68	759.63	39,500.84	1,548.56	80,525.13
Single parent with 4 children	506.50	26,337.88	607.80	31,605.45	864.33	44,945.12	1,618.97	84,186.28
Single parent with 5 children	575.70	29,936.35	690.84	35,923.86	969.03	50,389.39	1,689.37	87,847.44

^a The income levels used for stage 5 in 1996 have been increased by the CPI increase of 14.8% (March 1996 to March 2002)

APPENDIX C ADDITIONAL TABLES

Chapter 2 The changing family context

Table A2.1 Selected characteristics of families by family income (age 11 and 12)

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Family type*</i>						
Sole parent	16	57	12	43	28	100
Couple	23	20	91	80	114	100
Total	39	27	103	73	142	100
<i>Family size*</i>						
1 to 3 children	23	19	97	81	120	100
4 to 8 children	16	73	6	27	22	100
Total	39	27	103	73	142	100
<i>Ethnic background*</i>						
Both parents NESB	22	71	9	29	31	100
Both parents Australian-born	11	13	71	87	82	100
Other	6	21	23	79	29	100
Total	39	27	103	73	142	100
<i>Father's education*</i>						
Year 10 or less	19	68	9	32	28	100
Year 11 or 12 and/or trade	13	31	29	69	42	100
Tertiary degree or post grad	2	3	62	97	64	100
Total ^a	34	25	100	75	134	100
<i>Mother's education*</i>						
Year 10 or less	20	61	13	39	33	100
Year 11 or 12 and/or trade	17	42	23	58	40	100
Tertiary degree or post grad	2	3	66	97	68	100
Total	39	28	102	72	141	100
<i>Father's employment*</i>						
Paid employment	14	16	84	84	98	100
Not in paid employment	13	59	9	41	22	100
Total ^b	27	23	93	77	120	100
<i>Mother's employment*</i>						
Paid employment	3	3	83	97	86	100
Not in paid employment	32	65	17	35	49	100
Total ^b	35	26	100	74	135	100

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
<i>Location</i> ^{NS}						
Original area	8	17	39	83	47	100
Other Victoria	29	36	51	64	80	100
Interstate	2	18	9	82	11	100
Overseas	-	-	4	100	4	100
Total	39	28	103	72	142	100
<i>Number of moves</i> ^{NS}						
Two or less	35	29	86	71	121	100
More than two	4	19	17	81	21	100
Total	39	27	103	73	142	100
(Number of children)	(39)		(103)		(142)	

* P < 0.05 ^{NS} Not statistically significant.

^a Data not available for all fathers.

^b Employment of parents (including step-parents) living in same household as child.

Table A2.2 Selected characteristics of families by family income over time

	<i>Always low income</i>		<i>Sometimes low income</i>		<i>Never low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Family type</i> ^{NS}								
Sole parent	8	29	12	43	8	29	28	100
Couple – natural parents	18	17	14	14	72	69	104	100
Couple – with step-parent	1	10	4	40	5	50	10	100
Total	27	19	30	21	85	60	142	100
<i>Family size</i> *								
1 to 3 children	14	12	24	20	82	68	120	100
4 to 8 children	13	59	6	27	3	14	22	100
Total	27	19	30	21	85	60	142	100
<i>Ethnic background</i> *								
Both parents NESB	17	55	10	32	4	13	31	100
Both parents Australian-born	7	9	14	17	61	74	82	100
Other	3	10	6	21	20	69	29	100
Total	27	19	30	21	85	60	142	100
<i>Father's education</i> *								
Year 10 or less	13	46	10	36	5	18	28	100
Year 11 or 12 and/or trade	8	19	15	36	19	45	42	100
Tertiary degree or post grad	2	3	3	5	59	92	64	100
Total ^a	23	17	28	21	83	62	134	100

	<i>Always low income</i>		<i>Sometimes low income</i>		<i>Never low income</i>		<i>Total</i>	
<i>Mother's education*</i>								
Year 10 or less	14	43	13	39	6	18	33	100
Year 11 or 12 and/or trade	11	27	13	33	16	40	40	100
Tertiary degree or post grad	2	3	4	6	62	91	68	100
Total	27	19	30	21	84	60	141	100
<i>Father's employment*</i>								
Paid employment	13	12	18	17	76	71	107	100
Not in paid employment	10	37	10	37	7	26	27	100
Total ^a	23	17	28	21	83	62	134	100
<i>Mother's employment*</i>								
Paid employment	2	2	17	19	69	79	88	100
Not in paid employment	24	49	10	20	15	31	49	100
Total ^a	26	19	27	20	84	61	137	100
<i>Housing tenure^{NS}</i>								
Private rental	4	25	5	31	7	44	16	100
Public rental	9	56	7	44	-	-	16	100
Home owner	4	9	3	7	38	84	45	100
Home purchaser	7	12	12	21	38	67	57	100
Living in relative's home	3	75	1	25	-	-	4	100
Other	-	-	2	50	2	50	4	100
Total	27	19	30	21	85	60	142	100
(Number of children)	(27)		(30)		(85)		(142)	

* P<0.05 ^{NS} Not statistically significant.

