Turning 18

Pathways and plans

Life Chances Study stage 9

Janet Taylor and Nina Gee

2010

Brotherhood
of St Laurence

Working for an Australia free of poverty

Contents

Acknowledgements

Abbreviations

COAG	Council of Australian Governments
ENTER	Equivalent National Tertiary Entry Rank
HECS	Higher Education Contribution Scheme
IB	International Baccalaureate
LSAY	Longitudinal Surveys of Australian Youth
NESB	non-English speaking birthplace
TAFE	Technical and Further Education
VCE	Victorian Certificate of Education*
VCAL	Victorian Certificate of Applied Learning
VET	Vocational Education and Training

Note:
*As most participants were living in Victoria, the short form VCE is used in the report to embrace academic year 12 courses including interstate higher school certificates and the International Baccalaureate.

Summary

The Australian Government is promoting the 'Education Revolution' as a key part of its social inclusion agenda. Data from the Brotherhood of St Laurence's longitudinal Life Chances Study (stage 9) illustrate the education experience of 18 year olds from different income groups. The study complements the large scale surveys of young people leaving school, such as the Longitudinal Surveys of Australian Youth and the annual Victorian 'On Track' surveys, by providing both qualitative data and longitudinal family data.

The study is concerned with the experiences of young people from diverse backgrounds and with the impact of socioeconomic disadvantage on their life chances, and presents their insights and reflections on their situations. Their experiences are related to some of the current policy issues of social inclusion in education.

School completion and academic achievement

The research is based on contact with the 138 young people who have been in the study throughout their lives. All were born in inner Melbourne, and at 18 the majority (87%) lived in Melbourne, with some in regional Victoria or interstate. At the end of the year they turned 18, 77 per cent had completed Year 12 VCE; 7 per cent had completed other Year 12 (VCAL, special school); 6 per cent were still at school and were planning to complete Year 12; and 10 per cent had left school without completing Year 12.

Their pathways differed according to family income (33% were from low-income families, 26% from medium and 41% from high-income backgrounds). While 98 per cent in high-income families had completed VCE, and 86 per cent in medium-income families, the figure was only 44 per cent in low-income families. However 15 per cent from low-income families had completed other Year 12 qualifications, and 15 per cent were still at school planning to complete Year 12. A quarter from low-income families (26%) had left school early, but none from high-income families.

Social inclusion in education relates not only to completing Year 12, but also to academic achievement, as this influences tertiary education options. The academic achievement of those who completed VCE is indicated by their tertiary entrance (ENTER) scores, on a scale from 0 to a high of 99.95. The young people from high-income families had higher average ENTER scores (81.2) than those from medium and low-income families (69.6 and 68.8). Higher scores at age 18 were positively associated with the following factors at age 16: family factors (high family income, parents with tertiary qualifications, positive family relationships), and school factors (self-rated academic achievement, getting on well with teachers, school engagement) and wellbeing.

For those who completed VCE, there was a clear relationship between their scores and their proposed future activities. The average ENTER scores were: 85.2 for those going to university (60 young people); 82.1 for those taking a gap year (12); 50.8 for those going to TAFE (14); 48.7 for those planning an apprenticeship (2); and 40.4 for those working or looking for work (7).

The activities of those who left school before completing Year 12 included studying at TAFE, undertaking apprenticeships and/or working part or full-time. Some were settled, but others had tried various courses and jobs unsuccessfully and had had long periods of unemployment.

The 18 year olds' experiences

Additional interviews with 33 of the 138 young people explored their perspectives on finishing school and on further training and employment. They provided insightful reflections on their experiences.

Finishing Year 12 was important for those who did so, because they saw it as the path to university and to job opportunities and because their parents valued it. Year 12 was generally not seen as important by the early school leavers who wanted an immediate job or an apprenticeship. The young people explained that what helped them complete Year 12 were supportive parents and friends, their own motivation and, for some, their teachers. Conversely, what hindered others were problems with family and friends, the stress of study and keeping motivated, and for one, lack of support from school. One young woman explained how the experience had weighed on her:

> There was a lot of stress during that year, like at home, at school, it gets to you after a while. That was probably the hardest thing going through the year. At school just the pressure of it, the whole choosing what you do want to do for the future and being forced into that decision.

The 33 young people outlined their post-school experiences. Some were flourishing, others struggling:

- The university students (from both high and low-income families) who had already started their courses were generally enjoying the experience, including having greater freedom than at school, although some found this a challenge as was the need for different study skills. They found their friends helped them study, but sometimes their part-time jobs created difficulties. The high cost of textbooks was often mentioned.

- The TAFE students felt their motivation and their interest in their subjects helped them study while difficulties included travel and finding part-time work.

- The apprentices mostly enjoyed their work and liked the hands-on learning in contrast to school, as well as getting paid. They appreciated the government financial assistance. Problems however included work injuries, fatigue and, for some, fitting in study time.

- The young people who had spent most of the year working or looking for work, as opposed to studying, were either having a 'gap year' of work and travel before starting university or were early school leavers. The gap year students were generally enjoying their time. However, the early school leavers' situations were less satisfactory, as they faced long periods of unemployment and limited full-time job opportunities because of issues such as learning difficulties, mental health problems, lack of work experience and regional location. Some had already unsuccessfully attempted TAFE courses and apprenticeships. One unemployed young man commented:

> It's hard. I'm not working, I can't get the dole, I can't get Youth Allowance, so it's very hard you know. Just life in general.

Half the students who finished Year 12 also had part-time jobs while they studied. These jobs tended to provide pocket money for those from more affluent families, but contributed to the household expenses or the costs of education for those in less affluent families. For some, work interfered significantly with study commitments. One student with a night job noted:

> Like at the very start of this year I didn't have the job and I could be more attentive and concentrating on the studies. Once I got it, after that you get really tired after work and it becomes harder to study after work … and like the next day I would sleep in and end up missing classes.

Costs of education presented an important barrier for those on low incomes. School costs that caused problems included books and other materials, uniforms, and additional tutoring. University students emphasised the high cost of textbooks, while fees were a problem for those wanting to attend TAFE, especially if not eligible for concessions. One early school leaver commented:

> I'd love to go to do a TAFE course to do my diploma in fitness but that's very expensive and you have to work at the same time, so you can't really do it. It's like a few thousand dollars for fitness. It's very expensive so it's hard.

Policy implications and challenges

Australian Government policies to increase inclusion and equity in education have included setting targets to increase Year 12 completion (with a target of 90 per cent of young people completing Year 12 or equivalent by 2015) and the proportion of university students from low socioeconomic groups, and increasing access to vocational training. This is accompanied by raising the school leaving age, guaranteeing training places and withdrawing income support for unemployed early school leavers who are not in training.

Promoting social inclusion in education has many aspects, but it must include providing education which is affordable for all. This study finds that school retention and academic achievement are associated with both family resources and school resources. Where families lack the necessary resources, appropriate supports for young people need to be provided by schools, universities and other training organisations.

Messages from the study include:

To promote Year 12 retention

- Actively engage the less academic students in appropriate courses, for example by providing positive support for non-academic courses such as VCAL
- Support those on low incomes, by addressing school costs such as textbooks and subject fees, and also with adequate family income support
- Promote a healthy balance between students' paid work and study.

To promote further education and training

- Acknowledge that for some disadvantaged young people, fees for TAFE courses are already a barrier which a loan scheme is unlikely to overcome
- Monitor the impact of the proposed TAFE fee increases
- Ensure support services and career counselling for TAFE students are well resourced to promote course completion and appropriate pathways.

To promote university enrolment of low SES students

- Review criteria for selection to offset disadvantage
- Promote flexible pathways, for example for TAFE students
- Ensure university is affordable.

In conclusion, the findings highlight the challenges for policy makers and educators wanting to increase Year 12 completion and social inclusion in education. These include the need to 'invest' in education and training resources to:

- Ensure affordable schooling and further training that does not exclude those on low incomes
- Provide appropriate learning opportunities for young people with low academic achievement and learning difficulties
- Provide adequate income support for young people from low-income families to allow full participation in education and training.

Introduction

The Life Chances Study has been following the lives of some 140 young people since they were infants. In 2008 they turned 18: many finished school that year, while others were already launched into the world beyond school. Their situations provide important glimpses into the lives of young Australians at a key point of transition, from school to further education, training and employment. This report outlines their experiences, reflects on some lessons from the longitudinal data of the study and considers some of the policy implications.

The study is concerned with the experiences of young people from diverse backgrounds and with the impact of socioeconomic disadvantage on their life chances, and presents their insights and reflections. It aims to inform discussion about social inclusion in education and training and the challenges facing policy makers and practitioners.

Policy context

The young people turned 18 in 2008, the first year of the Rudd Government which was promoting the 'Education Revolution' as a key part of its social inclusion agenda:

> Investing in the education, skills and training of our young people and our workforce is the best way to enhance the life chances of individual Australians and boost the productivity and prosperity of our nation. (Rudd 2009)

Federal government policy directions have included setting targets to increase the proportion of students completing Year 12 and of university students drawn from low socioeconomic groups, and promoting access to vocational training.

Towards the end of 2008, talk of recession replaced that of years of prosperity, although not all these young people's families had benefited from that prosperity. Young people are seen to be at high risk of unemployment in recession; and youth unemployment (15 to 24 years) increased from 8.4 per cent in May 2008 to 12 per cent in May 2009 (ABS 2009a Cat. no. 6105.0).

The Compact with Young Australians

In April 2009, the Prime Minister, with the Council of Australian Governments (COAG), announced a new 'Compact with Young Australians'—an 'earn or learn' policy. [1] It was to provide young people with skills training rather than have them unemployed during the anticipated recession (Gillard 2009a).

The Compact, to be offered until the end of December 2011, aims to ensure every young person under the age of 25 will have a guaranteed education or training place (subject to admission requirements and course availability). It also brings forward the target of 90 per cent of young people completing Year 12 (or equivalent) from 2020 to 2015.

Under the Compact, it is to be mandatory for all young people to participate in schooling (or an approved equivalent) until they complete Year 10; and for young people who have completed Year 10 to participate in full-time (at least 25 hours a week) education, training or employment or a combination until age 17. From January 2010, education and training is a precondition for obtaining Youth Allowance or Family Tax Benefit Part A (for the young person). Anyone under the age of 20 without Year 12 or equivalent will have to be in education or training in order to receive Youth Allowance.

---

[1] An approach of this kind had been advocated by Tony Nicholson, Brotherhood of St Laurence Executive Director, in 2006.

The Compact is to be complemented by two new initiatives to support young people: Youth Connections, and Community and Education Engagement Partnerships (Ellis 2009).

The Compact was generally welcomed by commentators for the value it placed on education and training, although some had reservations about the withdrawal of income support for unemployed young people and foresaw challenges in making it inclusive for the more disadvantaged (for example, Doherty & Arup, *The Age*, 2 May 2009).

Other policies

While there have been measures to make TAFE places more available for young people under the Skills for Victoria policy, there have been large increases in some TAFE fees from 2009. Concessions for Health Care Card holders, which have allowed eligible students to pay $55 per annum for courses, are also to be removed. A loan scheme, VET FEE-HELP, will be introduced, but this is in effect a debt scheme which largely shifts the cost burden from the government to the student.

Other policies relating to inclusion and equity in education include Australian Government encouragement for universities to increase their proportion of students from low socioeconomic backgrounds following the Bradley review (DEEWR 2009). Changes have also been proposed to Youth Allowance, raising the income threshold to make more low-income families eligible and increasing the amount students can earn to assist them in supporting themselves (Gillard 2009b).

The implications of some of these policy issues are explored further in the Discussion section of the report in the light of the study findings.

The literature

The study complements some of the large-scale surveys of pathways of young people leaving school and their characteristics, in particular the Longitudinal Surveys of Australian Youth (for example Curtis & McMillan 2008), the annual Victorian On Track surveys (Corrie & McKenzie 2009) and the Life Patterns project (Wyn et al. 2008). While smaller, the Life Chances Study is able to provide both qualitative data and longitudinal family data.

Year 12 completion

Questions such as who finishes Year 12 and who are the high academic achievers have been examined over the years by LSAY studies. The large-scale national LSAY data show those groups consistently more likely to complete Year 12 are females, young people with parents with high-skill, white-collar occupations, university education, with non-English speaking backgrounds, those from metropolitan areas, from so-called independent schools and with high levels of literacy and numeracy (Curtis & McMillan 2008). The persistence of these associations over time indicates where additional investment is needed if education is to be more inclusive.

Recent national data show that in 2007, 59 per cent of students from low socioeconomic backgrounds completed Year 12, compared with 64 per cent from medium and 77 per cent from high socioeconomic backgrounds (Steering Committee for the Review of Government Service Provision 2009).

Academic achievement

Social inclusion in education relates not only to who stays within the school system to complete Year 12, but also to their academic achievement while at school, as this determines their tertiary education options. A major study of tertiary entrance performance correlates was undertaken as part of the 1998 LSAY survey (Marks, McMillan & Hillman. 2001) and provides a point of comparison for the present study.

Students from low socioeconomic backgrounds achieve lower results across their schooling (Teese & Polesel 2003). The 2006 Victorian On Track survey findings indicated that almost two-thirds of

all low achievers in Year 12 come from low to very low socioeconomic backgrounds and that low socioeconomic students are significantly less likely to go to university (37.6% of low SES students compared with 60.2% of high SES students) (Teese, Clarke & Polesel 2006, p.20).

The large-scale OECD PISA study of 15 year olds illustrates the impact of both family background and school on academic achievement. The authors point to the interaction of the two factors, as the following Australian data indicates:

> In Australia, for each improvement of one international standard deviation in the individual socio-economic background, the student performance on the OECD PISA science scale improves by 30 points, within a given school socioeconomic environment. In Australia, for each improvement of one international standard deviation in the school socio-economic environment, the student performance on the OECD PISA science scale improves by 53 points, for a given level of individual socio-economic background. (Causa & Chapuis 2009, p.45)

While academic achievement is only one outcome of schooling, it remains the most measurable and accessible. The difficulties of assessing non-academic outcomes in large populations include both definition and measurement (Anderson & Fraillon 2009).

Pathways

The annual On Track survey attempts to contact all Victorian school leavers. In 2008 it covered some 33,000 young people who completed Year 12 and 4,740 early school leavers (Corrie & McKenzie 2009).

The destinations for the Year 12 (or equivalent) completers were:
- university 43.9%
- TAFE/VET 18%
- apprentice/trainee 9.8%
- employed 14.4%
- looking for work 2.9%
- deferrals 11%.

In contrast, the destinations for early school leavers were:
- VET 14.6%
- apprentice 33.2%
- trainee 7.3%
- employed full-time 19.3%
- employed part-time 11.6%
- looking for work 14%.

Just over half (55%) of early school leavers were in some form of education or training, compared with 72 per cent of Year 12 completers (or 83 per cent including deferrals).

The Life Patterns research (Wyn et al. 2008) compared a cohort born in 1973 and one born in 1988–89 (the latter with some 4000 participants) and found continuing inequality in access to higher education for young people from lower socio-economic backgrounds. The study also points to the young people's redefining of careers as personal journeys rather than a position or pathway within an occupation or organisation.

The Life Chances Study

The Brotherhood of St Laurence's longitudinal study, the Life Chances Study, explores the experiences of a diverse group of young people growing up in Australia. This report presents findings from contact with the participants of the study as 18 year olds (stage 9).

The Life Chances Study commenced in 1990 as a population study of all children born in two inner Melbourne municipalities. It commenced with 167 infants and included both high and low-income families and a range of ethnic groups. Eighteen years later, 138 young people were still participating in the study: one in five still lived in the same area but most lived elsewhere in Melbourne, a few in regional Victoria or other states.[2]

The study's families are very diverse ranging across the socio-economic spectrum: from those with tertiary-educated parents in very high-paid occupations, typically Australian-born, to families with parents with very limited education, some Australian-born, some migrants or refugees, who have lived on income support or very low wages for many years. Over the years some families have maintained their economic position; others have moved up or down in terms of income and stability, due to their changing employment situation, to marital separations or repartnering or to illness.

Reports have been produced for each stage. The most recent reports explored the young people's school engagement at age 16 (Taylor & Nelms 2008) and the detailed stories of eight early school leavers aged 17 (Taylor 2009).[3]

Research questions

The preliminary research questions guiding this stage of the study included:
- Which young people have left school early (before completing Year 12) and which have completed school?
- How are the 18 year olds developing their future plans and what are the influences on this?
- What are the pathways for those who have left school? Are they on 'productive' pathways?
- What are the implications for policy and service provision?

Policy issues of interest arising from earlier stages of the study and from the literature include the costs of later years of school and of post-school training options; availability of income support; availability of career planning advice at and beyond school and of transition support; education needs of low academic achievers; and students dropping out of vocational and tertiary courses.

Method

All the young people in the study turned 18 during 2008. Stage 9 involved a short mail survey at the end of 2007, individual interviews with 33 young people in late 2008, and brief contact with all 138 participants early in 2009.

The interviews (33 participants) – November, December 2008

At the end of 2008, we interviewed 33 of the 18 year olds (17 female, 16 male). We selected those whom we expected to have already left school before 2008, as we wanted to explore their experiences of leaving school and their subsequent pathways. Most had indeed left school by the end of 2007, although three had stayed on at school and had only just finished Year 12 in 2008. Twenty-two young people had completed Year 12 at school, while the remaining 11 had left before completing Year 12.

---

[2] At stage 9, we were in contact with 138 young people of the 167 who started in the study as infants and of the 142 who were still in the study aged 12. We did not include three of the 142 who have been living overseas for many years and one young person who left school early and went overseas.

[3] Reports of earlier stages, listed on page 47, are available through the Brotherhood of St Laurence website <www.bsl.org.au>.

Of the 22 who had already completed Year 12, some had since also completed their first year at university (10), some had taken a gap year (4) and would start university in the coming year, others had commenced TAFE courses and apprenticeships. The 11 early school leavers had undertaken a variety of training courses. Many of the young people had some employment experience, either alongside their studies or as their prime occupation.

These 18 year olds were asked about their experiences (as relevant) of completing Year 12, university, other training, apprenticeships, employment, job seeking, balancing work and study, and their plans for their future. Interviews were recorded and transcribed.

The 33 young people came from very diverse family backgrounds. Some had grown up in low income families, others in high-income families and some in between. From the assessment of family income when they were aged 16 (see Analysis below), 16 were in low-income families, seven in medium-income and ten in high-income families. Most of those on low incomes had lived in low-income families all their lives, although some families' incomes had decreased over the years.

Follow up (138 participants) February 2009
Many of the participants completed Year 12 in 2008, received their ENTER scores in December and offers of tertiary places in January 2009. Participants were contacted in February to confirm their results and work or study plans for 2009. Most contacts involved a short phone interview with the young person, or in a few cases the parent, while some involved email contact.

Analysis

In addition to the data collected for stage 9, selected data from earlier stages are also used in analysis. In particular, the family income level used in this report is based on information from parents when the young people were 16 (2006), and, in a few cases where this was not available, on the data from age 11 (for details of the assessment of family income see Taylor & Nelms 2008, pp.33–35). Family income is categorised at low, medium and high. The level depends on family size, structure and workforce participation.[4] Family income becomes more difficult to assess as older children join the workforce, and its relevance changes as young people leave the family home.

Also at age 16, 125 of the young people completed an 'About Myself' survey which included items about school, home, employment and future planning. Some of these items and the scores derived from them are used for analysis in this report (for background see Taylor & Nelms 2008, p 42.)

The structure of the report

The report
- outlines the situation of all the young people at 18 years

- examines the relationship of the Year 12 students' tertiary entrance (ENTER) scores with other factors

- presents the young people's experiences of finishing school and moving on to further education, training and employment

- discusses the findings and implications for policy.

---

[4] For example, in 2006, for a couple in the workforce with two children, the family disposable income was categorised as low if it was below $35,457 (net) per year, and high if above $87, 472 (gross). For comparison, in 2006 median annual household disposable income was $53,343 (Melbourne Institute 2009, p.26). The low-income threshold represents 66 per cent of the median, slightly above the 60 per cent commonly used as a low-income benchmark.

Outcomes and pathways

As 18 year olds, most of the 138 young people in the study had finished school and were embarking on a new stage of their lives. One young man had just been selected to play football for the AFL, a young woman was waiting for her baby to be born. Many were coming to terms with their tertiary entrance scores, rejoicing in their tertiary acceptances or making other plans when their scores were disappointing. Some who had left school in previous years were getting on with apprenticeships, other training or jobs; a few were seeking work with more or less success. Many had travelled overseas, both from more affluent families and from lower income families with relatives overseas. A few had already moved away from their parents' home, although not many others mentioned this as something they anticipated doing soon.

The young people included 80 females and 58 males. They were from a range of ethnic backgrounds. For 58 per cent, both parents were Australian-born; for 22 per cent, both parents were from non-English speaking countries (the largest group had come from Vietnam, followed by Turkey, Laos, Hong Kong and Lebanon); and the remaining 20 per cent had parents from a mixture of birthplaces. One in five (21%) of families still lived in the same inner area of Melbourne but most (66%) lived elsewhere in Melbourne and a few were in regional Victoria (4%) and other states (8%).

In terms of family income estimated at age 16:
* 33% of the young people were from low-income families
* 26% from medium and
* 41% from high-income families.

Data from earlier stages showed that low-income families differed from medium and high-income families on a range of characteristics, with low-income parents more likely to be from non-English speaking birthplaces, to have not finished Year 12 themselves, to have large families, to be sole parents and not to be in paid work. These factors, particularly in combination, made it difficult for families to move out of the low-income category. Over the years, some families had remained in the same income category while others had moved up or down financially. The proportion of low-income families remained similar, while the proportion on high incomes increased and those on medium incomes decreased, reflecting some parents' careers becoming more established and/or two parents more fully participating in the workforce.

Parents' long-term hopes for their children's education

Before we examine the young people's experiences as 18 year olds, it is instructive to look back to what their parents hoped for their education when they were infants. In the first interviews of the study in 1990, the year the children were born, the mothers, as principal informants, were asked how important they thought education at school would be for their child and what level of education they hoped their child would achieve.

While the parents came from a very wide range of backgrounds, their responses showed the shared importance they placed on education. Overall 87 per cent said education through school was 'very' important, 12 per cent 'fairly' important and 1 per cent (2 parents) 'not very' important and none said that it was not important. Across the income groups at that time, education was very important for 83 per cent of those on low incomes, 90 per cent of those on medium incomes and 89 per cent of the high income group.

The two mothers who rated education at school as 'not very' important were a devout Muslim convert who nonetheless wanted her daughter to finish secondary school and a tertiary-educated mother who was contemplating home education for her children and tertiary education for her son.

Asked what level of education they wanted for their child (then an infant), one in five mothers (22%) said it was up to the child; and this response was consistent across income groups (Table 1). The rest wanted their child to finish secondary school, and the majority (59%) wanted their child to have tertiary education. As might be expected, a higher proportion of high-income mothers (many with tertiary education themselves) wanted tertiary education for their children (70%, compared with 63% of medium and 48% of low income mothers).

Table 1 Parents' desired level of education for child by family income – when children aged about 6 months

Level of education wanted for child	Low income (N=54)	Medium income (N=82)	High income (N=27)	Total (N=163)*
	%	%	%	%
Up to the child	22	21	22	22
Age 15/16 (minimum leaving age)	0	0	0	0
Complete secondary	30	16	8	19
Tertiary	48	63	70	59
Total	100	100	100	100

* Number of responses at stage 1.

It is of interest that, irrespective of income group, none of the mothers wanted their children to finish school before Year 12 and that almost half of the low-income mothers (many with very limited education) hoped their children would go to university.

Main activity at age 18

We identified the main activity of the 138 young people during 2008 as follows:

- 75% at school (103 young people)

- 7% at university (10)

- 6% at TAFE and other training (8)

- 3% doing apprenticeships (5)

- 6% in employment (8)

- 3% neither studying nor working (4).

These six categories understate the diversity of the young people's main activities, and do not show that a number undertook several activities during the year. As this diversity is relevant to policy issues such as the inclusion of all young people in education and employment, it is expanded below.

School (103)
Most of those at school in 2008 (88 of 103) were completing Year 12 doing VCE[5] and five were completing VCAL, a less academic alternative senior secondary qualification. Seven were still in Year 11, having repeated a year during their schooling. Three (two with mild and one with severe learning and/or speech disabilities) were finishing their schooling at special schools.

University (10)
Ten students were undertaking their first year of university, having completed school a year earlier than the majority: some had started school earlier and some were living interstate (three in WA and one in the ACT) with different schooling practices.

---

[5] See note p.iv

TAFE and other training (8)
Three of these young people had completed Year 12 at school; five were early school leavers. Five were undertaking courses at TAFE (two males doing diplomas in computer science, one motor mechanics, two females studying hairdressing or beauty); one was completing Year 12 VCAL at TAFE; one Year 11 VCE at CAE; and one an aged care certificate at a registered training college.

Apprenticeships (5)
Of the five (4 males and 1female) doing apprenticeships, two had completed Year 12 while three had left school early. The apprenticeships included cabinet making (2), plastering, motor mechanics and hairdressing.

Employment (8)
Four (3 females, 1 male) of those whose main activity was employment were taking a gap year, having completed Year 12 and deferred their university course. Their jobs included waitressing, marketing and outdoor education. They all also spent some time travelling overseas during the year.

The other four (3 females, 1 male) whose main activity was employment were not planning tertiary study. One had completed Year 12 and three were early school leavers. Three were in part-time work, one in full-time work. Their workplaces included a milk bar, McDonalds, a car detailer's and a pet shop.

Neither in work not studying (4)
Three were early school leavers. Two young men spent most of the year unemployed, although both had had short periods of work; one young woman was suffering from a major health problem, and another young woman who had been unemployed became a mother.

Main activity by family income

Table 2 presents the activities by family income category. Most (82%) of those from high-income families were undertaking Year 12 (VCE or similar), while all but one of the others had already completed Year 12 and were at university or taking a gap year (work and travel) before they started. The one exception was an early school leaver who returned to school and was completing Year 11, planning to go on to Year 12 and university.

The young people from low and medium-income families had much more diverse activities than those from high-income families. Many were completing Year 12 (VCE or similar) (37% low-income and 69% medium-income), but others were doing a range of other education, training or employment activities and a few were neither studying or working.

Table 2 Main activity at age 18 by family income

Activity 2008	Low income (N=46)	Medium income (N=36)	High income (N=56)	Total (N=138)
	No.	No.	No.	No.
School				
Year 11	6	0	1	7
Year 12 VCE or similar	17	25	46	88
Year 12 VCAL	3	2	0	5
Special school	2	1	0	3
Total school	*28*	*28*	*47*	*103*
University	3	1	6	10
TAFE and other training	6	2	0	8
Apprenticeship	4	1	0	5
Employment				
Gap year		1	3	4
Other	2	2	0	4
Total employment	*2*	*3*	*3*	*8*
Neither working nor studying	3	1	0	4

Who finished Year 12?

With the policy emphasis on school retention, it is of interest to look at who had finished Year 12 (or equivalent) and who had not.

For this question we identified those who finished Year 12 at school (not only VCE, IB or interstate equivalents, but also VCAL) in either 2008 or 2007. There were also the three who stayed at special schools till the end of the year they turned 18 and a young woman who completed Year 12 (senior) VCAL at TAFE.

Of the 138 participants:

- 77% had completed Year 12 VCE (interstate equivalent or IB) (106 young people)

- 7% had completed other Year 12 (VCAL, special school) (10)

- 6% had done Year 11 in 2008 and were planning to complete Year 12 (8)

- 10% had left school and not completed Year 12—the 'early school leavers', sometimes seen as the most at risk group (14).

Again there was much diversity within that so-called at risk group: some seemed well settled into apprenticeships (3), a few others were happy working and/or doing courses, while the remainder presented a more unsettled picture of unemployment, sometimes interspersed with rather unsatisfactory courses or short-term jobs.

Data for Victoria in 2008 showed 79.4 per cent apparent retention to Year 12 (ABS 2009b, Cat. no. 4102.0). It looks as if the Life Chances Study group will have a higher rate overall than this, actually meeting the 90 per cent retention target. This reflects the relatively high proportion of high-income families in the study.

Table 3 presents some of the characteristics of those who completed Year 12 and those who did not. While the numbers in some categories are quite small, the results are presented as percentages to facilitate comparisons. For example, 81 per cent of young women completed VCE, compared with 71 per cent of young men. Those from high-income families had almost all (98%) completed VCE, while less than half (44%) those from low-income families had done so. A higher proportion of young people with two Australian-born parents (84%) had completed VCE than of those with

parents from non-English speaking birthplaces (60%); however a number of young people from NESB families were still at school planning to complete Year 12.

Table 3 Completion of Year 12 by gender and family characteristics

	Completed VCE* N=106	Completed other VCAL/special school N=10	Left school before completing Year 12 N=14	Still doing Year 12 N=8	Total N=138
	%	%	%	%	%
Total	77	7	10	6	100
Gender					
Female	81	4	9	6	100
Male	71	12	12	5	100
Family income (est. from age 16)					
Low	44	15	26	15	100
Medium	86	8	6	0	100
High	98	0	0	2	100
Parents' birthplace					
Both NESB	60	10	13	17	100
Other**	75	14	7	4	100
Both Australian-born	84	4	10	2	100

* Includes interstate higher school certificates and International Baccalaureate

** Both parents born overseas in an English-speaking country, or one parent born in Australia and one overseas (either NESB or ESB)

Academic achievement: tertiary entrance scores

The 106 young people who completed Year 12 doing VCE, IB, or similar courses in other states, received a tertiary entrance score, in Victoria called an ENTER score. These scores are broadly comparable across Australia and are used by tertiary institutions to select students. Some 97 young people let us know their scores. In a few cases estimates were used when exact scores were not provided (for example the middle was used when a range was given). As the large majority were in Victoria we refer to the scores as ENTER scores in this report. They provide an important and independent indicator of the young people's academic achievement.

We obtained ENTER scores for 62 females and 35 males. The scores ranged from a high of 99.77 to a low of 20.55, with a mean score of 75.6 (Table 4).