^a Employment of parents (including step-parents) living in same household as child.

Table A2.3 Selected characteristics of families by family income (low, medium, high) (age 11 and 12)

	<i>Low income</i>		<i>Medium income</i>		<i>High income</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Family type*</i>						
Sole parent	16	41	9	19	3	6
Couple – natural parents	22	56	33	69	49	88
Couple – with step-parent	1	3	6	12	3	6
Total	39	100	48	100	55	100
<i>Family size*</i>						
1 to 3 children	23	59	43	90	54	98
4 to 8 children	16	41	5	10	1	2
Total	39	100	48	100	55	100
<i>Ethnic background*</i>						
Both parents NESB	22	56	7	15	2	4
Both parents Australian-born	11	28	34	70	37	67
Other	6	16	7	15	16	29
Total	39	100	48	100	55	100
<i>Father's education*</i>						
Year 10 or less	19	56	8	17	1	2
Year 11 or 12 and/or trade	13	38	19	40	10	19
Tertiary degree or post grad	2	6	20	43	42	79
Total ^a	34	100	47	100	53	100
<i>Mother's education*</i>						
Year 10 or less	20	51	11	23	2	4
Year 11 or 12 and/or trade	17	44	15	31	8	15
Tertiary degree or post grad	2	5	22	46	44	81
Total	39	100	48	100	54	100
<i>Father's employment*</i>						
Paid employment	17	50	39	83	51	96
Not in paid employment	17	50	8	17	2	4
Total ^a	34	100	47	100	53	100
<i>Mother's employment*</i>						
Paid employment	3	9	42	88	43	80
Not in paid employment	32	91	6	12	11	20
Total ^a	35	100	48	100	54	100
<i>Housing tenure*</i>						
Private rental	5	13	8	17	3	5
Public rental	14	36	2	4	-	-
Home owner	4	11	15	31	26	47
Home purchaser	13	33	20	42	24	44
Other	3	7	3	6	2	4
Total	39	100	48	100	55	100
(Number of children)	(39)		(48)		(55)	

* P<0.05

^a Includes parent or step-parent living in same household as child.

Table A2.4 Parents' employment by family structure and income (age 11 and 12)

<i>Family structure and employment</i>	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Two-parent families</i>						
Both parents working	1	2	68	65	69	49
One parent working – father	12	31	14	14	26	18
– mother	-	-	7	7	7	5
Neither parent working	10	26	2	2	12	8
<i>Sole parent families</i>						
Parent working – father	1	2	2	2	3	2
– mother	2	5	9	9	11	8
Parent not working – father	3	8	-	-	3	2
– mother	10	26	1	1	11	8
Total	39	100	103	100	142	100

Note: Parents living in same household as child.

Chapter 3 The children

Table A3.1 About Myself checklist by family income (age 11 and 12)

<i>I always or often ...</i>	<i>Low income</i>		<i>Not low income</i>		<i>All children</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
	<i>(37)</i>		<i>(102)</i>		<i>(139)</i>	
Have a good group of friends at school	31	84	90	88	121	87
Think where I live is a good place to grow up*	23	62	88	88	111	81
Get along well with my parents	27	73	81	79	108	78
Enjoy playing sport	30	81	71	70	101	73
Do my homework on time	27	73	71	70	98	71
Get on well with my teachers	27	73	70	69	97	70
My family has fun together	20	56	75	73	95	68
Have very good health*	17	47	76	75	93	68
Am easy to get on with	25	68	64	63	89	65
Enjoy reading books	23	62	62	61	85	61
Use a computer at school	19	51	53	52	72	52
Look forward to going to school	22	60	48	48	70	51
Use a computer at home*	7	19	56	55	63	46
Have enough money for what I need*	10	29	51	51	61	46
Help with housework	16	43	29	29	45	33
Think my parents worry a lot about money*	5	14	4	4	9	7
Argue with my parents	2	5	4	4	6	4
Fight with other children	1	3	2	2	3	2
Feel sad or unhappy	2	5	-	-	2	1
Feel left out at school	1	3	1	1	2	2