Table 4 Mean ENTER scores by gender, family characteristics and school type

	Mean score	Standard deviation	Number of young people*	Significance
All	75.6	21.8	97	
Gender				ns
Female	75.1	22.0	62	
Male	76.4	21.7	35	
Family income (est. from age 16)				.025
Low	68.8	19.2	19	
Medium	69.6	24.1	27	
High	81.2	20.2	51	
Parents' birthplace				ns
Both NESB	71.5	21.0	17	
Other**	72.6	24.9	19	
Both Australian-born	77.6	21.1	61	
Father's education				.001
Less than Year 12	63.6	26.5	15	
Year 12	72.4	19.2	8	
Trade or TAFE	62.3	22.6	11	
Degree or higher	86.2	15.0	42	
Mother's education				.047
Less than Year 12	67.7	21.6	25	
Year 12	74.8	20.7	5	
Trade or TAFE	67.5	20.8	11	
Degree or higher	80.7	21.1	56	
Family relationship score at age 16				.058
Positive	79.9	20.6	50	
Medium	70.7	22.0	31	
Negative	63.1	25.8	7	
School type				.037
Government	71.1	23.5	43	
Catholic	67.1	21.2	11	
Other non-government	82.2	18.9	35	

* Some responses missing
** Both parents born overseas in an English-speaking country, or one parent born in Australia and one overseas (either NESB or ESB)

There are statistically significant variations in the mean ENTER scores in relation to family income and parental education. Young people from high-income families had a higher mean ENTER score than those from medium and low-income families. Those with parents with tertiary qualifications had a higher mean score than those without. These findings correspond to the higher ambitions for tertiary education shown by the high-income families when their child was an infant (Table 1).

In addition to these socioeconomic differences, there was also a difference associated with family relationships: those young people reporting more positive relationships with their parents at age 16 had, on average, higher ENTER scores than those who were less positive. There was little difference between the mean ENTER scores of females and males in this study.

The socioeconomic differences confirm those of other studies, and can be described as expected differences, but they also represent a gap that those seeking a more inclusive society would hope to bridge. Given that background factors such as parental education cannot readily be changed, the challenge for greater equity is to provide support for those lacking these advantages.

Various measures of self-rated school engagement were collected when the young people were aged 16. Table 5 shows that higher ENTER scores were associated with the young people rating themselves as doing better that most in their class, and getting on well with teachers. Higher ENTER scores were also associated with high school engagement and wellbeing scores.

Table 5 Mean ENTER scores by school engagement at age 16

At age 16	Mean	Standard deviation	Number*	Significance
All	75.6	21.8	97	
Self rated academic achievement				.000
Better than most	88.5	14.7	34	
About as well as most	68.0	21.0	44	
Not as well	78.7	22.5	3	
Get on well with teachers				.013
Positive	80.5	18.0	56	
Sometimes	66.4	25.7	29	
Negative	65.7	28.9	3	
School engagement score				.001
High	85.0	13.8	30	
Moderate	76.1	21.1	29	
Low	63.8	25.0	30	
Wellbeing score				.014
High	79.2	21.1	57	
Not high	67.3	22.1	32	

* Some responses missing

Overall the two factors most strongly associated with high ENTER scores were fathers' tertiary education and high self-rated academic achievement. While the fathers' tertiary education is an important family background variable, the high self-rated academic achievement represents an individual variable, confirming the young people's realistic assessment of their abilities.

While the tables present correlations, case studies confirm the general pattern but also reveal the exceptions. For example, one young man from a low-income NESB family whose parents had only primary school education and who had low school engagement score nonetheless had a high ENTER score of 97. He is discussed further below under the pseudonym Alan (see page 16).

Pathways

The pathways of the 18 year olds in the Life Chances Study were generally similar to the Victorian data of the On Track data outlined in the Introduction, with some 44 per cent attending university and the remainder (including early school leavers) involved in TAFE training, apprenticeships, work and seeking work.

Early in 2009 when they had received any offers of tertiary places, the 138 young people told us their plans for the year ahead, when they would turn 19:
- 6.5% completing Year 12
- 44% at university
- 9% taking a gap year
- 18% at TAFE or other training
- 6.5% apprenticeships
- 14% working / looking for work
- 2% other (ill, parenting).

Their proposed activities differed depending on whether the young people had completed VCE, other Year 12 (such as VCAL) or were early school leavers. Some 70 per cent of those who had done VCE were planning to attend university or to take a gap year before starting tertiary studies, another 21 per cent planning TAFE or other training (including apprenticeships) and the remaining 9 per cent planning to work as their main activity.

There was a clear relationship between ENTER scores and proposed activities for those with VCE. The average ENTER scores for each activity were:
- 85.2   university (60 young people)
- 82.1   gap year (12)
- 50.8   TAFE (14)
- 48.7   apprenticeship (2)
- 40.4   working, or looking for work (7).

While university was not a destination for those who had not completed VCE, most (7 of the 10) of the young people who had completed an alternative Year 12 were planning further study or training (TAFE, apprenticeship), while three planned to work. Among the early school leavers, less than half would be doing training (apprenticeships or TAFE) while most would be working or looking for work.

Anticipating the costs of post-school education

At the end of the year they turned 17, when the large majority were still at school, we had asked the young people if they thought the cost of university or other training would be a problem for them. While overall about a third said they did not know, there was a clear difference of family background among those who anticipated a problem. Of those from low-income families, 50 per cent thought cost of university or further training would be a problem for them, in contrast to 24 per cent from medium-income families and 13 per cent from high-income families. The impact of perceived cost barriers on students' motivation needs further exploration.

Potential cost barriers to tertiary education as a pathway for low-income students are often underestimated by policy makers, who tend to assume that a HECS debt will not be a problem for young people because it is a delayed debt.

Insights and experiences at 18

In this section we present the experiences of the 33 young people (17 female, 16 male) who were interviewed in more detail at the end of 2008, and explore what they had to say about finishing school, their further education and training, employment, future planning and what helped or hindered these important aspects of their lives. Two-thirds had completed Year 12, while one-third were early school leavers. Sixteen came from low-income, seven from medium and 10 from high-income families. Pseudonyms indicating gender and family income are used when the young people are quoted directly.[6]

They came from a range of ethnic backgrounds, with ten having both parents from a non-English speaking birthplace (five had parents born in Vietnam or China, two in Laos, one each in Malaysia, Egypt and Italy). Most of these were categorised as low-income families. Among this group, the young people with parents born in Asia had all completed Year 12.

The age of 18 has social and legal significance. Turning 18 had been a big event for many of the young people, who spoke of their own and their friends' birthday parties, of the importance of being able to go out and drink at clubs and bars, and of getting a driving licence (in Victoria). It was a time for many associated with finishing school and developing increasing independence from their parents. To give two examples:

> Well since leaving Year 12 I've like gotten a job so that was good to earn my own money, when I don't have to rely on my mum. Cos I feel really bad when I ask her for money, so that's been good buying my own stuff. I've been trying to get driving lessons so I can drive myself around. I guess turning 18 was a big deal. Then you're legal to go out and do that kind of stuff. Like I missed out on a lot of that cos all my friends they were 18 during Year 12 and I was 17. So then when I turned 18 I made it all up, I was out partying, and went out and stuff, that was good. (Jade, low income)

> Well I turned 18 which was a really big deal … I went away to Bali and that was the first time without my family which was pretty good. Well turning 18, it's just completely different now cos I'm an adult and all that kind of stuff, got more responsibility and going away, I've never been overseas without my family before, so it was, that was kind of liberating in a way as well, showing that I was kind of maturing (*laughs*). Sorry I'm a bit embarrassed about that comment! (Kate, high income)

Case studies

Three more detailed case studies are presented to raise some of the aspects of social inclusion in education over time. Two young men had completed Year 12 and one young woman had left school after Year 10 to do an apprenticeship. All came from families with some element of disadvantage.

Tom

Tom grew up in a low-income refugee family and struggled at school, and at 18 was finishing his first year at TAFE.

> ***Tom***'s parents came to Australia as refugees from Laos some 20 years ago. His father had primary education, his mother no formal education at all. With the mother caring for the five children and the father often unemployed, they have remained on a low-income throughout the study. The mother's lack of English and the family's difficulty in affording education costs have remained a constant theme.

---

[6] Identifying the family income level of the young people continues a long-term focus of the study, but is not intended to indicate that this is necessarily the most pertinent aspect of the young person's situation.

Aged 4 Tom attended kindergarten. His mother saw this as important preparation for school although she had difficulty paying the fees. She worried that he didn't speak enough English for school.

Aged 6 The school said Tom needed special help with language and speech. His parents were finding it difficult to pay for schooling and he missed out on sport because of costs. The family had no children's books and no-one read to him.

Aged 11 He loved to go fishing with his father and camping with family friends but he missed out on school camps and excursions because of costs. His mother was unhappy that she could not help her son with homework because of her lack of education and English: '*I just feel like a useless mother*'. She could not afford a home tutor or school uniforms. The boy complained about noise and lack of study books at home. When asked what he would do if he had $50, Tom was quite unusual in saying he would buy school books. His teacher said he had special language learning needs and received small group instruction and an ESL aide. Tom wanted to be a doctor, accountant or engineer, but thought not having enough money might hinder this.

Aged 16 Tom was attending a northern suburbs high school. He said he looked forward to school, had good friends and got on well with teachers, although he sometimes skipped school. He felt his English was not as good as his peers'. He wanted to do Year 12 and go to university to do accounting, medicine or IT. He felt extra tutoring might help him.

Aged 18 He had completed Year 12 but with a low ENTER score of 33 was not able to do accountancy at university as he had hoped. Instead he was undertaking a two-year advanced certificate in IT at TAFE and hoped, when that was completed, to be able to go on the university. He was disappointed in his ENTER score, noting that his school had a low average score and he felt there was an education problem at the school. He said he didn't get the help he needed from teachers: '*I got help but not enough help. If you ask for help, you don't usually get the help you needed, then you stop asking because it seems like there isn't any point in it*'. He said costs of books and of revision materials were a problem. He had no paid work while at school, and didn't look for work in Year 12 because doing VCE was more important.

He received $230 per fortnight Youth Allowance and gave his parents money to help with the bills. He had a very limited social life because of lack of money: '*If I stay home and save the money then I can go out once every month or two months*'. He also felt he was missing out on 'technology, iPods and stuff' that he could not afford.

He had successfully completed the first year of his TAFE course: '*I did a lot better than I did at school. So maybe it was the different subjects I took*'. Costs of study had not been a problem because he did not need textbooks: '*They are all electronically generated, PowerPoint and documents*'. Because he was eligible for a concession his fees were only $55. The most expensive thing was transport at $23.70 per week. His TAFE friends lived a long way away so he only had internet contact with them off campus. When asked about his life overall, he said he had mixed feelings and worried about getting a job and his schooling. His plan was to finish his diploma next year, do a four-year accountancy degree and get a job in accounting. After his course he would like to travel because he has never been out of Australia.

Some of the factors affecting Tom's inclusion in education can be classed as family resources, including income, and school resources.

Family resources
Tom's parents valued education highly, but lacked financial resources for his full participation in school or for alternative tutoring, and the educational background and English to help their children at home. In terms of income support, receiving Youth Allowance helped to some extent but was not sufficient.

School resources
His schools had provided extra assistance, for example with language at some stages, but did not ensure that books, excursions and camps were affordable. His secondary school did not provide sufficient support at Year 12, either with teaching or with access to revision materials; and the school had a low proportion of tertiary offers.

Tom's story was one of early economic and educational disadvantage that continued throughout his schooling. He led a limited social life but seemed to be progressing well at TAFE and had a definite career plan but would meet the future with constrained resources.

Alan

There are many different life stories among the young people we interviewed. For example, Tom could be contrasted with Alan, another child of a low-income, south-east Asian family who had some difficulties in his early years at school and various similar experiences, but a rather different outcome.

> *Alan*'s parents came to Australia from Hong Kong some 20 years ago, two years before he was born. Both parents had only primary schooling. In Australia his father had periods of unemployment but mostly worked long hours as a cook. The family had no relatives or supports, and remained on a low income throughout the study.
> **Aged 4** Alan attended the local kindergarten and childcare centre. His mother was keen that he learn to speak English but worried that he was not learning to write. She couldn't communicate with the teachers.
> **Aged 6** Alan had started school but his mother was concerned that he wasn't interested in school and that his English was poor. He attended Cantonese school on Sunday. His parents had health and financial problems and could not pay the bills. They felt racial discrimination and barriers to education might affect his life chances.
> **Aged 11** The family had moved and were happier, but Alan missed out on school camp because of cost and his mother still worried about his English. He had seen a speech pathologist and had integration assistance at school and was now doing well. He liked school, the computers and the library, but said the work was too easy. He wanted to be an engineer or an inventor. He felt his poor English might hinder him but he was good at science and maths.
> **Aged 16** Alan felt he was doing well at his government high school in Melbourne's eastern suburbs, but he was not very engaged, did not get on well with his teachers and sometimes skipped school. He wanted to finish Year 12 and do law or engineering at university. He had been on a school camp, but costs of school books and materials were a problem. He worried about the cost of university. His mother felt she was unable to help with Alan's problems as neither parent spoke English.
> **Aged 18** Alan had just completed Year 12 at the government high school with a high ENTER score of 97. He appreciated his parents' support which had meant he had not had to go out to work at an early age. But he had found it hard to keep motivated in Year 12 because of the sameness of school: '*It really becomes the same thing over and over again, more and more assessments ... each week feels the same*'. He received assistance from several tutors, paying for the 'exorbitant' cost of these with a part-time job as a clerk. His maths tutor charged $70 for an hour and a half. (His difficulty balancing his job with school attendance is discussed later). He described his teachers at school as '*quite professional, they did teach what we needed to succeed in school. That probably helped us get the score we needed for our tertiary studies ... my school that I went to was really all academic-based*'. He had not enjoyed Year 12 and commented: '*I don't actually see the direct relation between doing really well in school now and actually having a better life after*'. Having finished Year 12, Alan described himself as happy overall with his life: '*It's gone quite smooth at the moment*'. He was trying to decide between doing engineering or commerce. He felt university would be expensive and that he would not be able to move out of home before his mid 20s.

In terms of family resources, Alan's parents were similar to Tom's in many ways: they valued education highly, but lacked financial resources for full participation in school and also lacked the educational background and English to help their children at home. In terms of school resources, both Tom's and Alan's state schools had provided extra support with language, but did not ensure that books, excursions and so on were affordable. However, at 12 Alan was doing well at school and, although at 16 he was not highly engaged with school, at 18 he received a very high ENTER score and enrolled for Commerce at the University of Melbourne.

Teasing out what makes the difference in the Year 12 outcomes for these two boys is complex and we can only point to possible factors, individual, family and school. These include possible differences in learning ability, different cultural backgrounds (Hmong and Cantonese), and different school resources. Alan had worked part time in Year 12 to pay for costly extra tuition. Alan's school had a high proportion of tertiary offers while Tom's school had a low proportion. This could suggest the schools placed different expectations on their students, with a school culture of high academic expectations contributing to VCE success.

Julie

Julie had left school to undertake an apprenticeship and her story raises some of the issues of leaving school before Year 12.

> *Julie* was the only child of a young Australian-born couple with secondary school education (mother finished Year 12, father Year 10). She lived much of her childhood with her mother as a sole parent on a low or medium income (pension and part-time work). Her mother re-partnered for some years.
>
> **Aged 4** Julie and her mother were living with relatives after a number of moves. She was attending child care while her mother worked part-time.
>
> **Aged 6** Julie and her mother moved to the country soon after she started school.
>
> **Aged 11** Her mother had remarried. Julie hoped to be a '*hairdresser, doctor, teacher or vet*' and thought what might stop her would be if she didn't study enough. She rated herself as average at school. What she enjoyed most was '*inviting my friends to play and going swimming*'. Her mother described her as happy and sociable.
>
> **Aged 16** she was attending a high school in a country town and was working part-time at a hairdresser's where she had done work experience. She only sometimes looked forward to school and sometimes skipped it. She had missed out on uniform because of cost, and also reported costs of materials for sewing classes were a problem. She did not feel she was doing well at school and wanted to finish Year 10 and do a hairdressing apprenticeship, but was worried about the cost of training.
>
> **Aged 18** Julie had left school two years previously after Year 10 to do a hairdressing apprenticeship in the salon where she had already been working part-time. She recalled in careers classes at school, '*we'd have to research what we wanted to do*'. She had not liked school much and felt they discouraged her from leaving: '*They sort of told me that I wouldn't be able to get an apprenticeship or anything like that, and that I'd be better off staying in school till Year 12 and then finding something … I thought that they just wanted to keep their numbers up in the school and they didn't really want to help.*' She commented*: 'I'm definitely preferring to do what I am doing now than going to school'.* She reflected '*It is a big change when you do leave school which I didn't realise. You think it will be easier. Probably the hours, standing up all day, having to talk to everyone, they were probably the main problems, it's so draining*'.
>
> There had been family '*ups and downs*', with her mother having marital issues, lots of job changes and moves of house. Julie had completed her Certificate 3 in hairdressing and still had one year to complete her three-year apprenticeship. She was enjoying the variety of work as well as the money and the people she worked with. However she missed seeing her school friends: '*It's really weird going from seeing them every day to probably once a week if that or once a month or so, but you get used to it.*' Overall she described herself as happy with her life. Over the next five years she hoped to continue with hairdressing, including doing competitions, and maybe travel.

Julie's family resources differed from those of Tom and Alan, as while she had only one parent and unstable housing, she had other relatives for support and did not face the language barriers of the refugee families. While her school tried to discourage her from leaving before Year 12, she seemed to have found a viable career path, from an early interest in hairdressing, followed up with work experience and part-time work and now an apprenticeship.

Finishing school

Was it important for the young people to finish Year 12?

Of the 33 young people we interviewed, 22 had completed Year 12. While all who completed Year 12 felt it was important for them to do so, as would be expected, most of the 11 early school leavers did not find it so. The young people discussed the importance of finishing school in terms of their future employment rather than any wider preparation for life. Those who completed Year 12 generally felt it was important because it was necessary for university, it would 'open doors' or provide job opportunities, or because of the value placed on education by parents.

Similar responses were given across income groups; however, more of the high-income young people saw finishing Year 12 as an unquestioned expectation. The following quotes illustrate the range of responses:

> So I could go to university I guess. And because I never really had the alternative of not finishing school, it was never really something that my family would have considered … just never occurred to me that I could do something else. (James, high income)

For a young woman who went on to study hairdressing:

> [Year 12] was in a way [important] just so I have something to fall back on, but to my future career, not really at all. (Maria, medium income)

Only one 'early school leaver' said that finishing Year 12 was important, and she had left school to go to TAFE where she had completed Year 12 VCAL. Another commented that some days he wished he had finished Year 12, but he had always been adamant that school and studying were not for him. The early school leavers who specified that finishing Year 12 was not important for them had left school for apprenticeships, a job or a TAFE course.

What helped and what hindered finishing Year 12?

The young people most frequently said that what had helped them finish Year 12 was their family and their friends and their own motivation. Some also identified the help received from teachers as important. A few mentioned extra tutoring, doing subjects they liked, 'just studying'—and one the sport she did for relaxation. For example:

> I guess support from family … just encouraging me, especially during exams and stuff I'm like really stressed out and they're 'Oh you'll do fine, you know, don't stress about, just study and then go into the exam, just a good night's rest', that type of thing. And all my friends, you can relate to them cos you're all going through the same thing. And the teachers at high school, they do this every year so they know how to prepare you for the exams. (Jade, low income)

Many saw their parents as very supportive. This support took many forms. Alan valued his parents financially supporting him so that he did not have to leave school early to go to work. Others talked of help at the time of exams:

> [Parents] were great all throughout year 12. My dad took time off work to help me with my exams and my mum was really helpful and supportive, made sure I had a proper dinner every night and that kind of stuff. (Kate, high income)

However, a few young people spoke of family problems, including parental separations and mothers' ill health, which made it difficult to finish Year 12:

> I guess the whole parents separated thing would probably be the only thing. Just travelling between two homes. (Jess, high income)

Friends were mostly seen as people who understood, in one case in contrast to anxious parents:

> My friends were very important. They offer a great deal of support, although my parents are always there … it's obvious that they are worried about you, not that they're worried that you won't finish or you won't do well, it's just their natural instinct is just to be a bit on edge, especially through exams. So I'd try not to express some of my own worries in order to not make their own any more stressful I guess. But with friends, they can relate to what you are doing, it's just that few minutes at lunch time every day, it makes a difference. (Sarah, high income)

The hindrances the students identified included the difficulty of the subjects, time management and motivation, family problems, stress, relationships with friends and, for one student, lack of support from school.

Comments about the workload and friends included:

> Year 12 was just, it was really hard, it was a really hard year! And it was also that I had a lot of input from people that weren't doing year 12. So I had a lot of friends that weren't in Year 12 and that held me back a bit. Some of them had finished, and some of them weren't at school anymore. And they kind of were like 'Oh come out, come out', and I couldn't. And then just the workload which was a lot. (Kate, high income)

The young women were more likely to talk about stress, the young men about the difficulty of keeping motivated:

> There was a lot of stress during that year, like at home, at school, it gets to you after a while. That was probably the hardest thing going through the year. At school just the pressure of it, the whole choosing what you do want to do for the future and being forced into that decision. (Maria, medium income)

> Keeping focus throughout the whole nine-month period, that was hard. The workload was OK, I didn't find that hard, but it was spending time each week putting in study was quite boring. It was quite repetitive. (Dong, low income)

At a non-government girls' school, stress was quite an issue:

> The only really difficult thing about Year 12 was having to deal with all my friends' problems cos they would be stressed about things. And also going to a girls' school there's always so many things going wrong with people. A lot of my friends were pretty unbalanced so that kind of could get pretty frustrating at times … most of them are precious princesses. (Olivia, high income)

One young woman who achieved an ENTER score of 95 spoke of fear of failure to gain a high enough score as a hindrance:

> Fear of failure. Like I was so disappointed with my score. For medicine, it needs probably another 5 per cent. I was a good student because I worked hard and I loved it. And that carried on till about half way through Year 11 when it started study wasn't something I could do for me, it was something that had pressure associated with it and a mark to be achieved. (Emma, medium income)

Tom was hindered by costs of textbooks, but he also felt his school had academic problems and was under-resourced:

> Probably the study environment and maybe the average ENTER score was pretty low so maybe there was an educational problem at the school. (Tom, low income)

VCAL

The Victorian Certificate of Applied Learning is available as a less academic school alternative to VCE in Year 11 and 12. It is also offered through TAFE and in some community settings. There are three levels: foundation, intermediate and senior. Three young people interviewed had completed the course. Two young women who had left school early completed VCAL at TAFE (one intermediate and one senior). The young man who completed senior VCAL at school and went on to do an apprenticeship explained that he found VCAL much easier work, that it was more relevant to 'now' and that it helped him with résumés and job interviews. If not for VCAL, he would have left school a lot earlier.

One young woman who had done VCAL at TAFE much preferred that environment to high school:

> It was pretty much the same as high school, but the people there were more mature-minded which helps with everything. Instead of sitting in a class with people throwing things everywhere, you are sitting in a class where everyone is sitting like a normal person. That was foundation VCAL. The work was a bit different [from school] but similar at the same time. We didn't do as many different subjects, it was more integrated studies. There was about 10 in the class. It was good, it was like having a second family. (Laura, low income)

Other young people in the study (but not part of the 33 interviews) who had done VCAL at school had varied experiences. One found it much easier for the way he worked and learned and he too would have left school earlier if VCAL had not been an option. One young woman enjoyed it because it enabled her to do hairdressing. In contrast, one young man who had struggled with VCE in Year 11 changed to VCAL in Year 12 and thought it was 'terrible'. He felt the school was only interested in its VCE students, nothing was organised properly and he often had replacement teachers. He left early in the year to do another course.

The mixed responses to VCAL highlight the importance of such courses for some young people but also the issue of how well the courses are run and how they are presented within schools.

Further education and training

Starting university

Ten of the young people interviewed (7 females and 3 males) had just completed their first year of university studies. One young man was enjoying living in a shared house, the rest were living with their parents. Three were from low-income families, one a medium-income family and six from high-income families (income at age 16). They made two rather different groupings. The four from low and medium-income families, had Asian-born parents (Vietnam, China, Hong Kong, Malaysia) most with limited formal education. In contrast, those from high-income families typically had Australian-born parents with tertiary education.

Most of the young people felt their school had prepared them to some extent for university. The one who had experienced the ACT system of separate Year 11 and 12 colleges felt this provided a good preparation for the greater independence of university. Others valued school career advice, assistance from teachers, and having done appropriate subjects:

> I couldn't be more happy and grateful for their efforts and motivation that I received from the teachers at my school to do well so I could go on to university and continue studying. (Hua, low income)

One young woman studying art mentioned the extensive art facilities at her non-government school. However another young woman felt that her school had prepared her neither for the need to fend for herself at university ('In my school they just gave you everything, at uni you have to choose') nor for specific skills such as academic referencing.

Most said they were studying the course of their choice. Two had hoped to do other courses or to study at other universities but did not have high enough ENTER scores, although they now felt the course they were doing was right for them. One young man studying occupational therapy commented:

> I wanted to do physiotherapy, but I kind of don't regret not doing it. It was kind of similar but people don't really know occupational therapy as much. (Dong, low income)

Another two had changed their minds and their courses during the year.

> I started [uni] in March. It was good. I did a semester of law/arts and realised within the first six weeks that it wasn't for me, but I continued it on anyway and I passed it and everything. But I've since swapped to arts/science and next year I'm trying to do physio. A bit of a change but! (Sophie, high income)

Generally the young people were enjoying studying at university. They liked the independence compared with school, the social contacts and, often, their subjects:

> I actually enjoy uni. Uni is more hard, like very difficult compared to high school, but I enjoy it more than high school cos you're less constricted by time. (Dong, low income)

> I've really really enjoyed it. Some of my friends are like 'Oh it's so draining and it's so much hard work', but I've really really enjoyed it. I think [teaching] placements make it a lot better rather than just sitting in a lecture listening ... But the stuff they teach you is quite relevant to what you do in your placements, teach about classroom management, like getting to know your learners, and it's really relevant and I find it really helpful to actually go to the lectures and the assignments that they give you relate to your placement. (Jade, low income)

> I definitely found everything interesting and I found some courses really engaging and really fun to do which I think is great. (Patrick, high income)

A couple of young women who had attended girls' high schools were adjusting to the mix of students and one was disappointed in the lack of opportunity for social activities:

> I went to an all girls' school so it's weird in a class to hear a guy speak. It's like, What? Where did you come from? And it's just that I find that there a lot of similarities, you know they're not completely different like everyone says ... I thought the uni would organise a lot of those sort of events but maybe it's just RMIT like they're a bit slack on that sort of stuff so they haven't really ... cos people from other unis they always talk about 'Oh everyone in my course goes to this place' but we don't do any of that stuff. (Jade, low income)

A few spoke of feeling a bit lost in their new surroundings:

> It's just really weird because at school you know where all your friends are, you know where everything is and you sort of belong there. But at uni you're sort of, OK where is everything? You feel a bit lost sometimes. And also at uni, no-one really tells you what to do, you have to find out yourself so it's weird having to go up and ask 'Oh where can I go to talk about this?' ... First of all I need help with my social skills cos I find it really hard to talk to people, especially guys, cos I came from like a girls school all my life so … What else? Like how to study better and use my time wisely so instead of just wasting it on the internet … and not leaving revision to the last minute. Because all the study guides, they're just like do not leave your revision til the last minute and I'm just like oops! (Sue, medium income)

What helped and hindered university study?

What had helped these young people study during their first year at university included, most often, friends or, in some cases, study groups. Some also mentioned being organised and able to prioritise, being keen to do well, enjoying the work and having less pressure. The young man who

was living away from home commented that his constrained income helped him study because he couldn't afford to go out much. Also he found his tutors helpful.

> The [tutors] I've had have generally been really helpful … I mean lecturers lecturing to a hall of 500 first year students, you're kind of quite detached from them, whereas a tutor is someone that you develop a relationship with and you can therefore approach them on a personal basis rather than a professional academic basis. And it really helps to be friendly with someone to talk about academic things. (Patrick, high income)

Comments about study groups included:

> Think I understood the help, the importance of a study group, I reckon that really helped. In Year 12 I studied by myself all year long and I didn't really get any help from any other people … No matter how hard a Year 12 question could be you can find the answer to it, but in uni if it's hard then it's not possible to find it if you don't have a group of friends like discussing it, it's far too difficult. (Dong, low-income)

Increased freedom at university and the need to keep motivated were a challenge, and were identified by half the young people as hindrances to study. Other difficulties included their part-time jobs (for two), the requirements of certain subjects (for example, the amount of reading for law) and the different style of university study. One student described how this made studying hard for her:

> The different teaching styles, instead of me being in a class with 20 other people, now it's 100 other people. Sometimes people don't want to form study groups. What else? The different standard they expect from you, instead of just 'describe', now it's 'analyse'. (Sue, medium income)

Older siblings could provide support:

> My older sister solves problems for me! Uni questions cos she's been in uni, same uni for three years anyway, she can solve problems that I, as a first year, don't know. (Dong, low income)

When asked to rate how they felt about their life overall at present, the ten university students all described themselves as happy, with four (all females) describing themselves as very happy.

Experiences of TAFE and other training

Eight young people we interviewed had been studying at TAFE (6) or other training organisations (2) over the last year. All were from low or medium-income families. Some other young people who had left school early had previous experiences of TAFE and some apprentices also mentioned their TAFE courses.

TAFE

The six TAFE students comprised three who had completed Year 12 at school and three who had not. There were clear gender differences in the courses selected.

- Two young men who had completed Year 12 with relatively low ENTER scores were doing two or three-year advanced diplomas in computer science.
- One young man (who left school in Year 10), after a few unsuccessful jobs in the motor industry, had started a motor mechanics course at TAFE only to find after six months that the TAFE was closing so he would have to re-enrol elsewhere. He planned to look for a job instead.
- One young woman who had completed Year 12 and then done Certificate 2 in hairdressing at TAFE was hoping to do an apprenticeship or Certificate 3.
- One young woman had completed Certificate 2 in retail cosmetics and Certificate 3 in nail technology and was hoping to do Certificate 3 in beauty therapy.

- One young woman who had completed three years of VCAL at TAFE was hoping to do a diploma in beauty therapy.