* P<0.05

Table A3.2 About Myself checklist by gender

<i>I always or often ...</i>	<i>Girls</i> (83)		<i>Boys</i> (56)		<i>All</i> <i>children</i> (139)	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Have a good group of friends at school	73	88	48	86	121	87
Think where I live is a good place to grow up	64	77	47	87	111	81
Get along well with my parents	66	80	42	75	108	78
Enjoy playing sport	56	68	45	80	101	73
Do my homework on time*	64	78	34	61	98	71
Get on well with my teachers	63	76	34	62	97	70
My family has fun together	56	68	39	68	95	68
Have very good health	58	71	35	64	93	68
Am easy to get on with	55	66	34	62	89	65
Enjoy reading books	53	64	32	57	85	61
Use a computer at school	39	47	33	59	72	52
Look forward to going to school	45	54	25	46	70	51
Use a computer at home	32	39	31	55	63	46
Have enough money for what I need	40	49	21	38	61	46
Help with housework	33	40	12	22	45	33
Think my parents worry a lot about money	6	7	3	6	9	7
Argue with my parents	1	1	5	9	6	4
Fight with other children	2	3	1	2	3	2
Feel sad or unhappy	1	1	1	2	2	1
Feel left out at school	1	1	1	2	2	2

* P<0.05

Table A3.3 About Myself checklist by family income over time

<i>I always or often ...</i>	<i>Always</i>	<i>Sometimes</i>	<i>Never</i>	<i>All</i>
	<i>low</i>	<i>low</i>	<i>low</i>	<i>children</i>
	<i>income</i>	<i>income</i>	<i>income</i>	
	(26)	(29)	(84)	(139)
	%	%	%	%
Have a good group of friends at school	85	83	89	87
Think where I live is a good place to grow up	69	68	89	81
Get along well with my parents	81	69	80	78
Enjoy playing sport	89	55	74	73
Do my homework on time	77	69	70	71
Get on well with my teachers	77	64	70	70
My family has fun together	60	57	75	68
Have very good health*	60	45	78	68
Am easy to get on with*	73	45	69	65
Enjoy reading books	62	55	63	61
Use a computer at school	50	62	49	52
Look forward to going to school	65	41	49	51
Use a computer at home	19	36	57	46
Have enough money for what I need	32	29	54	46
Help with housework	42	39	27	33
Think my parents worry a lot about money	20	0	5	7
Argue with my parents	8	0	5	4
Fight with other children	4	0	2	2
Feel sad or unhappy	4	3	0	1
Feel left out at school	0	3	1	2

* P<0.05

Table A3.4 Parent's rating of child's health by family income (low, medium, high) (age 11 and 12)

<i>Child's health – parent's rating^{NS}</i>	<i>Low income</i>		<i>Medium income</i>		<i>High income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Excellent	15	38	28	58	44	80	87	61
Good	21	54	19	40	11	20	51	36
Fair	3	8	1	2	-	-	4	3
Poor	-	-	-	-	-	-	-	-
Very poor	-	-	-	-	-	-	-	-
Total	39	100	48	100	55	100	142	100

^{NS} Not statistically significant.

Table A3.5 Specific health problems by family income (age 11 and 12)

<i>Specific health problems</i>	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Anxiety problems*	1	3	16	16	17	12
Asthma	7	18	17	17	24	17
Attention problems	2	6	9	9	11	8
Behaviour problems	4	10	5	5	9	6
Chronic respiratory, lung or breathing trouble*	4	10	1	1	5	4
Chronic allergies or sinus trouble	4	10	12	12	16	11
Chronic orthopaedic, bone or joint problems	1	3	5	5	6	4
Chronic rheumatic disease	-	-	-	-	-	-
Dental problems	6	15	17	17	23	16
Depression	1	3	4	4	5	4
Developmental delay or intellectual disability	2	5	1	1	3	2
Diabetes	-	-	-	-	-	-
Epilepsy (seizure disorder)	1	3	-	-	1	1
Hearing impairment or deafness	-	-	5	5	5	4
Learning problems	2	5	11	11	13	9
Sleep disturbance	5	13	5	5	10	7
Speech problems	2	5	2	2	4	3
Vision problems*	9	23	6	6	15	11
Weight problems – overweight	5	13	9	9	14	10
Weight problems – underweight	2	5	2	2	4	3
Other	1	3	8	8	9	6
(Number of children)	(39)		(103)		(142)	

* P<0.05

Table A3.6 Parent's rating of child's temperament by family income (age 11 and 12)

<i>Child's temperament^{NS}</i>	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
More difficult than average	4	10	12	12	16	12
Average	22	57	44	43	66	47
Easier than average	13	33	45	45	58	41
Total	39	100	101	100	140	100

^{NS} Not statistically significant

Note: The 5–point scale has been collapsed to a 3–point scale for analysis.

Chapter 4 The child and the family

Table A4.1 Family relationships at ages 6 months, 6 years and 11 & 12 years

	6 months %	6 years %	11 & 12 years %
<i>Mother (or primary carer) says she is managing child^a</i>			
Very well	55	40	43
Quite well	38	51	53
Having problems	7	9	4
Total	100	100	100
<i>Father (or secondary carer) says he is managing child^a</i>	n/a		
Very well	-	30	34
Quite well	-	60	61
Having problems	-	10	5
Total	-	100	100
<i>Mother felt low or depressed</i>	66	62	54
(Number of children)	(167)	(148)	(142)

^a Data was not collected from fathers at 6 months. Data was not available for all fathers at ages 6 and 11 and 12. At age 11 and 12, 10 fathers were included as primary carers and 3 mothers as secondary carers.