Most of these young people felt that school had not prepared them well for what they wanted to do next. For Tom this was because he didn't achieve the ENTER score he'd hoped for, for others school did not offer the subjects that interested them (for example, hairdressing and body piercing) or the career advice needed, although one was pleased with the help from his 'career helper' at school.

All six said they enjoyed their study at TAFE. They generally preferred it to school and liked doing courses they were interested in:

> I'm doing something I enjoy and that I'm good at and I feel I'm getting somewhere.
> (Rachel, low income)

Tom was happy with the resources he had at TAFE but described the high dropout rate:

> Better than studying VCE. Because most of the stuff we do is pretty new and the stuff that I do in computer science can be used like on the computer for everyday life.
> (*What about the environment and the people you studied with?*) My computer science class started with 26 people and now there is only six of us, a big drop. The people around are all right. One of the students is from my old school as well. The study environment is all right and there's enough resources and everything so I'm quite happy about it. (*Why so many dropped out?*) I'm not quite sure why, maybe they didn't like it after two or three weeks, maybe they think it is the wrong thing for them. Basically they dropped out, did another course or went into an apprenticeship. (Tom, low income)

What helped and hindered TAFE study?

The TAFE students named their motivation in working for a goal and doing interesting work as the aspects that helped them study. One mentioned help from friends and teachers, another that her mother paid the fees. When asked what made it hard to study, half mentioned travel to TAFE, although they had found ways to manage this. One mentioned her mother's illness, another her job and a third commented he had short attention span and the days were too long.

Other young people in the study had less satisfactory contact with TAFE. For example, a couple of early school leavers had dropped out of courses they could not manage or were not appropriate (Taylor 2009). It seemed they had little support and no follow-up.

The six who were doing TAFE courses were as a group less happy with their lives overall than were the university students. While the three young women described themselves as happy or very happy, the three young men all described themselves as having 'mixed feelings'.

Traineeships

Two early school leavers commenced traineeships, but did not complete them. One young woman started a hospitality traineeship arranged through a job agency, but while working full-time she did not receive any of the promised training modules. She left after four months because she was suffering from depression, though she did not feel this was related to her work situation. A young man who had been unemployed for some time started a one-year traineeship in business studies but left after a couple of months when his mother was very ill. Another two young women who were early school leavers had hoped to get office traineeships but these had not eventuated.

Other training

Other education and training experiences of the early school leavers included undertaking VCE in an adult learning centre (Council of Adult Education), doing a certificate in aged care with a registered training organisation, completing a six-month Greencorps program and on-the-job training.

On-the-job training proved to be a positive experience for a young man with learning difficulties who had dropped out of a few TAFE and apprenticeship options. He explained:

> The construction company I was working for, they sent me for a few courses and I've done traffic control. I've done an OH&S course, I've done a train track awareness course. I was supposed to do a fire course which was knowing how to put out fires, the right hose to use, but I never got to do it … it was good, good experience. When I was doing traffic control, I was stopping cranes, big trucks, by cranes I mean 500 tons. I was controlling the roads on radio, on standby sometimes. That was good experience. I done my train track awareness … there's all different signals that trains stop to and different flags and stuff so that was all right. OH&S was pretty good. Taught you a lot about the job site, be careful here, your health and safety issues. (*What helped with your study?*) It was more hands-on work, it wasn't really studying. (Tony, low income)

This young man who had a past history of not coping with courses had clearly enjoyed this practical learning. The challenge is how to build such opportunities into the options available for those such as Tony who are averse to 'courses'.

Apprenticeships

Five young people in the study were undertaking apprenticeships in 2008; two of them had first completed Year 12 (one VCE and one VCAL). They were generally enjoying their jobs, the 'hands-on' work and their workmates. They did not report any problems with costs, and appreciated government assistance with buying tools. Another two early school leavers had started but not completed apprenticeships.

Case studies

The three examples below of young people planning to complete their apprenticeships raise issues such as injury and how study requirements fit in with work.

> **Lee** came from a medium-income refugee family. He started a four-year apprenticeship in cabinet making some months after completing Year 12 (ENTER score 51). This is what he had planned to do at 16. Although he had the help of an employment agency he eventually found the apprenticeship for himself through a friend's parents. He was paid $265 weekly after tax. He was enjoying the hands-on work and learning new things, but had already had a serious injury.
>
> *Well it's cabinet making, I found it through contact, my old primary school friend's mum, her husband is good mates with the owner of the factory that I work at. I get plenty of support. (What do you like the best?) Just the fact that I'm building stuff you know, I'm just making things from scratch, it's just a good achievement to stand back and look at ... They showed me the ropes first day ... My workmates are really really nice and friendly and they're just fun to work with.*
>
> *I cut the tip of my finger off, I did that about five, six weeks ago. Yeah that's a life's lesson learnt. Just a machine, an edging machine, I put my hand in the wrong place. Around the knuckle, just under the fingernail. It was hanging by a shred. I handled it really well actually, I was calmer than all the guys there.*
>
> *With the apprenticeship, I'll eventually get a grant from the government to buy tools and stuff. I'm not sure when it kicks in. The boss can take me to go get tools.*

> **Sam** came from a low-income, migrant family He was in the second year of his four-year plastering apprenticeship, having left school during Year 11 because he wanted a job. He found the job himself on the internet. He was receiving $400 weekly and costs were not a problem for him. He spoke of the training he received:

> *They come to me on site to assess me. I go to school a couple of times a year, I've been three or four times. It's like a TAFE. The theory work is pretty easy. It's pretty good. I enjoy it … I get paid for driving and I already have the tools. I got a $800 scholarship from the government. I get training costs back from the government in tax, $100 per year.*

> ***Julie*** (see page 17), from a sole parent family, was doing a hairdressing apprenticeship. Having left her regional high school at the end of Year 10 to start it, she had completed two years of her three-year apprenticeship, including Certificate 3 in hairdressing at TAFE. She found the study hard because she was disorganised: *'I would leave everything to the last minute because I didn't want to do it'*. Study was harder than at school because of the long working hours. She received $320 a week after tax. She definitely preferred her job to being school, she liked the money and the people she worked with and the variety. She particularly enjoyed competition work she had done.
> *'I do pretty much everything from cuts to colours, wedding hair, cleaning, shampooing clients, perms. (Your favourite things to do?) Probably perming or sets, I don't know, I think they're fun and a little bit easier, and they are usually older ladies. [The support] is not too bad … if someone's having a bad day they're probably not that supportive, like if you need help with something they're sort of like 'Oh I'm too busy'.*

Disrupted apprenticeships

Two young men had started apprenticeships but not completed them. One, an early school leaver with some learning difficulties, had done a few months as an apprentice carpenter, but 'it didn't work out'. He said he found using tape measures challenging.

> Carpentry wasn't a bad job. There was a bit of difficulties with all the power tools. It was pretty dangerous and with experience you would pick it up, but it was a pretty dangerous job. Plus the foremen there, they treated you pretty bad, always swearing at you, pushing you around and you can't hit back, because you'd get sacked right away. (Tony, low income)

The other had left school in Year 10 to do a motor mechanics apprenticeship, but had been sacked after three months:

> They sacked me because apparently I wasn't suited. They just threw me out, pretty much. They even didn't give me any notice. Pretty much after that Friday, the manager called me into his office and said *'This is you last day, don't come back Monday'*. I'd been there just under three months. I got good support from everyone but my foreman. He had something against me for some reason. For example he made me sweep for three days straight. I pretty much went straight into labouring after that. (Brad, low income)

He later started at another place but again was told he was not suited and then commenced a TAFE motor mechanics course, but the TAFE college was closing down.

What helped and hindered apprenticeships?

In summary, the young people who were getting on with their apprenticeships had mostly found them for themselves, rather than with assistance from school or job agencies. They liked the 'hands-on' learning and the variety of the work, their relationships with their workmates, and getting paid for their work. They also mentioned direct government assistance with their costs. Combining work and study worked better for some than others. Difficulties included the physical conditions, injury and fatigue. While apprentices' wages are lower than those of junior employees of similar age, these young people managed as they were living with their parents. None received Youth Allowance. The three young apprentices all described themselves as happy or very happy.

For those who had left apprenticeships the problems included their inability to manage the work and their relationships with supervisors.

Combining work and study

This section examines the question of whether combining work and study assists young people with their education. National data show about half (52%) of 17/18 year olds in full-time education have a part-time job (LSAY 2009).

Combining study with part-time work has become a common challenge for both secondary and tertiary students. While work experience is often seen as valuable both for students' future employment and for their immediate income, the demands of paid work can conflict with those of study to the detriment of the latter, with its potential long-term benefit. Issues include the type of work, hours worked, locality, safety, employer flexibility and level of pay.

Combining work and school

Of the 22 young people interviewed who had completed Year 12, half had engaged in paid work during Year 12. The majority of these were from high-income backgrounds while three were from medium and low-income families.

All except one of the eight young people from high-income backgrounds quit their jobs mid-year, reduced their weekly working hours or limited paid work to school holidays and long weekends in order to concentrate on their studies. There was a general consensus that balancing long hours with the commitments of Year 12 study was causing them unnecessary stress. Their earnings were 'pocket money' and were thus seen to be dispensable in light of study pressures.

The two young people from medium-income families (Lee and Maria) worked steadily throughout their Year 12. While Lee limited his working hours to Friday evenings and weekend shifts, Maria averaged a 35-hour working week which entailed working every night after school and a full day on either Saturday or Sunday. Although they worked different amounts, both admitted to rarely doing homework and only occasionally studying on the eve of their exams. Lee, who worked fewer hours, felt that his job and lack of study time did not negatively impact upon his schoolwork. Instead, paid work allowed him the 'freedom' to spend money. In contrast, Maria believed that working full-time significantly contributed to her low ENTER score.

However, for Alan (see page 16), the one low-income participant of the group, the motivation to combine paid work with Year 12 study led to a very different outcome. He was the youngest child of Chinese parents with little formal education. He completed Year 12 at a government high school, struggling throughout the year to remain engaged in school and with his study. He worked as an administration clerk to pay for his extra maths, science and English tuition. The job required him to work on school nights which led to him sleeping in the next day and missing classes. This started to concern him and consequently he gave up work at the start of term 4.

> Like at the very start of this year I didn't have the job and I could be more attentive and concentrating on the studies. Oh once I got it, after that you get really tired after work and it becomes harder to study after work … and like the next day I would sleep in and end up missing classes and that kind of built into a pattern I could actually feel myself doing each week on the same days that I worked, and then the next day I would actually not be able to go to class on time or I'll be skipping classes altogether.

While work had a negative impact on his school attendance, it afforded him the opportunity of extra tuition. He found his tutors more encouraging than his schoolteachers, and the one-on-one assistance increased his understanding of the subjects. Alan received a high ENTER score of 97. Unlike his high and medium-income peers who worked for 'pocket money' and financial freedom, he undertook paid work to assist with his education.

For the 11 participants who worked while completing Year 12, there appears to have been a range of positive and negative consequences of combining study with work. Sophie, the one high-income participant who did work throughout the year, explained why she chose to do so:

> It was actually good to have something different to do. It was good having some kind of income coming in so I didn't have to rely on my parents all the time. It got you out of the house and like you didn't have to think about studying or anything.

She worked for 'pocket money', and she also achieved an ENTER score of 97, so she seemed to have managed a good balance. However, her family's income enabled her to attend a prestigious girls' school, and she was not expected to contribute her small wages to the household budget.

By contrast Maria worked a 35-hour week, attended her local high school and gained an ENTER score of 40. Her mother was a sole parent who earned just enough to be classified as a medium-income earner. Because of this the family was not eligible for a Health Care Card nor was Maria able to receive Youth Allowance. Consequently, the pattern of full-time study and work was likely to persist as Maria enrolled in an expensive, full-fee paying TAFE course but she did not qualify for a concessional rate.

Part-time work can offer a positive distraction from the demands of study and provide young people with the financial independence they seek from their parents. Yet the implications of combining work and study depend heavily on choice and circumstance. The high-income participants were able to leave their job or reduce their hours while remaining financially supported by their parents. However, for Alan working to afford additional tuition was a decision made due to his family being unable to meet such expenses. His choice assisted his education yet it added extra strain to his year. For some young people such as Maria, working contributed to family income but interfered with her school performance.

To conclude, family income is a defining factor in how the young people viewed and experienced paid work. For those from sole parent and low-income families, better support needs to be made available, in terms of extra tuition and financial assistance, so that school engagement and a commitment to study can be achieved without excessive pressure and demands of employment at a critical stage in their learning.

Combining work and tertiary study

Most of the 10 university students had paid work during their first year of university, although one worked at home for her parents and another did regular volunteer work. The work was generally part-time, but one young woman worked a 35 hours a week at a hospital as well as studying full-time for a double degree. She mostly worked a 7 am shift so she could study in the afternoon. She also coached rowing at 5 am, during the season. Some students mentioned the advantage of not having university classes every day as helping them to combine study and employment. Some did not work the whole academic year and some changed jobs to better fit with their study. Some employers were flexible, others less so:

> Well McDonald's is really good. I think they're used to having students work for them so they know during exam time, when you'll be taking time off. They're quite lenient. (Jade, low income)

> Eventually the place that I was working got a bit short-staffed and they started disregarding what times I could and couldn't work, so I'd get calls during lectures telling me that I was late for a shift that I had told them I couldn't work, and I ended up just telling them that I couldn't deal with that anymore. So now I'm kind of looking again. (Patrick, high income)

One young man explained the various reasons he left his job at a bakery:

> I was a sale assistant, that sounds really cool 'sale assistant', but not really … it was too far away from home, work demand was too high, for such a tiny shop, and very low pay, yeah just too far, that was the main reason why I didn't really enjoy it. (Dong, low income)

In looking for paid work some of the university students were moving from part-time hospitality and retail jobs to try to find work experience to help them with future employment in their area of study. Dong, an occupational therapy student, explained the benefits of his work at a bakery and as a lifeguard:

> It improves my social skills, developing a range of practical skills, that can help me with uni demands. Cos as an occupational therapist I think there's some tasks that some people don't get exposed to and I like the chance to expose to like cooking or handling of food, dealing with people at the pool—I haven't saved anyone but I know how to save someone. First aid training, all those things.

But his main reason for working was the independence of his own income:

> The need of income! The need of money, I don't want to live off my mum after Year 12, it didn't really sound right. (Dong, low income)

Three of the six young people doing TAFE courses also had part-time jobs, one of whom felt her work had some negative impact on her study. Two of the young men had had no paid work at all, but both were looking for part-time jobs.

Employment

There were some young people we interviewed whose main activity for the year had been working or looking for work, but not studying. These formed two rather different groups in terms of gender, family income and future plans:

- Four young people who were taking a 'gap year' after Year 12, before they commenced tertiary study, were working and travelling overseas (three females, one male; three high income, one medium).
- Four early school leavers were working and/or looking for work (one female, three male; 3 low income, one medium).

The gap year

The young people who took a gap year included two with ENTER scores in the 90s and two with ENTER scores in the 70s. All had deferred their university places. Two were working full-time hours but with two part-time jobs in waitressing and cafes; another worked full-time in an outdoor education program, and the fourth worked a 30-hour week doing marketing and administration for a TAFE. Most had worked other part-time jobs previously. Their pay rates ranged from $11.40 to $25 per hour. Some had enjoyed their work, some were ambivalent. The young people who were taking a gap year, in addition to working and travelling, also undertook some training such as RSA (responsible serving of alcohol), Certificate 3 in hospitality and in outdoor education.

Their reasons for taking a gap year generally related to a break from study. No-one mentioned financial reasons. One had originally planned to go to university, but at the start of the year decided to have a year off to concentrate on playing competitive tennis: 'I'm a year younger anyway'. One did a structured gap year outdoor education program run by her school:

> It was an opportunity for me to grow up, seeing things, take a year off, I really thought I needed a year off studying. As I got to the end of [Year 12] I realised I had fallen out of love with studying and that was an issue because I had eight years of uni in front of me. Also I wanted a really structured gap year, not just take a year off and unsure of what I was doing. We're on a salary so I planned to work a bit, save a bit of money and then travel at the end of the year. And it just seemed like a great opportunity. (Emma, medium income)

The fourth young person did a gap year because she felt unsure what she wanted to do next. She travelled overseas and since had been working in two part-time jobs.

> The whole experience of not being at school and working and doing all that has just been a great experience. And I've learnt a lot from it … I needed some time out just not to think … There have been times when I've hated it and just wanted to go to uni but I was pretty happy with it … I kind of felt for a bit that I wasn't doing anything with myself but I know I'm going to uni next year so … (Kate, high income)

One young woman said taking a year off was something she always knew she wanted to do, although none of her friends was taking a gap year. She described her year since leaving school and was looking forward to studying again:

> Life since I left school has been really good. The summer after I finished I worked. I saved a lot of money which was good because I went overseas this year in May for four months ... After I came back from overseas I found a really good job that I enjoyed and that I feel pays well for the work I do. It's waitressing … I've done my RSA (responsible serving of alcohol)… It was only one course and it only took a few hours but it was really nice to be studying again, once you've worked. I'm really looking forward to studying next year. (Jess, high income)

Early school leavers

The early school leavers who had spent most of the year working or unemployed (as opposed to studying or training) included:

- A young man who had completed a six-month Greencorps program in March and was unemployed until he was put into an office traineeship in October said of the traineeship:

  > It's been good. It's really good to get out and do something and earn some money while you are doing it. (Jake, low income)

- A young man, who worked for a construction company from February to May and was hoping for a factory job at the very end of the year, said of his work:

  > It was really good. I'd never been on a big construction site before. There was everything there, big cranes, bob cats, everything … as a labourer I'm pretty good, I know what I'm doing, like heavy lifting kind of work there's no problem. On construction I'm OK but not fully experienced. (Tony, low income)

- A young man who had been working part-time at McDonalds since May was less enthusiastic:

  > I just work out the back, just making the burgers, cooking the meat, the fries and cleaning … It's up and down. The money, that's the only good thing I can think of. And the experience, yeah … It's kind of been like school—a chore. (Ryan, medium income)

- A young woman who was recovering from a serious car accident had been working part-time in a milk bar for four months commented:

  > It's really good. I really like it and I like the people, there's only me and two other people. I really love it but it's just not enough hours, it's only 10 hours a week, two hours a day over lunch time. (Nicole, low income)

What has helped and hindered employment?

For the early school leavers, their employment or lack of employment raised diverse issues. The problem for the two young men who seemed to enjoy their work was how to maintain their employment and enjoyment, as they had already spent long periods unemployed. The third young man, who was not enjoying his part-time work, reported mental health problems and had started to see a psychologist. The young woman who had major injuries enjoyed her work but needed more hours which were hard to find in the country town where she lived.

Three of the four young people who had a gap year described themselves as happy or very happy with their life overall (one young woman had 'mixed feelings'). In contrast, only one of the early school leavers described herself as happy, and the three young men all said they had mixed feelings. One tried to explain his mixed feelings:

> That's hard to say. I'm happy when it comes to work, I'm happy when it comes to like living at home and stuff, it's all very intimate. I don't know. My mental health isn't that good, I don't think. I'm always angry so I'm really confused actually … I *should* be happy, by all rights … I get depressed sometimes and I don't know why. (Ryan, medium income)

Another explained his current jobless situation:

> Basically I'm just in a pit at the moment. I really need something, some work. (Tony, low income)

Costs of study and other costs

The Life Patterns research (Wyn et al.2008), with a cohort of a similar age to the Life Chances study, found 33 per cent named lack of money as one of the most important issues facing young Australians.

Costs of education can present an important barrier to social inclusion for those on low incomes. In our interviews, the young people answered questions about the costs of school, further education and work. They were also asked whether they felt they had enough money for what they needed, and what they found hard to afford.

When asking young people about the impact of costs, we found that their first responses often differed from the later details they provided. The majority of these 18 year olds did not immediately identify costs of education and training as major problem for them. For some this was because their direct education costs were met by their parents. They also tended to present their situations in a positive light. Some were earning their own money to cover costs and they had various ways of dealing with problematic costs.

Costs of school

The young people were asked whether school costs were a problem in their last year. All but one of those who had completed Year 12 initially responded that school costs were not a problem for them personally, although some went on to discuss aspects of costs and were aware of the pressure on their parents. The young man (Tom) who was explicit about the problem of costs had grown up in a low-income refugee family and attended a government school. He mentioned textbooks and the costs of Year 12 exam study resources in particular. Another young man (Alan) from a low-income family at a government school identified, not direct school costs, but the cost of tutors ($70 a session) as a difficulty: he had worked in a casual job to pay for this extra help. Some young people from more affluent families were very aware of the costs for their parents of the private schools they attended. One discussed the constraints she had, for example in affording materials for her photography class and buying her transport ticket, in contrast to some of her peers whose parents supplied everything without question.

Two young people who had left school before completing Year 12 said school costs were a problem for their mothers (both sole parents), and identified costs of materials for class, uniforms, and books.

Of interest from the perspective of policy alternatives, one young women who had been at a government school in Canada explained there had been no costs for her, as there was no uniform, and books were supplied by the school, but only charged for if not returned.

Costs of university

Most of the young people who had started university at first responded that the costs of university were not a problem for them, mostly because they were on HECS and would pay the fees off later, or their parents paid their fees.

However, most then went on to discuss the cost of textbooks as a major issue. One low-income student commented: 'Books are really, really, really expensive'. Some mentioned travel costs as a problem. One at the Victorian College of the Arts was finding the costs of print-making supplies difficult. Their ways of coping included buying second-hand books, borrowing from friends, using the library and going without. Frustrations included purchasing expensive prescribed books that were then not used.

But there were also costs of social participation and the potential for social exclusion:

> Coffees at uni are quite expensive and especially when all your friends are buying and you're like 'I want coffee too but I can't'. (Jade, low income)

Costs of TAFE and other training

As for school and university, most young people undertaking TAFE and other training options initially said that the costs of their training had not been a problem directly for them, although a couple mentioned that their parents covered the costs.

For those studying at TAFE, fees varied dramatically, from $55 concessional annual fee for an IT student whose family had a Health Care Card, to $10,000 for a hairdressing student whose sole mother earned just too much for the concession.

> Just trying to find the money this year for next year is a problem, cos it's quite an expensive course. I think it's about $10,000 and because it's at TAFE it has to be paid, you can't just do it like your HECS and have it later. At least if I had HECS it's something that I could pay off. I also can't get a Health Care Card because apparently my mum earns too much, which means I'm not eligible for one which seems none of the costs will be taken away from it. Cos most people that go to TAFE have Health Care Cards which halves the course price. Well you don't have to buy books for hairdressing, and transport, I walk to TAFE cos I live so close. (Maria, medium income)

Textbooks were less a problem than for university students, and some TAFE students commented they did not need textbooks for their course because they used online resources.

Asked about apprenticeship costs, two of the apprentices spoke positively about government grants to help with their tools, while another was waiting to get his grant. The hairdressing apprentice, Julie, commented:

> There's a lot of trade bonuses and things like that so that's really helped a lot. They're from the government and I think you get $1000 a year that goes towards the tools and things that you might need. I think most trades get them now. (Julie, low income)

Two mothers who were also interviewed both reported difficulties in meeting the training costs for their 18 year olds. One mother, a disability pensioner, spoke of making sacrifices for her daughter's education costs doing VCAL at TAFE:

> If you want education for your kids, you have to make sacrifices. Costs for VCAL were $715 a year. You pay before they start. (*How did you manage?*) I just cut down on things I needed in the house to give her the education, you've got to. (*What sort of things did you cut down on?*) Going out. Buying clothing, stuff like that, just general things. As long as we paid our rent and had food on the table, it didn't matter what we had to go without as long as she had her education. (Lisa, low income)

However, her daughter now wanted to do a course in body piercing which would cost $2500, 'and there's no way of raking that up'.

A mother whose 18 year old son had a major intellectual disability, was struggling to bring him up: 'Everything costs money'. He had recently moved from a special school to an adult training centre and she was discovering his classes cost money (she had received a bill of $120 for two or three weeks for classes) and there were shared taxi costs of $7 a day to get him to the centre. She anticipated the latter would be covered by the mobility allowance. She also had other costs associated with his destructive behaviour.

The costs of TAFE courses were prohibitive for some young people, and prevented them from attempting the courses they wanted. One young woman who lived in a regional town was put off by both TAFE course costs and travel:

> I'd love to go to do a TAFE course to do my diploma in fitness but that's very expensive and you have to work at the same time, so you can't really do it. It's like a few thousand dollars for fitness. It's very expensive so it's hard. The cheapest I could get it was $100 a week over 12 months, so it works out a lot of money. And you have to drive to [town] to do it or [town]—one's half an hour away, one's 45 minutes away. So to do that you need fuel to get there every day and you need $100 a week just to sit there and do the course. It works out that if you were a very wealthy family and you could just pay the course you'd be fine. But when you have to work for it, you can't really do it unless you get a traineeship or something like that at a gym, which here they don't really come around often. Not any time soon. (Nicole, low-income)

Costs of employment

Many of the young people interviewed had part-time jobs as students, some were working as part of a gap year before tertiary study and others were working as their main activity. Overall, they did not identify costs associated with work as a problem over the past year, with the exception of one student who had to get taxis home after working late in a café. Nonetheless, they discussed travel and clothing or uniforms as potential costs of employment.

Youth Allowance

Youth Allowance has been the main form of income support for young people in low-income families who are either students or unemployed (the latter changed in 2009). Ten of the young people interviewed received Youth Allowance (mostly paid to their parents). Eight of these were students and two were early school leavers who had recently been unemployed.

One received the independent 'away from home' rate ($357 per fortnight), but most received $244 per fortnight or less (at home). Amounts varied according to other income received, including wages from part-time work.

One student discussed his understanding of the variability of Youth Allowance and his wages:

> I get Youth Allowance as well. I don't really get it, cos it goes into my mum's account. It's around $230 I think a fortnight. It kind of changes … depending on how much I work. But with Youth Allowance you get an income bank, and if you work more than $230 the money that you work gets taken away from your income bank, but you have $6000 … you have to work $6000 to lose your Youth Allowance but it's pretty hard to lose the income bank, it's quite a lot of money. (Dong, low income)

Some had found proving eligibility for Youth Allowance straightforward, for example with a parent on a pension. Others talked of the amount of form filling and the 'millions of questions' asked.

One young man who had been unemployed had difficulty retaining the payment because of attendance requirements once he took up a traineeship. One young woman at TAFE had lost the payment because her mother's income increased:

> Like Youth Allowance would be helpful but that got taken away cos mum earns too much, again!— which really isn't the case. A big hassle with them [Centrelink]. (Maria, medium income)

Another young woman who lived in regional Victoria felt getting the payment would be too difficult although she would be eligible as unemployed and living away from home. She illustrates the way young people can slip through the 'safety net' of income support and associated support.

> I don't really want to touch it, it's just too much like stuffing around. Like our Centrelink office, you can't do anything here, you've got to go to a different town to do it all. (Nicole, low income)

Enough money

Most of the young people said they had enough money for their needs, although they qualified this in various ways, for example by mentioning what their parents provided for them, and distinguishing between 'needs' and 'wants'. Some said they did not need much, some said they were good at saving and some lived very constrained lives. Tom explained he could manage if he stayed home:

> Yes if I don't want to go out, and like look at rides and stuff during the Melbourne Show, then I will probably have enough. But to have fun, to go shopping I won't have enough money. (*How do you manage?*) I figure if I stay home and save the money then I can go out, I can go out once every month or two months and then spend that money. (Tom, low income)

The five who said they did not have enough money for their needs were mostly young men who had left school early. One with no income at all was finding life quite difficult:

> Just in general really, it's hard. I'm not working, I can't get the dole, I can't get Youth Allowance, so it's very hard you know. Just life in general. (Tony, low income)

Another was not skilled at making his money stretch:

> Basically I live in luxury for three or four days, for maybe a week, and the other weeks, my off weeks, I'm just pauperised. (Jake, low income)

A couple of the young men identified their cars as hard to afford:

> (*Hardest to afford?*) Fuel. That's about it. And keeping my car on the road as well. Tyres, servicing, that sort of stuff. I can't afford insurance. Pretty much all my money goes on fuel and cigarettes. I have to save for clothes. (Brad, low income)

The costs of education and training weighed very differently on different individuals, but are clearly a major problem for some in low-income families. The costs of textbooks both at school and university presented a problem for many students.

Positive assistance was reported in the form of grants for apprentices and TAFE fee concessions for Health Care Card holders. However, TAFE fees were a problem for those on low and medium income not eligible for concessions. Since the interviews were undertaken, some TAFE fees are set to rise significantly and concessions are to be removed.

Transitions in income and employment

A key transition issue is to what stage or age parents take responsibility for costs of education and training and when this passes to the young person. Associated with this are the ability and the willingness of the parents to support their 18 year olds. Family income (one focus of analysis over the years of the study) at this stage becomes more ambiguous as more young people become more

independent and have their own sources of income which they may or may not be expected to contribute to the family household. At 18, some expressed the need to be no longer financially dependent on their parents.

Our analysis of part-time work for Year 12 students highlights the different role of their wages in different families, from being 'pocket money' in the high-income families, to providing part of basic household income or a means of paying for education in less affluent families. There is a potential equity problem if the level of income support (Youth Allowance) for students is kept very low on the assumption that students will work to support themselves. It seems that there is a policy push to shift the cost of education from the government to the students and their families, with increasing university and TAFE fees.

Influence on and assistance with future planning

In considering how the young people are developing their future plans we asked about who they felt had influenced their planning to date, and whether they found people around them provided assistance with this.