Table A4.2 Family relationships by family income (age 11 and 12)

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Mother (or primary carer)^a says she is managing child</i>						
Very well	12	31	49	48	61	43
Quite well	25	64	50	49	75	53
Having problems	2	5	3	3	5	4
Total	39	100	102	100	141	100
<i>Father (or secondary carer)^a says he is managing child</i>						
Very well	6	35	26	33	32	34
Quite well	11	65	47	60	58	61
Having problems	-	-	5	7	5	5
Total	17	100	78	100	95	100
<i>Mother low or depressed</i>						
	18	46	58	56	76	54
<i>Child gets on with siblings</i>						
Very well	14	36	54	52	68	48
Quite well	19	49	34	33	53	37
Not very well	2	5	4	4	6	4
Only child	2	5	8	8	10	7
No response	2	5	3	3	5	4
Total	39	100	103	100	142	100
<i>Child gets on with adults in the family</i>						
Very well	25	64	79	77	104	73
Quite well	14	36	20	19	34	24
Not very well	-	-	2	2	2	2
No response			2	2	2	1
Total	39	100	103	100	142	100

^a Ten primary carers were fathers, 3 secondary carers were mothers.

Note: Results not statistically significant.

Table A4.3 Stressful life events by family income (age 11 and 12)

<i>Stressful events</i>	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Someone close died or seriously ill	10	26	41	40	51	36
Mother has major health problem*	14	36	12	12	26	18
Serious disagreement with partner	5	13	18	18	23	16
Serious disagreement with someone else	5	13	2	2	7	5
Serious financial problems*	9	23	10	10	19	13
Father major change for worse in job situation	6	15	13	13	19	13
Mother major change for worse in job situation	3	8	22	21	25	18
Serious housing problems	4	13	4	4	8	6
Problem with the law	1	3	2	2	3	2
Problem with gambling	1	3	4	4	5	4
Problem with drugs or alcohol	2	5	4	4	6	4
<i>Number of events</i>						
No stressful events	9	23	36	35	45	32
1 or 2 events	20	51	41	40	61	43
3 or more events	10	26	26	25	36	25
Total	39	100	103	100	142	100
Stresses affected child	15	39	47	46	62	44

* P<0.05

Table A4.4 Stressful life events at ages 6 months, 6 years and 11 & 12 years

	<i>6 months</i>	<i>6 years</i>	<i>12 years</i>
	<i>%</i>	<i>%</i>	<i>%</i>
Someone close died or seriously ill	42	30	34
Mother has major health problem	19	16	18
Serious disagreement with partner	29	15	16
Serious disagreement with someone else	19	12	5
Serious financial problems	25	17	13
Father major change for worse in job situation	na	10	13
Mother major change for worse in job situation	na	6	18
Serious housing problems	16	10	6
Problem with the law	8	3	2
Problem with gambling	na	na	4
Problem with drugs or alcohol	na	na	4
(Number of children)	(167)	(148)	(142)

na Not asked at this stage.

Table A4.5 People available to help mother/primary carer over time

	<i>Age 6</i>		<i>Age 11 & 12</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Child's father	118	80	114	80
Child's stepfather	-	-	10	7
Carer's mother	60	41	40	28
Carer's father	33	22	16	11
Carer's mother-in-law	42	28	31	22
Carer's father-in-law	20	14	16	11
Other relatives	61	41	48	34
Friends	78	53	57	40
Older children	37	25	33	23
Neighbours	47	32	31	22
(Number of children)	(148)		(142)	

Table A4.6 People available to help primary carer by family income (age 11 and 12)

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Child's father*	24	62	90	84	114	80
Child's stepfather	2	5	8	8	10	7
Carer's mother	7	18	33	32	40	28
Carer's father	4	10	12	12	16	11
Carer's mother-in-law*	4	10	27	26	31	22
Carer's father-in-law	2	5	14	14	16	11
Other relatives*	8	21	40	39	48	34
Friends*	6	15	51	50	57	40
Older children	9	23	24	23	33	23
Neighbours	5	13	26	25	31	22
Do not get as much help as needed	6	15	15	15	21	15
(Number of children)	(39)		(103)		(142)	

*P<0.05

Table A4.7 Time at home by family income (age 11 and 12)

<i>Parent response</i>	<i>Low income</i>		<i>Medium income</i>		<i>High income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Able to give child desired help with school work^{NS}</i>								
Yes	21	55	28	60	39	72	88	63
No	17	45	19	40	15	28	51	37
<i>Child has regular household jobs^{NS}</i>								
Yes	28	72	37	77	47	85	112	79
No	11	28	11	23	8	15	30	21
<i>Child has enough physical activity^{NS}</i>								
Yes	29	75	30	63	38	69	97	68
No	8	21	18	38	15	27	41	29
(Number of children)	(39)		(48)		(55)		(142)	

^{NS} Not statistically significant.**Table A4.8 Selected family resources by family income (age 11 and 12)**

	<i>Low income</i>		<i>Medium income</i>		<i>High income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>At home do you have</i>								
Pets	25	64	36	75	46	84	107	75
Television	39	100	48	100	55	100	142	100
Computer*	24	62	46	96	55	100	125	88
Internet access*	12	31	42	88	55	100	109	78
<i>Do you think your child watches television</i>								
Too much	17	44	15	32	21	38	53	38
About right	20	51	31	66	34	62	85	60
Not enough	2	5	1	2	-	-	3	2
<i>Do you think your child uses the computer</i>								
Too much	1	4	3	7	3	6	7	6
About right	15	66	34	75	52	94	101	82
Not enough	7	30	8	18	-	-	15	12
<i>Do you think your child reads</i>								
Too much	-	-	1	2	1	2	2	1
About right	18	47	26	54	32	58	76	54
Not enough	20	53	21	44	22	40	63	45
(Number of children)	(39)		(48)		(55)		(142)	

* P<0.05

Chapter 5 The child and school

Table A5.1 Children who look forward to school 'always or often' (age 11 and 12)

	No.	%
<i>Gender</i>		
Female	45	55
Male	25	45
<i>Year</i>		
Year 7	11	48
Year 6	57	50
<i>Family income and NESB*</i>		
Of children living on low incomes	22	60
NESB	17	77
Other	3	50
Australian-born	2	22
Of children not living on low incomes	48	48
NESB	6	75
Other	10	44
Australian-born	32	46
<i>Family income over time</i>		
Children who have lived on low incomes at 3 stages	22	60
Children who have never lived on low incomes	26	47
<i>Language child speaks at home*</i>		
Children who speak a language other than English at home	23	75
Chinese	6	60
Vietnamese	6	86
Turkish	4	80
Hmong	2	67
Children who speak English only at home	47	44
<i>Mother's education</i>		
Year 10 or less	19	61
Year 11 or 12 and/or trade	16	42
Tertiary degree or post grad	35	51
<i>Father's education*</i>		
Year 10 or less	20	71
Year 11 or 12 and/or trade	15	37
Tertiary degree or post grad	34	53
<i>Children who look forward to school also say they</i>		
Do housework*	31	69
Enjoy reading*	54	64
Get on well with teachers*	59	61
Do their homework on time*	57	59
Get along with their parents*	63	59

*P<0.05

Table A5.2 The child and school at ages 6 years and 11 & 12 years

<i>Rating</i> ^{NS}	<i>Age 6</i> %	<i>Age 11 and 12</i> %
Child attends government school	70	66
Child attends Catholic school	17	14
Child attends other non-government school	12	18
Child attends special school	1	2
School child attends is the closest school	50	60
Child changed schools 3 or more times	2	15
Change of school had mixed or negative effect on child	5	23
Child gets on well with teachers	98	97
Child often wants to stay away from school	47	7
Child's attitude to school is mixed or negative	10	9
Child doing better than most at school	24	35
Child doing not as well as most at school	8	6
Primary carer speaks English not well or not at all	11	11
Language is a problem for parent contacting school	7	8
Teachers do not understand ethnic background	7	4
Parent participating in school activities this year	75	55
Parent does not feel welcome at the school	1	4
Parent has difficulties communicating with school	10	9
Parent has major worries about child at school	21	18
Eligible for Education Maintenance Allowance (EMA)	26	28
EMA was difficult to get	3	1
School costs that are difficult to afford	19	30
Used State Relief Fund for school costs	3	1
School was helpful about costs	47	43
Child has missed school activities because of cost	5	9
Parent has been asked to help school raise funds	84	82
Parent satisfied with child's education	91	87
Parent satisfied with quality of teaching	87	90
Parent satisfied with school costs	85	77
Parent satisfied with playground space	78	89
Parent satisfied with school resources	76	84
Parent satisfied with school activities	87	89
Parent satisfied with teacher contact	90	92
Parent satisfied with level of discipline	85	93
Parent satisfied with child's progress	89	92
Parent satisfied with child's friends	89	92
Parent satisfied with class size	76	73
Parent satisfied overall with school	87	91
(Number of children)	(148)	(142)

Note: Parent (primary carer) is child's mother in most cases. ^{NS} Not statistically significant

Table A5.3 School performance rating by children (age 11 and 12)

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
I do better than most children in my class	6	17	31	32	37	28
I do about as well as most other children in the class	30	83	62	65	92	70
I do not do as well as most other children in the class	-	-	3	3	3	2
Total	36	100	96	100	132	100

^{NS} Not statistically significant.