Influences

We asked the young people about who, apart from their parents, had the most influence on their life plans so far. A few said they did not know or that no-one influenced them, and a few felt their parents were the only real influence. For the remainder, friends were most frequently mentioned, followed by siblings, especially older siblings, and teachers. Some mentioned boyfriends and girlfriends and other relatives. Individuals mentioned a career teacher, a boss, a work colleague, public figures (for a potential public policy student) and her 'piercist' for a young woman keen to train in body piercing. One student explained:

> The teachers at my [TAFE] course have helped me. Seeing my boyfriend doing his apprenticeship, he works hard, it's shown me what I have to do. My mum has always said you have to work hard, so has my dad, and my grandparents. (Rachel, low income)

While the specifics differed, responses about the influence of family and friends were generally similar across the different income groups and across the different education and training groups:

> After my parents, I guess it's the people surrounding me, namely my friends. Their enthusiastic attitude towards their studies, the willingness to do well and become successful helped motivate me to do study harder and do just as well. (Hua, low income)

> I guess my peers, my friends. I'd love to say I'm not influenced by them but I think am. I think we all are to some extent. Parents and teachers as well. They want you to do something, whether it be study or work. You are encouraged and expected to be doing something. And I guess my friends' parents all wanted them to study and were very supportive of them, helping them out with school fees. And I guess my friends have influenced me to want to go to uni. (Jess, high income)

Some felt their decisions had come to them without specific influence:

> I think I've always expected, I always knew I wanted to go to uni. That was sort of planned but it wasn't a plan. My parents wanted me to do my best but they didn't mind what my best was. (Hannah, high income)

One early school leaver who had been unemployed until recently explained the influence of his friends and neighbourhood, and the benefit of changing groups of friends:

> I've met some really nice friends this year, a new group of people and stopped hanging around kids, like old friends from around my area, like this area's not really that productive so kids around here aren't really motivated to do anything with themselves and they all just

collaborate and just get drunk on the weekends and do nothing with themselves. I stopped hanging around with them and started hanging around with a new group of people from a different area who have got jobs and they all came from a selective school, so they've got better things to talk about so that sort of gets you up off your feet and says what were you doing hanging around with those in your area, when you could be hanging out with a bunch of absolutely intellectual people in a different area. So I guess that gave me the motivation to get a job and get going and be active. (Jake, low income)

Assistance

The role of formal services in providing career advice was mentioned by only a few of those interviewed. When asked 'Do you feel the people around you are helpful about what you want to do?', most of the young people said their family and friends were helpful, with many using the word 'supportive'. A couple of university students described their tutors as very helpful.

Most felt well supported by friends and family and also did not feel they needed specific help. However, a few of the university students mentioned needing help with deciding what they should study, with study skills and with transport. Another university student reflected:

> Maybe if I had some sort of genie that could help me with what I want to do. But ultimately I think that's just something I have to figure out myself so … I think I'm fine with everything now. (Olivia, high income)

Some of the TAFE students specified they needed help with part-time work or fees. One unemployed early school leaver who was isolated at home explained he needed help finding work.

The few young people who felt people around them were *not* helpful included some early school leavers who were experiencing pressure from their families or indifference from their friends.

> [Family] No, I pretty much just get pressurised into getting a job. The way they see it, it doesn't matter what sort of job it is, just as long as it's money. I'd prefer to do something that makes me happy … All the criticism, like they want me to do well but they've got to start letting me live my own life. (Brad, low income)

> [Friends] Mixed batch really. Some of them are [helpful] and some of them aren't, depending on where they are in their own lives. Some do help with the motivation, some are just too into themselves to really give a crap about anyone else. (Jake, low income)

Assistance from services

Apart from family and friends, some young people mentioned their teachers or tutors as people who had influenced or assisted their planning for the future. Some had schoolteachers who had encouraged them. A few mentioned school career teachers who had helped with information about possible courses, but not all had found them helpful.

> We did have a careers counsellor who basically her job was to help us decide what we wanted to do and to tell us about information days for uni, course that would suit us and our subject likes and all that. (Jess, high income)

Few young people who had completed Year 12 had sought assistance from community services and they tended to be rather vague about these agencies. A young man seeking an apprenticeship commented:
> The organisation that my careers counsellor hooked me up with, I can't remember the name … I got regular emails from this woman about available jobs that are around all the areas, in cabinet making and carpentry, and that was via email. It was pretty regular, it was really good to just log on and have a look at all opportunities and stuff. But I ended up finding the job through a friend's mum anyway. (Lee, medium income)

The early school leavers were more likely to have had contact with community agencies including employment agencies. Some of these contacts are discussed in an earlier report (Taylor 2009). Some had proved very helpful in linking the young people into appropriate courses, others less so, especially when what the young person wanted was a job rather than a course. There was little evidence of young people actually finding work through formal services; rather they found work through their own efforts (sometimes on the internet) or through friends and relatives.

Choice

While the young people often named family and friends, and sometimes teachers, as influences on planning their lives, they typically described themselves as free to choose what they did, confirming other research about young people not seeing their decisions as structurally constrained but as the product of individual choice (Ball et al. 2000).

When asked if they felt they had much choice since leaving school, all answered 'yes' and this seemed an important aspect of their identity. Some were very definite about this. Some related it to increasing independence from their parents:

> Nobody controls me and tells me what to do. My parents don't tell me 'Oh I want you to do that', they don't do that. (Dong, low income)

> Oh yes definitely. My parents have become more like friends, they negotiate and just agree more, not agree, but I'll say I'm going to go out and they'll go 'OK' rather than 'Where to?' It would be like 'Can I go out?' (Hannah, high income)

A few university students qualified their positive responses by referring to the way their subject choice or their ENTER scores had constrained their options, but they still felt they had choices.

> Absolutely. Though my ENTER [95.5] was disappointing to me, had I not wanted to do something with such a high ENTER I had a pretty much a lot of options I could have chosen, and I had the opportunity to do a gap year, and I could have done anything with the gap year. Yes, I've had a lot of choice. (Emma, medium income)

The one person who spoke about doing something he did not choose was an early school leaver who had been unemployed for some time before getting a part-time job at his mother's insistence. He currently described himself as angry and depressed:

> I don't like saying it but my mum sort of made me get that job. She said 'Just apply on line, just do it'. I went 'All right, whatever' and I did it and I was hoping they wouldn't call me or anything, but three days later they called me and they gave me a job. They did it …
> Other than the McDonalds thing, I've had totally my choice. (Ryan, medium income)

Health and happiness

While most of the young people interviewed seemed fit and well, a few had major health issues that prevented them studying or working as they would have liked. One was recovering from a major car accident including head injuries, others were dealing with sport or work injuries. One young man who had been treated for persistent back pain felt the pain interfered with his concentration in lectures. Mental health issues have been mentioned on page 30.

For an indication of their wellbeing, we asked the 33 young people to rate how they felt about their life at present in terms of happiness. The overall responses were: very happy (10), happy (16), mixed feelings (7), unhappy (0) or very unhappy (0). There was a marked gender difference, with the females much more likely to be very happy (9 females and 1 male) and the males to have mixed feelings (6 males and 1 female). There was a spread of responses among those who finished Year 12 (6 very happy, 14 happy, 3 mixed feelings) and the early school leavers (4 very happy, 2 happy and 4 mixed feelings) but with more extremes among the early school leavers. The one male who described himself as very happy was an early school leaver who was settled in an apprenticeship.

The one female who described having mixed feelings was taking a gap year and was uncertain about her future choices. The males with 'mixed feelings' included four early school leavers who had had periods of unemployment and only odd bits of work or training, and two young men who had completed Year 12 and were studying at TAFE.

Future planning: the next five years

The young people were asked what they hoped to do over the next five years.

The university students and those who had taken a gap year saw themselves as completing their course, with some mentioning possible postgraduate study. For some the scenario was to finish university, get a job and/or travel. A few mentioned getting paid work experience in their field while studying, a few had specific plans such as overseas university exchanges. Only one spoke of intending to move out of home. A couple mentioned wanting to enjoy university.

In terms of their future employment, some of the university students, including all of those from low-income families, planned specific careers following from their current university course. The future jobs envisaged by the three from low-income families were occupational therapy, primary teaching and accountancy. Another young woman spelled out her proposed medical career (in eight years time) in some detail:

> I plan to work in remote medicine as soon as I get out of uni, maybe in the Northern Territory. I plan to specialise in obstetrics or endocrinology, working with hormone malfunction, or surgery. Obstetrics and endocrinology are the biggest issues in Indigenous health at the moment, the biggest shortages, which is a coincidence, but it helps in working remotely. I plan to do it while I'm not tied down with family. (Emma, medium income)

However other university students were quite unsure about future employment directions, contemplating, for example 'perhaps' the law or 'possibly' teaching or acting; and one young woman simply said, 'I have no idea'.

The young people who were studying at TAFE, doing other training or apprenticeships generally intended to work in the relevant field, though two hoped to go on to university. Some were keen to open their own business or be self-employed: for example the young women who were doing hairdressing or beauty courses spoke of opening their own salons, while one young male apprentice was hoping to work on his own as a plasterer. Some of those who were early school leavers and not participating in training just wanted to be working 'full-time'. Travel was mentioned by a few.

Most answered the question about the next five years only in terms of finishing training and/or working. Only one, a young man who had tried a number of unsuccessful jobs, spoke of wanting a household of his own and a family. He had various goals for future work, not necessarily congruent:

> Hopefully just have a steady job, and a household of my own. Move out of home. Probably not start a family within the next five years, maybe a little bit after … Well with whatever I want to do, whatever I am doing, I want to get to the top. It really doesn't bother me what I do as long as I'm happy. (Brad, low income)

Life chances

Given the focus of the study, we finished the interviews by asking the young people about the most important things that would affect their life chances over the next five years. We received a variety of answers, with some young people saying nothing would affect their life chances and others saying everything would. The most frequent response was from the university students, who identified their university results as important for their life chances. For some this meant passing, for others gaining good enough marks to get into prestigious jobs or further study.

Some of the university students, but none of the other young people, mentioned the world economic crisis which was receiving considerable publicity at the time of the interviews (November, December 2008):

> How I do at university. I suppose the global financial crisis, I'm not really in tune with my parents' finances but I get the feeling that yeah it's not a good thing. I sort of don't really plan that long term. I mean if something happens I guess I'll deal with it. (James, high income)

> I guess if the recession goes the way it's going that would affect chances of employment. (Jess, high income)

> Obviously the state of the world, cos that always affects things. Economically, I suppose, cos if I want to travel I have to be able to, money-wise. Probably environmentally, I mean if things don't start to improve I want to do something in a big way in terms of trying to fix it. I'm not really sure what else, probably the most biggest thing is just where the world is at the moment, if it gets worse or if it gets better. (Olivia, high income)

Getting a stable, full-time job was identified by some of the early school leavers as central to their life chances.

> If I get off-and-on work, like I've been doing, that's going to knock me around a bit. Other than that, if I just get a full-time job, it's good. I should be right. (Tony, low income)

> Work probably. If I can't work, you can't really do anything because you pretty much need money to do anything these days. If I don't work, it would just be shit, it just wouldn't be good. So work's really the most important thing I need in my life, a good stable job that I can do. (Nicole, low income)

A few mentioned their parents' continuing wellbeing, health and support and a couple their own health as important factors. Two young women foresaw 'getting a boyfriend' as a potential influence on their lives. One mentioned her 'nationality' (Vietnamese), another her social confidence as important for their life chances.

Two young men mentioned having money to study and to live independently as important for their life chances over the next five years. One was already living away from home in a shared house. The other (Alan) from a low-income family was about to start university and discussed at some length the limitations of lack of income:

> It's going quite smooth at the moment … Probably having enough money for uni. I think it's very expensive these days university and I wouldn't be moving out anytime soon either from my family so I'll probably be living with my family for a while, until I'm like mid 20s. It's just the cost, the general cost of living these days, rent and all that. And so in a way it keeps you home and I wouldn't mind, moving into, like with friends, into an apartment and living together, being independent but I just think it's too much of a burden. Also whether I'll be driving or not, cos also very expensive for petrol and all that. And owning a car also quite expensive. And we only have one car in the family so probably wouldn't have another car to drive by myself which I would have to pay the insurance for. (Alan, low income)

One young woman generalised about what would affect her life chances:

> Life itself generally, the ups and downs, I don't know … getting a job and money … You can only do so much with the cards you are dealt with. (Lisa, low income)

The constraints on their future plans that some young people mentioned related to their own choice of school subjects, or their academic achievement or ENTER scores. However, some mentioned the structural constraint of low income, especially around TAFE and training costs, but also being unable to afford to leave their parents' home or to get a car to get them to an apprenticeship or job. Other constraints included the scarcity of jobs in regional areas.

Discussion

The findings of the study have implications for both policy and practice in relation to social inclusion in education and to the transition of young people from school to the world beyond. They also highlight issues from the young people's perspective, showing how they are negotiating their futures. The longitudinal data provides a depth and richness of information, some of which is drawn on in this report but which will be explored further in future reports. First, we revisit some of the research questions.

Who left school early and who completed school?

The Brotherhood of St Laurence believes that an effective social inclusion strategy in education would begin with an acknowledgement that the education system in many ways serves to maintain social divisions across the generations. In the study we see some children following their parents to elite universities from prestigious private schools and some from disadvantaged families struggling with education costs in under-resourced government schools and leaving school 'early' or with low ENTER scores. However, we also see the exceptions to such generalities, with some students from advantaged families struggling and some from disadvantaged families flourishing.

It is not, as some would suggest, that parents of lower socioeconomic status do not value education. The report illustrates that parents from different socioeconomic groups have quite similar aspirations for their children's education but have different capacities to support them. Revisiting the parents' hopes for their children's education when the children were infants, we found none wanted their children to leave school before completing Year 12. Yet at age 18, a quarter of the young people from low-income families had left school early, but none of those in high-income families.

In reporting these research findings, there is a tension between emphasising the general patterns or exploring the exceptions. For example, of the young people who had been in disadvantaged low-income families as younger children, some left school early, while others completed Year 12 and a few achieved high ENTER scores. This raises the challenge of predicting early school leaving from early indicators, and of finding ways to acknowledge both the impact of disadvantage and the resilience of young people in a way that avoids unhelpful stereotypes. Our findings suggest the importance of all schools being well resourced to provide extra support at all ages for students with language and learning difficulties, but also to provide a context which does not label certain groups as low performers. The young people experienced very different learning environments, not only in government and non-government sectors, but also in differently resourced government schools.

An unexpected finding was the continuing difficulty some Australian-born children of migrant and refugee parents experienced with English language throughout their schooling, a difficulty some schools had been able to provide assistance with, but which belies the assumption 'they were born here, they'll be all right'. Nonetheless, those with NESB parents gained only marginally lower average ENTER scores (Table 4) and they included both high and low achievers.

The role of culture warrants further exploration in relation to outcomes for students of different ethnic backgrounds. An LSAY study (Marks et al. 2001) found students of Asian backgrounds had higher than average ENTER scores, not accounted for by prior achievement, socioeconomic background or parental aspirations. While 'Asian' is an extremely broad category, in our study some of the young people from low-income, Cantonese-speaking families with parents with limited education had very high scores. Priority given to hours of studying is a possible factor to be explored.

What are the pathways for those who have left school? Are they productive?

The pathways of the 18 year olds in the Life Chances Study were similar to the Victorian 'On Track' data, with some 44 per cent attending university, 18 per cent at TAFE or other training and most of the remainder (including early school leavers) involved in apprenticeships, work and

seeking work. Our findings only in part confirm research showing young people re-defining careers as personal journeys rather than specific occupations (Wyn et al. 2008). One example was the diversity among the university students, with some of the students from lower income Asian families taking an occupational career approach, while some of those from higher income Australian-born families were more interested in exploring a range of possible future directions.

Whether their pathways are 'productive' is a question that can be viewed from many perspectives. Likely outcomes can be seen in terms of individual occupation or income, or of wider social and community benefits, or from the perspective of the young people themselves. For example, university qualifications are usually associated with higher rates of employment and higher incomes in later life than are other qualifications (Marks 2008), although for individuals this depends on their completing their course, the availability of employment and so on. How our society should value high-income and high-status jobs among other outcomes is a question for debate.