Table A5.4 Child and parent views: how child is getting on at school (age 11 and 12)

	<i>Child's view</i>		<i>Parent's view</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Child gets on well with teachers always or often/mostly	97	70	137	96
Child looks forward to school always or often	70	51	124	87
(Number of children)	(140)		(142)	

Table A5.5 The child and school by family income – parent’s view and satisfaction (age 11 and 12)

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Child attends the closest school	25	64	58	59	83	60
Child has repeated year or grade	6	15	8	8	14	10
Change of school had mixed or negative effect on child	7	18	25	24	32	23
Child gets on well with teachers	39	100	98	95	137	96
Child always or often looks forward to school	36	92	88	85	124	87
Child often wants to stay away from school	1	3	7	7	8	6
Child missed days of school in last 12 months	36	92	95	92	131	92
Absence has interfered with schooling	3	8	8	8	11	8
Child learns language other than English at school	32	82	97	94	129	91
Child speaks language other than English at home	22	56	10	10	32	23
Primary carer speaks English not well or not at all	13	33	2	2	15	11
Primary carer’s partner speaks English not well or not at all	12	31	2	2	14	10
Language is a problem for parent contacting the school	11	28	1	1	12	8
Teachers do not understand ethnic background	4	10	1	1	5	4
Parent is participating in school activities this year*	13	33	65	63	78	55
Parent does not feel welcome at the school	-	-	2	2	2	1
Parent has difficulties communicating with the school	7	18	6	10	13	9
Parent has major worries about child at school	5	13	21	20	26	18
Eligible for Education Maintenance Allowance*	34	87	5	5	39	26
EMA was difficult to get	2	5	-	-	2	1
EMA was helpful	31	80	5	5	36	25
EMA was not helpful	2	5	-	-	2	1
School costs are difficult to afford*	19	49	24	23	43	30
School was unhelpful about costs	3	8	2	2	5	4
Child missed school activities because of cost	11	28	1	1	12	9
Parent was asked to raise school funds	29	74	88	85	117	82
Helping school to raise funds is a problem for parent	13	33	9	9	22	16

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Parent satisfied with child's education	31	80	92	89	123	87
Parent satisfied with quality of teaching	34	87	94	91	128	90
Parent satisfied with school costs	29	74	80	78	109	77
Parent satisfied with amount of playground space	38	97	88	85	126	89
Parent satisfied with school resources	33	85	86	84	119	84
Parent satisfied with school activities	39	100	88	85	127	89
Parent satisfied with teacher contact	33	85	97	94	130	92
Parent satisfied with level of discipline	34	87	98	95	132	93
Parent satisfied with child's progress	35	90	95	92	130	92
Parent satisfied with child's friends	37	95	93	90	130	92
Parent satisfied with class size	32	82	71	67	103	73
(Total number of children)	(39)		(103)		(142)	

* P<0.05

Note: Parent (primary carer) is child's mother in most cases.

Table A5.6 Type of school child will attend in Year 7 (for those in Years 5 and 6)

<i>School type*^a</i>	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Government	20	65	37	42	57	48
Catholic	7	23	15	17	22	19
Other non-government	4	12	36	41	40	33
Total	31	100	88	100	119	100

* P<0.05

^a Information not available or not applicable for some parents.

Table A5.7 Preferred school for Year 7 (for children currently in Year 5 or 6)

<i>Is it the school you really want for your child in year 7?^{a NS}</i>	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Yes	21	75	67	80	88	79
No	5	18	12	14	17	15
Don't know	2	7	5	6	7	6
Total	28	100	84	100	112	100

^a Information not available or not applicable for some parents.

^{NS} Not statistically significant.

Chapter 6 Learning and progress at school

Table A6.1 Competence Scores comparison with ATP children^a aged 11 and 12

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>		<i>ATP Children^a</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Below average	4	11	11	12	15	12	108	9
Average	30	86	72	75	102	78	989	80
Above average	1	3	12	13	13	10	138	11
Total	35	100	95	100	130	100	1235	100

^aATP Australian Temperament Project unpublished data.

Table A6.2 Children's scores on the Competence checklist

	<i>Standardised score</i>		<i>No. of children</i>
	<i>Mean</i>	<i>Standard deviation</i>	
<i>All children</i>	98.0	11.0	130
<i>Gender</i>			
Male	97.6	13.0	53
Female	98.3	9.6	77
<i>Family income⁺</i>			
Low income	94.9	9.64	35
Not low income	99.2	11.3	95
<i>Family income at 3 levels</i>			
Low income	94.9	9.6	35
Medium income	98.3	12.6	45
High income	99.9	10.1	50
<i>Income over time</i>			
Low income 3 stages	96.2	10.3	24
Low income 1 or 2 stages	95.7	11.9	28
Low income at no stage	99.4	10.8	78
<i>Family structure</i>			
Sole parent family	96.5	11.8	26
Two-parent family	98.4	10.9	104
<i>NESB</i>			
Both parents NESB	97.7	12.3	27
Other	97.7	11.8	27
Both parents Australian-born	98.2	10.4	76

	<i>Mean</i>	<i>Standard deviation</i>	
<i>Language child speaks at home</i>			
English only	98.3	10.7	101
Other	97.0	12.2	29
<i>No. of times changed school</i>			
Two or less	97.7	11.5	109
Three or more	99.4	8.7	21
<i>Type of school</i>			
Government	97.9	11.6	89
Catholic	94.8	10.0	19
Other non-government	101.1	8.9	22
<i>Mother's education*</i>			
Year 10 or less	95.6	11.4	30
Year 11 or 12 and/or trade	95.7	10.4	35
Tertiary degree or post grad	100.4	10.8	62
<i>Father's education*</i>			
Year 10 or less	94.7	12.2	26
Year 11 or 12 and/or trade	96.2	11.1	40
Tertiary degree or post grad	101.3	9.7	58
<i>Primary Reading Test at age 6*</i>			
Lowest performing third	99.1	2.7	35
Middle performing third	101.1	2.3	42
Highest performing third	102.6	2.1	32
<i>BASE Scale at age 6*</i>			
Lowest performing third	99.1	3.0	27
Middle performing third	99.7	2.5	35
Highest performing third	100.9	2.5	31
<i>Look forward to school</i>			
Always or often	99.5	11.2	66
Other	96.2	10.7	63
<i>Parent's opinion*</i>			
Better than most in class	104.2	9.2	47
As well as most in class	95.7	9.9	73
Not as well as most in class	83.6	8.9	9
<i>Child's opinion*</i>			
Better than most in class	106.5	8.0	33
As well as most in class	95.3	10.1	87
Not as well as most in class	81.0	7.8	3

*P<0.05

+ Close to being statistically significant at 0.05.

Note: Scores were standardised against gender for the original US sample.

Table A6.3 Competence comparisons by family income (age 11 and 12)

	<i>Lowest 30%</i>		<i>Middle 40%</i>		<i>Highest 30%</i>	
	<i>Low income</i>	<i>Not low income</i>	<i>Low income</i>	<i>Not low income</i>	<i>Low income</i>	<i>Not low income</i>
	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>
Overall academic performance	15	14	51	36	34	50
Intellectual functioning	9	9	43	35	48	56
Reading – compared with other students*	9	16	62	26	29	58
Reading – grade-level expectations*	12	11	62	31	26	58
Mathematics – compared with other students	15	17	44	34	41	49
Mathematics – grade-level expectations	18	12	41	39	41	49
Overall motivation	14	12	23	17	63	71
Parental encouragement	13	1	17	26	70	73
Overall classroom behaviour	9	11	23	11	68	78

(Number of children: low income 35, not low income 95, total 130)

* P<0.05

Table A6.4 Factors affecting Academic and Behaviour Scores at age 11 and 12^a

<i>Factors</i>	<i>Gain in Academic Score</i> <i>b</i>	<i>Gain in Behaviour Score</i> <i>b</i>
<i>Gender</i>		
Male	-0.055	-0.368*
<i>Current family income</i>		
Not low income	0.191*	0.063
<i>Income over time</i>		
Never low income	0.193*	-0.003
<i>Family type</i>		
Two-parent family	0.009	0.137
<i>Father's education</i>		
Tertiary	0.276*	0.171
<i>Mother's education</i>		
Tertiary	0.232*	0.133
<i>NESB</i>		
Not NESB	0.052	0.007
<i>Language child speaks</i>		
English only	0.076	0.034
<i>Primary reading age 6</i>		
Top third	0.401*	0.218*
<i>Look forward to school</i>		
Always or often	0.121	0.237*
(Number of children)	(130)	(130)

* P<0.05 ^a Ordinary least squares (OLS) analysis including each variable separately.
Academic Scores on a scale from 3 to 15, Behaviour Scores on a scale from 2 to 10.

Table A6.5 Effects on Academic and Behaviour Scores at age 11 and 12 years^a

<i>Factors</i>	<i>Gain in Academic Score</i> <i>beta</i>	<i>Gain in Behaviour Score</i> <i>beta</i>
<i>Gender</i>		
Male	-0.058	-0.349*
<i>Family income over time</i>		
Never low income	0.012	-0.136
<i>Family type</i>		
Two-parent family	-0.099	0.090
<i>Parent's education</i>		
Tertiary	0.268*	0.154
<i>NESB</i>		
Not NESB	-0.130	-0.073
<i>Primary reading age 6</i>		
Top third	0.359*	0.166
Explained variance (R ²)	0.213	0.196
Standard error of estimate	2.66	1.79
(Number of children)	(130)	(130)

* P<0.05 ^a Multiple regression analysis

Chapter 7 The child and the wider world

Table A7.1 The children's friends by family income (age 11 and 12)