Gender, an important factor in life pathways, was scarcely raised as a topic by the young people we interviewed, and there did not seem to be a strong gender consciousness in their accounts of their lives, although there were strong gender-based differences in some of their chosen pathways. This was especially evident among those at TAFE or working as apprentices, with young women choosing the beauty industry and the young men cars and computers.

When asked about future plans no-one spoke of starting their own family in the next five years. However, two young women in the wider study had already become mothers as 18 year olds. Overall, the young women we interviewed were more likely to describe themselves as happy or very happy than were the young men.

One possible (though somewhat simplistic) indicator of a productive pathway is the response of the 33 interviewees to the question about their happiness with their present life overall. Of those who were at university all rated themselves as happy or very happy, as did all those settled in apprenticeships. The least happy were the young men who had left school early and subsequently had patchy histories of work and/or training with periods of unemployment (although there are some unresolvable questions of cause and effect), and a couple of young men who had completed Year 12 with low ENTER scores and were studying at TAFE.

To look particularly at the 11 early school leavers as a group considered 'at risk': four could be said to be on productive pathways (doing apprenticeships or studying at TAFE and feeling positive about their lives), while five seemed best described as 'vulnerable', in spite of current work or study, because their past histories and health and location issues. Two early school leavers seemed on unproductive pathways with histories of long-term unemployment, learning difficulties and possible mental health problems.

What are the implications for policy and service provision?

Current government policy strongly advocates that young people remain in school until they complete Year 12 (or equivalent), with a target of 90 per cent of young people achieving this by 2015. This policy is supported by educational reforms related to quality of teaching, school leadership and infrastructure. These are being accompanied by increases in the school leaving age, guarantees of training places and the withdrawal of income support for unemployed early school leavers who are not in training.

The findings of the current stage of the Life Chances Study reinforce findings of our earlier reports about inclusion in education (Taylor & Nelms 2006, 2008; Taylor 2009), as well as highlighting further issues as the young people leave school and start university and assorted training and employment.

If the aim is for equity and social inclusion in education, there are a number of messages from the Life Chances Study and associated research. These can be summarised as the need for education and training to be affordable, appropriate and accessible.

Promoting Year 12 retention

To promote Year 12 retention, policies and practice need to:

- actively engage the less academic students in appropriate courses, for example by providing positive support for non-academic courses such as VCAL

- support those on low-incomes, by addressing school costs such as textbooks and subject fees, and also with adequate family income support

- promote a healthy balance between students' paid work and study.

The availability of VCAL in their schools enables some students who would otherwise have left to remain positively involved in school. However, others see their schools treating VCAL, if they offer it at all, as a low value option. Schools need resourcing—and motivation— to promote alternatives to VCE.

Some young people in our study were very aware that the school they attended did not have high results and this was a source of stigma and undermined their school engagement.[7] We also found some evidence of schools encouraging their less academic students to leave rather than stay to Year 12, seemingly to enhance the school's academic standing. This could remain a major challenge in relation to Year 12 retention targets.

School costs remain a major barrier for low-income students, excluding them from a range of educational activities over the years (Taylor & Fraser 2003; Bond & Horn 2009). Is it time that Victorian schools provided the textbooks for senior students (as reported to occur in Canada and Canberra) rather than have each student purchase their own? School costs need to be addressed both at a state government level and by individual schools, while the Australian Government needs to ensure adequate family income to support older school students.

Part-time or casual work can have considerable benefits for students, but for some it can be counterproductive, reducing their capacity to study at crucial times. Finding ways to assist low-income families to financially support their older children as students would be an important aspect of addressing this.

The role of 'hands-on' learning within schools needs further examination. Historically, technical education seems to have moved in and out of fashion with, for example, the merging of separate junior technical schools into secondary colleges in Victoria in the 1980s and the recent federal government announcement of new trade training centres in secondary schools as part of the Education Revolution (Rudd 2009).

Promoting further education and training

To promote access to TAFE training the affordability of courses and the availability of support must be addressed. In particular:

- the fees for TAFE courses are already a barrier for some disadvantaged young people

- the impact of the proposed TAFE fee increases needs to be monitored

- support services and career counselling for TAFE students need to be well resourced.

---

[7] This resonates with concerns that publishing 'league tables' of schools can be a problem for students at low-ranking schools.

TAFE fees are set to increase for many courses in Victoria in 2010, alongside the removal of the concession fees which made courses possible for some of the disadvantaged young people in our study. A HECS type (VET HELP) scheme will be put in place—as was suggested by one of the young people in the study. However, the debt burden this will involve is very likely to discourage the more disadvantaged young people, including those without parental support, from considering TAFE study. What exemptions from tuition fees are made for those in financial hardship will need to be monitored. Associated questions include what will happen to the debts when young people do not complete a course. The scheme also represents a major cost shifting from public education to the individual student, which does not bode well for increasing equity in education.

The study points to the importance of support services which were provided to a few disadvantaged young people to enable them to complete TAFE courses, but seemed quite lacking for others. Given the high dropout rate from TAFE courses, resourcing for increased support services and career counselling within TAFE seems essential.

Promoting university attendance

Messages for promoting increased university participation by low SES students include the need to:
- review criteria for selection
- promote flexible pathways, for example for TAFE students
- ensure university is affordable.

Increasing university enrolment by students from low socioeconomic status backgrounds involves two fairly obvious dimensions: ensuring that young people are able to finish Year 12 with high ENTER scores (or alternative entrance requirements), and that they are not deterred by the costs of tertiary study (both the immediate costs and those deferred by HECS). There has been policy debate about alternatives to ENTER scores for tertiary entry to make up for disadvantage, for example use of a capacity or intelligence test. University fees (large debts for many students) have increased considerably in recent years. The 'user pays' funding of tertiary education needs further review.

The 'earn or learn' Compact

The new Compact with Young Australians (with some provisions starting July 2009 and some January 2010) will need to be monitored to:
- ensure that appropriate provisions are made for early school leavers with learning difficulties such as some in our study, who are keen to learn on the job rather than through formal training courses
- provide appropriate support for those who are not 'study ready'
- link early school leavers into positive support services, even if they are not eligible for Youth Allowance.

Some disadvantaged unemployed early school leavers in the study are likely to remain untouched by the Compact as they do not receive a Centrelink payment. The analysis of the Compact by the Asquith Group (forthcoming) confirms the need for a systematic and timely follow-up service that offers ongoing support to every early school leaver, which the Centrelink-based approach does not provide.

Conclusions

Many of the 18 year olds in the study are looking forward to a future of further education and training and then full-time employment in the area of their choice, although some worry about being able to get work. There has been an uneven playing field for these young people. Some differences may diminish a little as young people become more independent of their parents and reliant on their own earnings, although some will have strong family resources as a safety net while others will not. Some will need considerable resilience and support to overcome their disadvantage. The challenges for a policy of social inclusion in education are considerable.

Achieving social inclusion in education involves more than removing financial barriers, but it must include this. The findings highlight the challenges for policy makers and educators wanting to increase Year 12 completion and equip all young Australians for rewarding roles in the economic and social life of our society. It is vital to 'invest' in education and training resources to:

- ensure affordable school and further training that does not exclude those on low incomes
- provide appropriate learning opportunities that engage young people with low academic achievement and learning difficulties
- provide adequate income support for young people from low-income families to allow full participation in education and training.

References

Anderson, P & Fraillon, J 2009, *What makes a difference? How measuring non-academic outcomes of schooling can help guide school practice*, viewed 7 September 2009, < http://research.acer.edu.au/research_conference/RC2009/17August/5/ >.

The Asquith Group (forthcoming), The Youth Compact: an analysis of the introduction of the Australian Government's Youth Compact.

Australian Bureau of Statistics (ABS) 2009a, *Australian labour market statistics*, Cat. no. 6105.0, July 2009, ABS Canberra, viewed 22 September 2009 <http://www.abs.gov.au/ausstats/abs@.nsf/featurearticlesbyCatalogue/E188722766B31DA9CA2575E800225DC5?OpenDocument>.

Australian Bureau of Statistics (ABS) 2009b, *Australian social trends June 2009: data cube: education and training*, Cat. no. 4102.0, ABS, Canberra.

Ball, SJ, Maguire, M & Macrae, S 2000, *Choice, pathways and transitions post-16: new youth, new economies in the global city*, Routledge Falmer, London.

Bond, S & Horn, M 2009, *The cost of a free education: cost as a barrier to Australian public education*, Brotherhood of St Laurence, Fitzroy, Vic.

Causa, O & Chapuis, C 2009, *Equity in student achievement across OECD countries: an investigation of the role of policies*, OECD Economics Department Working Paper No. 708, OECD Publishing, © OECD.doi:10.1787/223056645650, viewed 22 September 2009, <http://oberon.sourceoecd.org/vl=2444202/cl=45/nw=1/rpsv/cgi-in/wppdf?file=5ksf6qp0gf9s.pdf>.

Corrie, T & McKenzie, P 2009, 'The destinations of Victorian school leavers: key findings from the *On Track* project', paper presented at CDAA National Career Conference, Melbourne, 15–17 April.

Curtis, D & McMillan, J 2008, *School non-completers: profiles and initial destinations*, Longitudinal Surveys of Australian Youth, Research Report no. 54, ACER, viewed 16 June 2009, <http://www.lsay.edu.au/publications/2008.html>.

Department of Education, Employment and Workplace Relations (DEEWR) 2009, *Undergraduate applications, offers and acceptances 2009*, DEEWR, viewed 16 September 2009, <www.deewr.gov.au/HigherEducation/Publications/HEReports/Documents/FINALAppsandOffers2009.pdf>.

Ellis, K (Minister for Youth) 2009, *Ellis announces reforms to help young Australians at risk into training and work*, media release 8 May, viewed 10 May 2009, <http://www.deewr.gov.au/Ministers/Ellis/Media/Releases/Pages/Article_090508_111429.aspx>.

Gillard, J (Minister for Education) 2009a, *COAG secures a Compact with Young Australians*, Joint Media Release, 30 April 2009, viewed May 2009, < http://www.deewr.gov.au/Ministers/Gillard/Media/Releases/Pages/Article_090430_154925.aspx>.

Gillard, J (Minister for Education) 2009b, *100,000 students better off under Labor*, media statement 9 September, viewed 14 September 2009, < http://www.alp.org.au/media/0909/msed091.php>.

Melbourne Institute 2009, *Families, incomes and jobs, volume 4: a statistical report on Waves 1 to 6 of the HILDA survey*, Melbourne Institute, University of Melbourne, viewed 15 June 2009, <http://www.melbourneinstitute.com/hilda/statreport/statreport-v4-2009.pdf>.

Longitudinal Surveys of Australian Youth (LSAY) 2009, *Y06 cohort to 2008*, released March 2009, viewed 15 June 2009, <http://www.lsay.edu.au/cohort/2006/101.html>.

Marks, G 2008, *The occupations and earnings of young Australians: the role of education and training*, Longitudinal Surveys of Australian Youth, Research Report no. 55, Australian Council for Educational Research, Camberwell, Vic., viewed 28 September 2009, <http://www.acer.edu.au/documents/LSAY55.pdf>.

Marks, G, McMillan, J & Hillman K 2001, *Tertiary entrance performance: the role of student background and school factors*, Longitudinal Surveys of Australian Youth, Research Report no. 22, Australian Council for Educational Research, Camberwell, Vic.

Rudd, K (Prime Minister) 2009, *Education revolution*, viewed 4 May 2009, <www.pm.gov.au/topics/education.cfm>.

Steering Committee for the Review of Government Service Provision 2009, *Report on government services 2009*, Commonwealth of Australia, viewed 23 March 2009, <http://www.pc.gov.au/__data/assets/pdf_file/0003/85359/volume1.pdf >.

Taylor, J 2009, *Stories of early school leaving: pointers for policy and practice*, Brotherhood of St Laurence, Fitzroy, Vic., <http://www.bsl.org.au/pdfs/Taylor_stories_of_early_school_leaving.pdf>.

Taylor, J & Fraser, A 2003, *Eleven plus: life chances and family income*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J & Nelms, L 2006, *School engagement and life chances: 15 year olds in transition*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J & Nelms, L 2008, *Life chances at 16: Life Chances Study stage 8*, Brotherhood of St Laurence, Fitzroy, Vic. < http://www.bsl.org.au/pdfs/Taylor&Nelms_life_chances_at_16.pdf>.

Teese, R & Polesel, J 2003, *Undemocratic schooling: equity and quality in mass secondary education in Australia*, Melbourne University Press, Carlton, Vic.

Teese R, Clarke, K & Polesel, J 2006, *The On Track Survey 2006 statewide report: the destinations of school leavers in Victoria*, Office of Learning and Teaching, Department of Education, Melbourne.

Victorian Government 2008, *Securing jobs for your future*, viewed 23 September 2009, <http://www.skills.vic.gov.au/__data/assets/pdf_file/0003/15969/SecuringJobsforYourFuture-SkillsforVictoria.pdf>.

Victorian Tertiary Admissions Centre (VTAC) 2009, *Annual report 2008–2009*, viewed 6 July 2009, <www.vtac.edu.au/pdf/stats/2008-2009>.

Wyn, J, Smith, G, Stokes, H, Tyler, D & Woodman, D 2008, *Generations and social change: negotiating adulthood in the 21st century*, Australian Youth Research Centre, University of Melbourne, Melbourne.

Previous research reports and chapters from the Life Chances Study

(in chronological order)

Taylor, J & MacDonald, H 1992, *Children of immigrants: issues of poverty and disadvantage*, Bureau of Immigration Research, AGPS, Canberra.

Gilley, T 1993, *Access for growth, services for mothers and babies*, Brotherhood of St Laurence, Fitzroy, Vic.

Gilley, T 1993, *What chance a job? Employment of parents with young children*, Brotherhood of St Laurence, Fitzroy, Vic.

Gilley, T 1994, 'The Life Chances Study' in J Carter (ed.), *Postnatal depression, towards a research agenda for human services and health*, Issues for Research 2, Commonwealth Department of Human Services and Health, Research and Development Grants Advisory Committee with the University of Melbourne School of Social Work, Canberra.

Gilley, T 1994, *Beyond the city: access to services for mothers and babies*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J 1994, 'Life chances: issues of childrearing and poverty among Asian immigrants' in P Rice (ed.), *Asian mothers, Australian birth: pregnancy, childbirth and childrearing*, Ausmed Publications, Melbourne.

Taylor, J & MacDonald, H 1994, *Disadvantage and children of immigrants: a longitudinal study*, Bureau of Immigration and Population Research, AGPS, Canberra.

Gilley, T & Taylor, J 1995, *Unequal lives? Low income and the life chances of three-year-olds*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J 1997, *Kids and kindergarten: access to preschools in Victoria*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J & Macdonald, F 1998, *Life at six: life chances and beginning school*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J & Fraser, A 2003, *Eleven plus: life chances and family income*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J & Nelms, L 2006, *School engagement and life chances: 15 year olds in transition*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J & Nelms, L 2008, *Life chances at 16: Life Chances Study stage 8*, Brotherhood of St Laurence, Fitzroy, Vic.

Taylor, J 2009, *Stories of early school leaving: pointers for policy and practice*, Brotherhood of St Laurence, Fitzroy, Vic.