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Child's friends visit...*</i>						
Every week	20	52	68	66	88	62
Every month	6	15	22	21	28	20
Less than monthly	13	33	13	13	26	18
Total	39	100	103	100	142	100

* P<0.05

Table A7.2 Formal activities by family income (age 11 and 12)

	<i>Low income</i>		<i>Medium income</i>		<i>High income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Child's main formal activities away from home</i>								
Sports*	12	31	29	60	42	76	83	59
Music/dance*	3	8	20	42	27	49	50	35
Language classes	9	23	4	8	10	18	23	16
Religious services*	9	23	7	15	3	6	19	13
Clubs	3	8	4	8	11	20	18	13
Other	4	10	11	23	11	20	26	18
No organised activities*	12	31	5	10	1	2	18	13
There are activities would like child to do but can't afford*	22	56	21	44	5	9	48	34
(Number of children)	(39)		(48)		(55)		(142)	

* P<0.05

Table A7.3 Informal activities by family income (age 11 and 12)

<i>Child's main informal activities away from home</i>	<i>Low income</i>		<i>Medium income</i>		<i>High income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Time with friends*	20	51	37	77	50	91	107	75
Visiting relatives	26	67	22	46	29	53	77	54
Other	5	13	9	19	11	20	25	18
Holiday in last year*	17	47	35	73	51	93	103	74
(Number of children)	(39)		(48)		(55)		(142)	

* P<0.05

Table A7.4 Rating of neighbourhood by family income (age 11 and 12)

	<i>Low income</i>		<i>Medium income</i>		<i>High income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Neighbourhood as a place to bring up children^{NS}</i>								
Excellent	7	18	22	46	36	66	65	46
Good	19	49	18	38	16	29	53	37
Average	9	23	7	15	3	6	19	13
Poor	3	8	1	2	-	-	4	3
Very poor	1	3	-	-	-	-	1	1
Feel part of local community ^{NS}	25	64	32	67	37	67	94	66
Think it is a strong community ^{NS}	20	51	29	60	37	67	86	61
<i>Child's rating: 'where I live is a good place to grow up'*</i>								
Always or often	23	62	40	87	48	89	111	81
Other	14	38	6	13	6	11	26	19
(Number of children)	(39)		(48)		(55)		(142)	

* P<0.05 ^{NS} Not statistically significant.

Table A7.5 Child care by family income (age 11 and 12)

<i>Child care type</i>	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
<i>Paid formal*</i>						
Family day care	-	-	2	2	2	1
After school program*	-	-	24	23	24	17
Before school program	1	3	7	7	8	6
School holiday program	2	5	6	6	8	6
Child care centre	-	-	-	-	-	-
Total paid formal	2	5	29	28	31	22
<i>Paid informal*</i>						
Babysitter/nanny*	-	-	29	28	29	20
Friends/relatives	-	-	6	6	6	4
Total paid informal	-	-	29	28	29	20
<i>Unpaid informal</i>						
Friends/neighbours	5	13	22	21	27	19
Grandmother	7	18	33	32	40	28
Other relatives/siblings	7	18	26	25	33	23
Total unpaid informal	13	33	50	49	63	44
<i>Type of care</i>						
Paid care (formal/informal)*	2	5	44	43	46	32
Unpaid care only	11	28	23	22	34	24
No child care used*	26	67	36	35	62	44
Total	39	100	103	100	142	100

* P<0.05

Table A7.6 Reasons for child care by family income (age 11 and 12)

<i>Main reasons</i>	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Parent working*	4	10	46	45	50	35
Parent studying	1	3	7	7	8	6
Parent time for self	1	3	1	1	2	1
Parent recreation*	-	-	20	19	20	14
For child to mix with other children	1	3	1	1	2	1
Respite care	1	3	-	-	1	1
Other	3	8	8	8	11	8

* P<0.05

Table A7.7 Child care by mother's employment (age 11 and 12)

<i>Child care</i>	<i>Not employed</i>		<i>Part-time</i>		<i>Full-time</i>		<i>Total</i>
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	
	(55)		(48)		(39)		
Paid formal*	3	10	15	48	13	42	100
Paid informal*	5	17	18	62	6	21	100
Unpaid informal	19	30	27	43	17	27	100
No child care used*	33	54	12	19	17	27	100

* P<0.05

Note: Numbers do not add up as more than one type of child care could be used.

Table A7.8 Overall satisfaction with child care by family income (age 11 and 12)

	<i>Low income</i>		<i>Not low income</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Very satisfied	10	26	40	39	50	35
Satisfied	4	10	23	22	27	19
Mixed feelings	-	-	12	12	12	9
Dissatisfied	-	-	-	-	-	-
Very dissatisfied	-	-	-	-	-	-
No response	25	64	28	27	53	37
Total	39	100	103	100	142	100

^{NS} Not statistically significant.

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